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FIRE PROTECTION HISTORY-PART 11: THE PRESIDENT'S ADDRESS-4TH ANNUAL NFPA MEETING (1900)

By Richard Schulte

The fourth annual meeting of the National Fire Protection Association was held in New York on June 26th, 27th and 28th, 1900. The following is the President's address at the meeting:

"***ADDRESS OF PRESIDENT U. C. CROSBY***

GENTLEMEN: –

Another year has passed since we met to consider the important questions connected with our work, viz: "Protection Against Fire." That something has been accomplished, increasing interest in our Association and recognition of its value by underwriting associations bear fitting testimony. The work done by this Association and recommendations of its committees have received the approval of various rating associations and its influence has been extended. The order of topics and discussion for this session presented by the Executive Committee will give you interesting and instructive subjects for consideration.

We have to record the death of one of our members, Mr. Florence C. Biggert. At the time of his decease he was Secretary of the Board of Fire Underwriters of Allegheny County. Mr. Biggert was one of the first volunteers responding to the call for troops during the Civil War and served as a Corporal in one of the Pennsylvania regiments. He was connected with various mercantile and manufacturing interests until 1890 when he entered the insurance business and held a prominent position in local underwriting in Pittsburgh. He represented an active member of our Association, was always interested in its work, a most genial companion and associate and in his death we meet with a great loss.

A strange thing this fire from which we seek protection. No wonder the ancients worshiped it as a God, that primitive man guarded it jealously, keeping it constantly burning. A strange, inconsistent, two-sided God, it has always been to man; now giving comfort and blessing in manifold ways, and then, without warning, turning and destroying the objects of its benefaction. It warms and lights our homes, buildings and runs our workshops and factories, furnishes the life and power of our modern civilization. It seems a friendly, beneficent factor, and yet at the very time it is showing blessings, with persistency and cunning, it seeks to destroy, and while we rest in fancied security, breaks through the barriers with which we seek to surround it, and like a mighty avalanche sweeps away homes, blocks, towns and cities in one common destruction. As the same time a friend and foe; in all ages and climes man has worked to obtain its blessings and at the same time to prevent it ravages. In all ages and climes it has sought to destroy and history records many of its depredations. We have time to mention but a few.

London was nearly destroyed by fire in 798, again in 982, 1212 and 1666. The latter fire is known in history as the "Great Fire"; it burned over a territory of 436 acres, including 400 streets; 13,200 buildings; and property value upwards of $53,000,000, were destroyed.

Edinburgh was nearly destroyed by fire in 1700.

Lisbon was burned in 1707.

Lyons in the year '59.

Rome was nearly destroyed by fire in '64, fire burning eight consecutive days.

Venice was destroyed by fire in 1106 and again in 1577.

Hamburg was nearly destroyed by fire in 1842; 4,219 buildings were burned and 100 people lost their lives; property value destroyed, $35,000,000.

Copenhagen was burned in 1728, 1,650 houses destroyed; again in 1795 and 1,564 houses burned.

Stockholm in 1751 with 1,000 houses destroyed by fire.

St. Petersburg in 1736, 2,000 house destroyed. In 1862 a great fire destroyed $5,000,000 worth of property.

Moscow in 1752 visited by a large fire, 18,000 houses destroyed. Again in 1812; this time the fire set by Russians in order to prevent the French occupation of the city, 38,000 houses being destroyed and over $150,000,000 of value.

Constantinople has been subject to numerous and costly fires. In 1729 a great fire destroying 12,000 buildings and nearly 6,000 people lost their lives. In 1745 another great fire lasting five days; again in January, 1750, 10,000 destroyed. In April the same year another with $15,000,000 of property destroyed. Again later in the year another fire destroyed 10,000 houses; in 1756, 15,000 houses destroyed and 100 lives lost. In 1782, 10,000 houses burned; in 1791 between March and July serious fires destroyed 32,000 and nearly the same number were destroyed again in 1798. In 1816, 12,000 houses and 3,000 shops were destroyed. In 1870, Pera, a suburb of Constantinople, was nearly destroyed, 7,000 buildings and over $25,000,000 property value being consumed.

The above list is but a portion of the many fires which have occurred in Constantinople.

Smyrna had great fires in 1762, 1763 and 1841, destroying from 2,000 to 12,000 buildings in each fire. Great fires have occurred in India, China and Japan, in many cases large cities being entirely destroyed.

Quebec in 1845, 1,650 buildings were destroyed, and the same number in May and June following, and in 1866, 2,500 buildings and 17 churches were destroyed.

St. John, N.B., in 1837 nearly all the business portion was destroyed. In '77 the "Great Fire," over 200 acres burned and 10 miles of streets, about $13,000,000 of property value.

St. John's, Newfoundland, in 1846 was nearly destroyed and $50,000,000 of property value, and again in 1896.

Montreal in 1850 had a great fire with 250 buildings destroyed; in 1852 about 1,200 buildings destroyed. Various cities in South America and West Indies were destroyed by fire; in some cases property value of $30,000,000 and upwards were destroyed and also a large loss of lives resulted.

United States has a record of destruction of property by fires not equalled by any other country.

Charlestown, Mass., in 1796, $300,000; in 1838, 1,158 buildings.

Savannah, Ga., in 1820, 464 buildings and $4,000,000 value.

New York in 1835, 530 buildings, 52 acres burned over and $15,000,000 of property destroyed. In 1845, 300 acres burned over, $7,500,000 value, 35 lives lost.

Pittsburgh, Pa., in 1845, 100 buildings, $1,000,000 property value.

Alabama in 1845, 600 buildings.

St. Louis, Mo., in 1849, 15 buildings, $3,000,000 value. In 1851, 2,500 buildings destroyed.

Philadelphia, Pa. in 1850, 400 buildings.

San Francisco, Cal., in 1851, 2,500 buildings and a number of lives lost, property value $10,000,000.

Portland, Me., in 1866, over one-half the city, 200 acres burned over and 1,743 buildings destroyed.

Chicago in 1871 the great fire of modern times, knows as the "Great Fire", 2,124 acres nearly covered by buildings entirely burned over, including 17,430 buildings. Many lives were lost and property value of upwards of $160,000,000 destroyed.

Boston, Mass., in 1872, 65 acres of mercantile section burned, including 776 buildings, nearly all of brick and stone construction; property value of $75,000,000.

The above list comprises but a few out of over 200 fires recorded where the destruction of life and property was immense, still these fires represent only a small portion of the property annually destroyed. Very competent authority gives as his opinion that the great fires involve a loss of $250,000 and upwards, do not represent one-fifth of the total loss in any average year. President Irvin in his annual address before the National Board of Fire Underwriters this year gives the loss in this country for the year 1899 as over $153,000,000.

The value of property destroyed by fire in the United States since the close of the war between the North and South amounts to hundreds of millions of dollars in excess of the entire cost of the Civil War, and yet the money value of property destroyed does not by any means measure the entire loss by fire. The many homes destroyed, families scattered, business industries crippled, the savings of a lifetime swept away and with it, perhaps, the will and energy to begin the struggle anew. This is but a part of the consequential loss incident to destruction by fire.

Is it any wonder that there is a protest against the conditions which permit this destruction of property to continue, and that the public, blindly seeking for relief, strike at the companies in forms of adverse legislation? Underlying the whole question is the feeling that the insurance companies will not give the help and assistance which they have the power to extend, will not reduce and minimize this terrible burden placed upon them by the fire fiend. As soon as correct relations between the insuring public and the underwriters are understood and practiced, then, and not until then, will our troubles caused by adverse legislation disappear.

Yet there are underwriters who say that we have nothing to do with this question of protection; that all we have to do is to collect premiums and pay losses, and with the material in their possession for the help desired, they decline to give it. The questions involved in fire protection are closely connected with the corporate interests we represent. It is true that income sufficient to pay losses and expenses must be collected, but is equally true that unprofitable risks and classes have never been made profitable by simply advancing rates. Let me illustrate.

Up to fifteen years ago rubber factories were very unprofitable to fire underwriters; owing to the nature of the business large values were involved in each plant, fires were numerous, losses were heavy and rates were advanced. They continued unprofitable at the new rates and still greater advance made, until the rates averaged from four to six per cent; yet the income was not sufficient to pay losses. Many companies declined this class altogether; the owners claimed that the cost of insurance was practically prohibitive, and asked for suggestions in line of improvements. They obtained the assistance of certain companies, a careful study was made into the nature of the hazards, the cause of fires and the methods of protection, and today risks of the same class are written freely and at a profit at less than one-half of one percent.

Boot and shoe factories represent one of the largest single manufacturing industries in New England, yet up to 1885 they were extremely unprofitable. Many companies considered them prohibited, rates were advanced and the loss ratio continued in even greater proportion. Finally the Exchange appointed a special committee to consider the problems connected with this class; they made a careful study into the causes of fire, tried to eliminate same as far as possible; when not, surround them with safeguards and at the same time encouraging thorough and careful protection. The result was most hearty and efficient support on the part of the assured, a large reduction in fires, and insurance companies now write a large proportion of the class at less than one-quarter of the original cost and at a fair profit.

These are but two out of many cases which could be given in illustration. A careful study of this problem in underwriting will convince the student that the interest of the companies from a purely selfish standpoint lies in improvement of risks; that profit is made in eliminating the cause of fires, increasing facilities for extinguishing same, and not in advancing rates. There is another side to this problem which we should receive careful consideration. The terrible loss of life and property which we have briefly mentioned is a tremendous drag on the vitality and resources of any community, state or nation. The individual who gives no thought to questions of protection, who simply collects premiums and pays losses, works only for selfish interests.

He who by thought and study and application of natural laws protects from the fiery fiend the home and fireside and manufacturing and business industries, the city from conflagration, has done something for humanity; some to relieve and lift the burdens of society. Insurance companies have here a responsibility which should not be ignored. The last decade has witnessed great changes in fire underwriting, methods and practices. The idea that companies have nothing to do but collect premiums and pay losses is fast passing; they have, or should have, means for obtaining approximate data as to the effect upon fires, of various types of building construction, of methods or apparatus for adequate protection, and they owe it to the community as well as themselves to make careful and system study into all these questions.

Very much has been done in the last few years by the various Associations and Bureaus of the companies, yet as compared with possibilities, we have hardly commenced. With all the advance made our methods are most crude and unsatisfactory; let me mention one or two illustrations out of many which could be given.

Cause of fires is surely an important factor, yet how few, if any, of the companies make intelligent investigation and record of same and tabulate them for use? Open elevators and other communications between floors are an important condition in the spread of fire; concealed spaces another element of danger. How many companies make a record of same so as to estimate their cost?

When rating by any form of schedule we usually charge 25 cents for the absence of watchman or thermostat system, 10 cents for pails of water, 25 cents for fire pump. How many companies can tell the number of fires occurring in risks having watchman and thermostat systems, pails of water and fire pump, and the proportion of same where the watchman or apparatus was of service? They may be worth 5 cents or 50 cents, we do not know; yet with the material in our possession for making a fairly accurate estimate we keep on guessing.

I need not refer to work done by our Association; you are a part of it, you have shared in its labors and responsibilities and to you is due the reputation for helpful service and in line with progressive underwriting. I have a feeling of gratitude that I have been permitted to associate with you in its formative period; if I have given a very little now and then, I have received infinitely more, and I have been profoundly impressed with the advantages received in association with bright, intelligent and practical students of the business coming from various sections of the country. While I shall be obliged to retire from the active work of the Association, I shall not rebate one iota my interest in it or my conviction that you are doing magnificent work and that you represent a great principle and great responsibilities.

Mr. Stratton. I move that the President's address be received and made a part of our records, and while it is probably unnecessary for us to make a formal expression, I think from its very full character it should not be passed with a vote of thanks to our President for its preparation and delivery, and I make a motion to that effect. Adopted.

Quite an interesting address. Mr. Crosby's brief history of the ravages of fire in both the modern and ancient world is something that I have never seen before in over 3 decades in the fire protection field.

Mr. Crosby's "call to arms" to develop a technical basis for fire protection recommendations is rather inspiring, even though that "call to arms" is over a century old. While recently we've made strides to implement Mr. Crosby's missive, we still have a way to go before we can truly say that our building codes and standards have a firm technical basis. Hopefully, we won't still be working on that 100 years from now.

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