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FIRE PROTECTION HISTORY-PART 63: 1910 (14TH ANNUAL MEETING/THE PRESIDENT'S ADDRESS)

By Richard Schulte

The 14th annual meeting of the National Fire Protection Association (NFPA) was held in Chicago on May 17th, 18th and 19th, 1910. Following the call of the roll, the president of Association delivered an address. The following is the text of the president's address:

"The fourteenth annual meeting of the National Fire Protection Association was convened at the appointed hour in the Red Room of the Hotel La Salle, Chicago, with the President, Mr. C. M. Goddard, in the chair, and a very large attendance.

The Chair: Will the gentlemen please come to order? The Secretary will call the roll of active members.

Following is the roll of those present as shown by responses to the roll call by Secretary Wentworth, together with registration by cards during the sessions.

[List of Members Present]

The Secretary: There is a quorum present, Mr. President.

The Chair: Will Vice President Henley take the chair?

The Vice President, Mr. Henley, presiding.

The Chair: Gentlemen, the next item will be the President's address.

Mr. Goddard thereupon addressed the convention as follows: --

PRESIDENT'S ADDRESS.

Gentlemen of the National Fire Protection Association: It hardly seems as though a year had elapsed since I had the pleasure of greeting you at our last meeting in New York City, but such is the case, and it now becomes my very pleasant duty to extend to you all in the name of the National Fire Protection Association a most cordial welcome, and at the same time to express my earnest hope that you will join with us, not only in whatever work we may have before us at this our fourteenth annual meeting, but that we may have the benefit of your co-operation and effort through the days that intervene between our yearly gatherings. It we confine our interest and work to the two or three days we are assembled together and then when we separate cease our endeavors and forget our Association for the remaining three hundred and sixty-two days of the year, we shall accomplish but very little.

What we have done in the past has become a matter of record, and as the reports of our Executive Committee and Secretary will bring to your attention the details of our work during the year now finished, it is my purpose in the few words I may say to you, to look ahead and consider the vastness of the work which lies in the future; not that you may be discouraged by its immensity, but that rather you may be encouraged by the certainty of the results that will surely follow well-directed efforts; results which will not only benefit us, but also those that come after us.

Believing as I do that if the startling figures which portray our annual fire waste are kept prominently before the public, the time will come when the lesson will strike home and produce results, I shall incorporate a few figures in this address, even at the risk of reporting some facts mentioned last year.

*The United States Government through the Geological Survey of the Department of the Interior has recently issued Bulletin No. 418, entitled, "**The Fire Tax and Waste of Structural Materials of the United States.**" This bulletin compiled after the most thorough and painstaking investigation by Mr. Herbert M. Wilson, Chief Engineer of the Technologic Branch, United States Geological Survey, and Mr. John L. Cochrane. From this report the following quotations are taken, and they would seem to establish beyond dispute the importance of the work for which this Association was organized; a work which is now beginning to be recognized by others and being taken up the United States Government.*

"The total cost of the fires, excluding that of forest fires and marine losses, but including excess cost of fire protection due to bad construction, and excess premiums over insurance paid, amounted to over \$456,485,000, a tax on the people exceeding the total value of the gold, silver, copper and petroleum produced in the United States in that year (1907).

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“During the year 1907, according to information gathered by the United States Geological Survey, fires caused the death of 1,449 persons and the injury of 5,654. These figures are incomplete, and perhaps do not represent more than half the persons who were victims of fires.

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“It will be incidentally noted that fire protection involves the use of 2,000,000 tons of metal having a value in excess of \$127,000,000, and the metal in 350,000 hydrants, having a value of \$30,000,000, all of which is wasted on account of the need of preparing to fight fires of a kind which, because of the inflammable character of building construction in this country, would develop into conflagration without adequate water services and fire departments.

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“The estimated cost of private fire protection, including capital invested in construction and equipment, aggregates about \$50,000,000, and the annual interest on this sum and the annual cost of watchmen’s services amount to about \$18,000,000.

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“In the last thirty-three years, therefore, the total value of property destroyed by fire amounted to \$4,484,000,000, and the figures obtained in this inquiry show that it is reasonable to assume that fully as much money was spent in fire protection, making a total of almost \$9,000,000,000 in thirty-three years.

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“If the United States had Europe’s per capita of 48 cents in a total population estimated by the census bureau for 1907 as 85,582,761, the total fire waste in this country for the year would amount to \$41,055,725, a saving of natural resources to the extent of \$174,028,984.

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“The results obtained indicate that the total annual cost of fires in the United States if buildings were as nearly fireproof as in Europe would be \$90,000,000, and therefore that the United States is paying annually a preventable tax of more than \$366,000,000, or nearly enough to building a Panama Canal each year.

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“The per capita losses in the cities of the six leading European countries amounted to but 33 cents or one eighth of the per capita loss sustained in the United States.

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“The average annual cost of maintaining fire departments in European cities and in American cities is shown in table 13, from which it appears that the cost in European cities is 20 cents per capita, and in corresponding cities in the United States \$1.53 per capita, or 7½ times as great.

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“It will be noted that the per capita costs in this country and in Europe, which make up these total figures, are almost equally divided between the fire losses and the annual expense of fire protection, and that the ratio of these in the United States and in Europe is nearly the same.

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“The danger of conflagration is present in every city and village of the United States, and with it the possibility of large loss of life. The most efficient fire department in the country is powerless when once a fire gets under considerable headway in a locality where bad construction prevails. The Ohio Fire Marshal in his Annual Report of 1907, in urging new building codes for Cleveland and Cincinnati, the two largest cities of the state, says: “Either city may at any time suffer a conflagration, costing \$300,000,000.’

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“In the rural districts the buildings are widely separated, and contain property that does not compare in value with that in the cities, yet the losses are as great in these districts. The only conclusion that can be drawn from this condition is that the remarkable efficiency of the fire departments of the city prevents a much greater loss than really occurs, and, that the absence of fire fighting apparatus in the rural districts permits the loss in fire to be total.

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“The principal reason for the great difference between the amount of fire waste in the United States and Europe is that there are but few frame buildings in Europe, and practically none in the great cities.

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“Although the prevailing use of lumber as a material of construction is one cause of the great fire waste of the United States, there is another cause lying back of this – faulty construction and equipment. The list of causes of fires is headed by defective chimneys, flues, fire places, and heating and lighting apparatus – faults of construction and equipment. Matches, sparks and explosions figure prominently in the list and are followed by incendiarism, electricity and lightning. Nearly one fourth of the fires are labelled ‘unknown cause,’ which indicates forcibly the listless attitude not only of the general public toward this waste, but also of the men who are directly charged with protecting property against fire – officials of municipalities and others.”

Any one of the foregoing quotations would furnish ample material to discuss during the entire time allotted to me this morning, but I shall content myself with placing the facts before you without particularizing, believing that the lesson taught is evident.

*The results to the individual of this enormous fire waste are usually modified by insurance, so that the loss is spread over the whole country; but the loss is there just the same, and we are all paying our portion of it. Were it not for this equalization of loss through insurance, we can hardly imagine the results of a conflagration, like that of San Francisco, Baltimore or Chelsea to the immediate losers. **Modern business could not be conducted along the present lines were it not for insurance,** and it is worth our while to see that insurance does not become too dear to buy or too scare to go around.*

Ever since the lawyer asked, "Who is my neighbor?" and the servant, who his talent in the earth, was condemned by his master; yes, ever since Cain asked, "Am I my brother's keeper?" no two principles of social economics have been better established than first, that the relations of man to man involve a duty one to the other and to society as a whole; and second, that the possession of whatever we may have in the way of ability or wealth brings with it a responsibility as to its use, from which we cannot escape. Our common law recognizes these principles so that man may not always do as he will, even with his own, when this would interfere with the rights of others or be detrimental to society as a whole.

The state might properly take steps to compel people to realization more fully that they owe as a duty to society and to each other, the exercise of more care to prevent the occurrence of fires on their premises, which always destroy property and frequently imperil the lives and property of others.

We are forbidden to expectorate in public places for fear of possible injury to others. Is it a far step to forbid by law the use of the parlor match, to which it is estimated that 600 lives are annually sacrificed, for fear that it may, as it frequently does, cause a fire that will destroy others' property and possibly their lives, or to enact other legislation, which while it may interfere with some one's individual comfort or convenience, yet will prove beneficial to mankind as a whole, and tend to conserve our created resources, thus relieving the country to some extent from the enormous drain of our fire waste?

*If our legislative and municipal authorities would devote their time to enacting laws which would tend to reduce our fire waste, they would most certainly insure direct financial benefit to their constituents in the way of reducing the cost of insurance and fire departments, as well the indirect benefit of reducing the destruction of created wealth. It is certainly no more than right and proper to require owners of buildings, which are a hazard to the lives and property of others, to make such improvements as have been shown to be reasonable and effective in eliminating fire hazard; **and until such laws are enacted and are enforced, this country will continue to be an example of a woeful fire waste, largely due to carelessness and recklessness.***

Why is it that in this country especially, such laws and regulations are not promptly enacted or when enacted are not efficiently enforced? I am inclined to believe that a careful search for an answer to this question may bring to light a fire hazard which has perhaps escaped attention, and which may be designated as the "Fire Hazard of a Republican Form of Government." We have been so thoroughly educated up to the idea that individual liberty in thought, speech and act is a God-given right which no man has the right to restrict, that we have gone over the line and are claiming as an inalienable right individual license under the name of liberty.

"O Liberty! Liberty! How many crimes are committed in thy name!"

It is an undeniable fact that many of the best things in this world can, when abused or mis-used, become potent factors for evil, and while "Liberty" is one of the most attractive words in our language, "License" always conveys a meaning that is repellant, and yet it is so often true that –

"License they mean when they cry, Liberty!"

Whenever legislation is proposed to protect society against individual license, that is, legislation that interferes with the freedom of the individual for the benefit of the whole, there is sure to be strong and organized opposition on the part of the individuals, and but few to take the part of the masses, for "that which is everybody's business is nobody's business," – and we at once hear an outcry against paternalism in our democratic government.

This is probably the principal reason why it is so difficult to secure the enactment of properly drawn building regulations, or if enacted to have them enforced. This indifference to the public weal, this selfishness of the individual who places his own convenience and success far above the welfare of his fellow-men, is the common enemy which always confronts every effect for progress or reform.

And now in closing just a word as the policy that has been mapped out by our executives during the past two years, which has been given emphasis along the lines of a "Campaign of Education" as contrasted, but also coupled, with the work of previous years which was largely of a technical nature.

We started with the newspapers, and I am glad to state that the "Press" has seemed to continue the work to a considerable extent, and that comments on the fire waste and its disgrace to the country are of frequent occurrence in both papers and magazines.

The past year has been devoted more particularly to addresses before associations of citizens and business men. In this work, our Secretary, Mr. Wentworth, together with Chairman Phillips and Mr. Merrill, of our Executive Committee, have been most efficient, and I can safely say that if we had a dozen more who would assist, we could keep them all quite busy in the same direction.

I am sure that for the coming year great results can be obtained by a continuance of this campaign along similar lines, and I believe that by the proposed changes in our membership requirements we shall be able to interest many business men's associations in our work.

Reference has been made to the servant who failed to make good use of the talent committed to his charge and instead buried it in the earth, so as to return it to his master just as it was received. This servant was severely condemned, but what would have been the judgment passed on him had he carelessly lost or destroyed his talent. This is what the American people are doing daily; and this nation must surely pay the penalty of its wanton waste in one way or another.

We must not expect to see a marked falling off in our fire loss this year, nor next, and perhaps not for many years; the law of cause and effect is unchangeable, and we must yet pay the penalty for our past indifference and neglect. I do, however, firmly believe that our purpose is a worthy one, and that success in that purpose will be achieved just as soon as the people as a whole begin to comprehend the real facts and appreciate that it lies with them to apply the remedy.

It seems to me that no better endorsement of the course pursued by this Association in its efforts to reduce the fire waste can be secured than the conclusions given in the United States Government Bulletin, from which I have quoted. This report give the following three answers to the question, "How to reduce fire losses?"

First: "By tests and investigations made to determine the relative fire resistance of building materials. . .and by the development of systems of construction that will offer the maximum resistance to fire."

This Association has certainly in conjunction with the Underwriters' Laboratories with which we are so closely connected, one a large amount of work along these very lines in the way of tests, and also through its various committees in the compilation of Standards and Requirements.

Second: "By the dissemination of information regarding the more non-inflammable building materials."

The hundreds of thousands of pamphlets distributed through the courtesy on one of our active members, the National Board of Fire Underwrites, containing information of the above character compiled by this Association, show that we have always been extremely active along these lines, and, of course, one branch of our Campaign of Education work has been in the same direction.

Third: "By the enactment and enforcement of building codes with a view to insuring more fire-resistant and more nearly fire-proof construction."

*Here again we find that we have been following a similar course in giving publicity through the daily press to the question of fire protection and fire prevention, also in our contact with business men's associations and municipal governments, **urging just such action as is recommended the United States Government.***

It is certainly a source of congratulations to our past Executives that the policy pursued by this Association from its very inception has followed so closely the line of work indicated as having been found after careful inquiry on the part of the United States Government to be the most effective. And as I retire from the office with which you have honored me, I shall feel it a constant source of gratification that I have had some small share in the great work which this Association has done, is doing and will, I believe continue to do for many years to come.

Mr. Merrill: Mr. Chairman.

The Chair: Mr. Merrill.

Mr. Merrill: The close attention which the Association has given to this address and the applause that followed its delivery is sufficient, I think, to make a record of how the men here felt in regard to what the President has said to us this morning. We would all like an opportunity to study these words, and those of the member who have not had the privilege of hearing them delivered should have printed copies, and it would therefore be in order to print the address in the Proceedings of the meeting, and I so move you. In the address the President touched upon certain features in connection with the publicity work, and used certain phrases that I consider most happy. He made, as I recall it, no definite recommendations, but there were portions in that address that I think could be used to the greatest advantage in connection with the publicity movement; and it would seem to me in order to call the attention of the in-coming Executive Committee, particularly to those portions of the address, and I so move you. Finally, the thanks of this Association are certainly due to Mr. Goddard for the preparation of a statement of our principles and of the cause to which we are all devoted which must appeal to every thinking citizen of the United States. Our thanks are due him for this effort, and I so move.

The Chairman. You have heard the motion of Mr. Merrill. Those in favor of the motion will say aye. The ayes have it, and the motion is adopted.

The President, Mr. Goddard, presiding.

The Chair: The next in order on the program is the report of the Executive Committee, Mr. H. L. Phillips, Chairman.

Source: "Proceedings of the National Fire Protection Association", Volume 1909-1911.

The statistics on the cost of fire protection are, of course, based upon the value of the dollar in the first decade of the 20th century. Hence, it is difficult to grasp the meaning of the statistics in today's world. References to the cost of fire "**exceeding the total value of the gold, silver, copper and petroleum produced in the United States in that year (1907)**" put the "fire problem" which existed in 1910 in much better perspective.

While Mr. Goddard expresses concern about the lack of fire safety laws in the United States at the time, it is also of interest to note the expression of concern about the lack of enforcement of the fire safety laws which were on the books. Today, we have a plethora of fire safety regulations on the books, but we still have enforcement problems.

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