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# FIRE WASTE AND ITS PREVENTION

BY RICHARD E. VERNOR

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# FIRE WASTE AND ITS PREVENTION

BY RICHARD E. VERNOR

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It is just 55 years since Mrs. O'Leary's cow kicked over the lamp in the city of Chicago, starting a fire which burned over 2,500 acres of the city, destroyed some 14,000 buildings, not to mention a huge human casualty list. There are those who have the impression that Chicago's fire problem is concerned with something that happened half a century ago and yet it is an interesting fact that in the nation's second largest city in this enlightened era of 1926, the fire loss daily is so great that it completely nullifies the productive efforts of some 4,000 workers.

It is true that fire waste is an ancient problem and has been a thorn in the flesh of civilization for a great many centuries but it is also equally true that it is still a problem of sufficient importance that the president of the United States annually asks our citizens to turn their attention for one week at least to the study of this situation from both the standpoint of human safety as well as its economic significance.

In his proclamation this year, President Coolidge has called attention to the fact that our fire waste in 1925 amounted to 570,000,000 of dollars worth of actual physical property destroyed. This simply represents the actual ash pile. It does not include any of the so-called corollary losses and in this great ash pile lie the charred remains of some 15,000 of our citizens.

There are some people who imagine that a fire loss is simply the concern of three parties, first, the person having the fire, second the Fire Chief and third, the insurance company, and that unless the average citizen happens to be one of these three he therefore has no interest in the matter of property destroyed by fire.

The effects of a local fire may be very far-reaching. Suppose an industrial plant burns down in a city. The workers are thrown out of employment and may not be able for the time being at least to find other employment. If the wage earner has been thrifty he may have accumulated some funds in a savings account in a local bank. With his income stopped it is now necessary for him to withdraw the funds which he has saved in order to buy the necessities of life and thus the bank is immediately affected. He may be buying his home in a build-



ing and loan association, and because he is out of employment it is now impossible for him to keep up his payments in this association—rent payments are checked; the wage earner cannot now buy luxuries; he has no money to spend on amusements or church contributions and frequently is not even able to purchase the bare necessities of life—thus, the whole community suffers. A fire frequently means a loss of time, profits, fixed expenses that must go on, the removal of property from the tax records, the cancellation of contracts, the loss of good will, the shifting of workers to other industries and similar losses. The change is endless and fire waste has a community aspect which in far too many localities has been given but little attention. Then too there is the expense of the upkeep of our fire department and that portion of the waterworks system which the fire department uses in extinguishing fires. When all of these other costs have been reckoned our half-billion dollar fire waste has suddenly grown to twice that sum.

Those who are making a careful study of the situation are agreed that the total waste is conservatively at least one billion dollars. During the World War figures amounting to billions of dollars were discussed rather fluently and yet numbers of this size are so staggering as to baffle a human imagination. Perhaps a few illustrations will bring home the enormity of this waste. The President of the United States receives an annual salary of \$75,000 and in addition is allowed \$25,000 for traveling and official entertainment, making his total income \$100,000. America's annual fire waste represents a sum sufficiently large to be able to pay for the upkeep of the office of our President for no less than ten thousand years. There are 725,000 school teachers employed in the public schools of the United States at an average salary of \$1,166.00 per year. With our billion dollar fire waste we could double the salary of every teacher and still have enough left on hand to provide a vacation fund for each of them amounting to \$213.31. It is estimated that 350,000 persons cross the Brooklyn Bridge every day. A billion dollars is so much that with it we could buy enough Ford automobiles to give everyone who crossed that bridge for five days a car or for one day we could hand a check to every person crossing amounting to over \$2,800. Perhaps these simple illustrations will suffice to impress the importance of what has been called America's greatest crime.

Our fire waste has a double barreled significance. It is an economic and a safety problem. There are still a great many of our citizens who are under the impression that fire waste is chiefly a concern for the institution of insurance. The latter business long since recognized it as an economic problem and much of the pioneering work in fire prevention has been done by it. In fact, it seems that fire prevention is so shot through with an insurance complex that many of us believe fire waste to be a problem with which the rest of us have little concern.

Fire insurance is a very necessary institution. It is a foundation



of our whole system of national credit. You couldn't borrow a nickel on a piece of property upon which you could not secure reliable fire insurance. Time and again it has been able to bring temporary relief to stricken communities, which otherwise might have faced financial ruin. Where would San Francisco, Baltimore, Boston, Chicago, Astoria and any number of other conflagration swept localities have been without the institution of insurance? It performs a very definite service to the community, but it never yet has replaced a single atom of any destroyed property except by substitution. The moment a fire occurs, our national wealth is immediately depleted by the actual value of the property destroyed and no transfer of a few dollars from one pocket to another in any way replaces that which was burned.

Our national ash pile is not only a matter for the study of our urban centers, but it concerns our forests and our farms as well. For instance during 1925 this country suffered 85,000 forest fires which burned 26,000,000 acres. With reference to the farm situation, it is interesting to note that the lumber destroyed last year by fire in farm buildings alone equalled one-eighth of our total timber production. The farmer has a peculiar fire prevention problem in that his buildings are usually of such combustible nature that they burn quickly—there are no building codes to limit or control agricultural construction; rural fire departments are not yet universally organized and there has been a great deal of misinformation spread about concerning the control of lightning. It might be said that, with proper installation, lightning rods will give almost 100% protection.

But, of course, our values are largely concentrated in the city and it is here that we must look for the major solution of our problem. In President Coolidge's proclamation this year, he says "We must rely upon the cumulative contributions of communities throughout the land if fire prevention is to be made an actuality." Mr. Elliot H. Goodwin, resident Vice President of the Chamber of Commerce of the United States, says this about our fire waste—"Fire waste is a problem which affects the entire country, but unlike our other so-called national problems, such as transportation and immigration it must be treated locally." In other words you can't legislate the fire waste out of existence and as far as your individual city is concerned, whether or not you have ashes and the undertaker is largely in your own hands.

Just as your state is made up of the individual cities and communities so is your city composed of individuals. It is with the individual then that we must commence to find our solution of the fire waste problem.

What are you doing about it? Are you throwing your matches in waste baskets or out of windows where they may fall upon an awning below? Do you extinguish your cigar and cigarette stubs before discarding them? Do you have a fire drill in your home? Have



you taught your own family the large number of potential fire hazards which exist continuously in the average American dwelling? Does your wife or daughter understand the danger of generating static electricity when they rub silk and woolen goods? Do you use kerosene for starting fires? Do you know the proper method of turning in a fire alarm? Do you know it well enough so you would be willing to write out the directions and have them turned over for use for instruction purposes in your public schools? Have you forgotten that with the possible exception of San Francisco practically every big conflagration which has occurred in the United States in the last thirty years can be traced to a simple, preventable, trivial cause of fire? Do your wife and children know what to do if they should catch on fire? Do you call a competent electrician when you need to have wiring done in your home or are you flirting with the fire demon by your own amateur installations? If you have not given attention to these problems which are so important as affecting the safety of your own family, no time should be lost in giving the matter your very serious attention.

Then carry the same idea into your business. Do you have a regular inspection of your business premises by someone competent to do the work? Are you organized to combat fire if it should occur? In other words, are you as an individual contributing your share toward the safety of the community in which you doubtless take so much pride? Fire prevention is, therefore, a personal problem and there is a great deal you can do yourself not only in the mechanical things which will make conditions about you safer but in spreading the gospel of fire safety to all of those with whom you come in contact.

The community aspects of fire prevention are also very interesting for by no means have the various cities and towns throughout the land ignored the possibilities of doing something intelligent toward the reduction of terrific waste. For instance, there are over 500 cities in this country which at the present time have permanent all-year-round fire prevention committees and which are making a conscientious effort to reduce their fire losses locally. These cities are competing with each other in what is known as the Inter-Chamber Fire Waste Contest which is conducted by the Chamber of Commerce of the United State and the National Fire Waste Council. Of the cities which submitted reports on their 1925 activities 70% reduced their loss of life by fire or reported no fire deaths; 56.4% reduced their actual property loss; 17.1% reduced their actual number of fires; 44.6% reduced their number of fires exceeding \$1,000 loss. Thus, we have some concrete results of community fire prevention activities.

These local communities have accomplished some startling results through a comprehensive all-year-round program. Fire departments which formerly fought fires in a more or less hit or miss fashion resulting in a great deal of unnecessary damage, are now being schooled in



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