"FIRE" MEANS "WASTE"

Chicago, December 8th, 1913.

GEORGE W. ROBERTS & SON,
Insurance Exchange,
Chicago.

Gentlemen:

You have asked for my opinion as to the advisability of enacting a building ordinance in Highland Park. That I am in favor of a building ordinance is evidenced by the fact that some five or six months ago I offered a resolution in the City Council, whereby one of our council committees was assigned to this very important task. They have not yet, however, put in a report, but I understand they have been working on the matter.

The city code of Highland Park now contains some provisions as to the character of buildings to be erected in the business district of the city, and it designates certain limits known as "fire limits," in which buildings of an inflammable type are prohibited. The city has grown since these fire limits were established, and the limits should be enlarged. The present ordinances, in my opinion, are inadequate, in that they do not apparently prohibit the moving of a building constructed of inflammable materials (built before the present ordinances were effected) from one part of the fire limit district to another part of the same district. Furthermore, the present ordinances do not go far enough, in that they fail to specify just how buildings to be erected for public purposes are to be planned, so as to provide sufficient exits, and so as to provide thoroughly safe construction.

The new ordinance should, I think, provide that no explosives, inflammable oils, etc., shall be kept on the premises, except under certain drastic restrictions, such as prevail in other towns. The powers of the city in condemning buildings that are unsafe and a menace to adjoining property should be enlarged.

I have read with much interest the report of Mr. Frank R. Daniel, and note that among many other recommendations, he also thinks our ordinances covering the construction of buildings in our fire limits are inadequate. You are aware of the fact that we have had several talks in the last few months in the matter of bettering our system of fire protection. Mr. Daniel's report indicates that on the whole, he thinks we have a pretty fair fire department and a pretty fair system of alarms. I understand that, by carrying out the various suggestions advocated by him, we can, in all probability, obtain for our people lower rates of insurance. While this in itself is something to be desired, I feel that the safety of the town and of its people ranks first, and for these reasons I strongly favor, as stated, the early adoption of a building ordinance.

I further favor the adoption of the other recommendations made by Mr. Daniel, so far as the finances of the City will permit.

Yours very truly,
JOSEPH L. FEARING.

Highland Park, Illinois,
December 5th, 1913.

MESSRS. GEO. W. ROBERTS & SON,
Insurance Exchange,
Chicago.

Dear Sirs:—

In reply to your inquiry in regard to the fire and insurance situation in our city, I have to say that I can see a vast improvement in the method of taking care of fires in the twenty-five years that I have been a resident of Highland Park. In the old days a fire was usually confined to the property in which it originated, but it made sad work of that. The only means of extinguishing such a fire was to form a bucket line to the nearest cistern or pond, if there was one within reaching distance, with the result that the house burned more slowly but it was inevitably destroyed. Now, with our auto fire truck and high pressure water system, with fairly good roads throughout the city, we are less liable to a total loss, but in my opinion much more can be done in fire prevention than in fire extinguishment and I would recommend in this direction that a small chemical extinguisher be installed on every floor of each private residence in the city. In case the owner feels that he cannot afford this, then let him put one in the most vulnerable part of his house—the kitchen. These extinguishers, with the Underwriter's label of inspection, cost about $6.50 each, and the solution can be renewed once a year, which is often enough, for about fifty cents. The machine is always ready for instant use and one minute's instruction will teach anyone to handle it effectively.

Another most important suggestion is that all dirt, rags, dried leaves and other accumulations of waste material be removed from the premises and destroyed, and places where a fire might get a start, from a lighted cigarette for instance, cleaned up. I think it would be a wise precaution to have at least one trained fireman in the employ of the city with police powers that would enable him to make periodical inspections of private property and suggest means of fire prevention. If such an officer were appointed I would recommend that he commence his work among the business houses of the town, with an especial eye to the condition of their basements and back yards.

It is much easier to prevent a fire than to put one out, and if our citizens would see that their own premises are put into good shape and insist that their neighbors clean up as well, the general good of the town would be largely concerned.

Of course, the proper thing would be a paid Fire Department, which would give the whole city a better rating with the insurance companies but from what information I have been able to obtain, the saving in premiums would not equal the expense and the Department would have to be supported largely by private voluntary contributions. This, I am sure, would not be popular. The logical method, therefore, seems to point to fire prevention, first by removing the cause of incipient fires, and then by having some means of prompt extinguishment in case of emergency.

Yours very truly,
F. W. CUSHING.

DEAR MR. ROBERTS:

For the past several years many great conflagrations have brought the subject of fire hazard in this country strongly to the attention of architects.

These unfortunate accidents have caused great suffering and widespread alarm, to say nothing of the monetary loss, and in most instances were due to carelessness or inappropriate construction which could have been avoided had proper precautions been taken.

Following each disaster, we have immediately set to work to remedy the defects which, generally speaking, have occurred in buildings of a public nature. Our best schools, theatres, factories, etc., are now made as near proof against fire as it is possible to build, and in some instances the law requires such construction.

In an endeavor to perfect the work along these lines, we have neglected to provide ourselves with the same protection in our homes that we expect to find elsewhere, although the same materials used in large fireproof buildings are readily adaptable to the country home of moderate cost, provided intelligent use is made of them. Any prospective home builder should not neglect to inform himself of the possibilities of fireproof dwellings and the slight increased cost of a fireproof home over one of ordinary construction with its unlimited air spaces around the wood joists and studding for the quick spread of fire.

One instance of comparative cost between frame and stucco, and hollow tile and stucco, for a residence costing approximately fifteen thousand dollars showed only a difference of ten per cent. The fireproof dwelling is here and the ordinary dwelling must make way for it.

A home which would be absolute proof against fire would be a desirable thing to own, but if we cannot all build fireproof, we can eliminate practically all of the undesirable features of ordinary houses by building even the smallest residence of fireproof walls, with floors and roof of mill construction. By mill construction is meant the use of heavy plank for flooring, supported by large wooden beams. These beams must be of such size and arrangement as to meet the requirements of both design and construction and when the whole is properly treated, it can be made to present a pleasing appearance to the most fastidious.

Floors built in this manner, while not absolutely fireproof, will resist fire to such an extent that it will have little or no chance to spread and we will be assured of having our home for some time to come. In counting the cost of such a residence, one should not fail to consider the greatly reduced cost of insurance, the low cost of maintenance, the slight depreciation in value, and above all, the safety of human life.

By RAYMOND W. FLINN,
(Firm of Patton, Holmes & Flinn, Architects, Chicago.)

December 8, 1913.

MY DEAR MR. ROBERTS:

This is in reply to your letter of December 4th, asking what can be done in the schools to teach fire prevention effectively. There is, to my mind, no subject that can more easily or effectively be taught in high schools than the subject of fire-prevention. It goes without saying that such instruction is worth while. It must be worth while from the economic side alone, when we recall that in our country, two hundred and fifty million dollars a year goes up in useless smoke. But we should consider the hundreds of lives that might be saved if young people were taught what to do in case of fire.

Suppose little brother's or sister's clothes or hair catches fire. His companions should know that the child must not be allowed to rush about, to open the window, or to run out of doors, which would only make the clothes burn faster. They should instantly wrap a rug, a shawl, a coat, a blanket, or any big piece of woolen goods about him tightly. If a rug is in the room, they will roll the child on the floor in it. If the accident happens out of doors, they will be taught to roll the child over in the grass, the snow, or even on the bare ground, until the fire is smothered out.

In the chemistry laboratory of our school and in the cooking room for domestic science are big woolen blankets, kept always in the same place. At the beginning of the term, every class is instructed in their use in case of fire; there have been even some emergency drills with them. Such instruction will carry over from school to home. The study of chemistry offers splendid opportunity to give practical instruction in fire prevention also. The danger of matches, inflammable and explosive oils and gases, and spontaneous combustion are here studied and illustrated.

The housekeepers' course in domestic science is also well suited to such instruction. The pupil here learns what to do when the lamp upsets and the burning oil spreads; when there is not a moment to lose, and when to do the wrong thing—such as pouring water on the oil—will only make the danger greater. The pupil learns what to do when the lace curtains are blown across a lighted gas jet or into the Christmas candles; what to do when the chimney catches fire from excess soot or a defective flue; where to look for possible fire when there is a smell of burning in the house; how to get out of a burning building at night, creeping on the floor below the smoke with blanket tightly wrapped around the body and wet towel around the head and mouth if need be.

The school drills every month show young people how to get out in a crowd in the quickest time and without danger of being trampled.

Of course, along with all this goes instruction that makes it more difficult for the fire to start, such as the safe box for matches, the cellar free from paper and rubbish, the ashes kept only in a metal receptacle, the chimney well cleaned, and a metal sheet under the stove.

The boys get valuable instruction in the manual training courses, where they are taught to deposit all waste in metal cans; and in physics, courses where they are taught safe electrical wiring.

Yours very truly,
R. L. SANDWICK.

Chicago, December 8, 1913.

GEORGE W. ROBERTS & SON,
Insurance Exchange Building,
Chicago, Illinois.

Gentlemen:—

I am in receipt of your letter of December 4, 1913, in which you state that it is your wish to see accomplished certain reforms suggested by the Illinois Inspection Bureau, whereby the fire risk of Highland Park may be minimized, and the citizens of Highland Park given a reduction in the grade charge governing the premiums paid for fire insurance on commercial risks.

In response to your request for my opinion as to the feasibility of carrying out two of the recommendations of the Bureau, by the enactment of ordinances by the City Council, taking them up in order, I will say:

(1) Ordinances governing the essential features in the construction of buildings, now in force in various cities of 50,000 population and under, in Illinois and Indiana are being considered by the Judiciary Committee for the purpose of recommending to the Council the preparation and passage of a building ordinance embodying such provisions and safeguards as in the judgment of the Committee are practicable. The Council will receive the recommendations of the committee at an early date and I have no doubt the building ordinance as finally passed, while not imposing unreasonable burdens upon the property owners in reference to buildings already constructed, or embodying unreasonable or burdensome requirements in the construction of new buildings will at the same time be satisfactory to the Illinois Inspection Bureau.

(2) I would recommend the passage of an ordinance empowering and authorizing an officer of the City to enter upon and inspect any premises, at all reasonable times, for the purpose of examining and inspecting the same to ascertain the condition thereof in regard to the presence and arrangement of deposit of any articles, materials, etc., which may have a tendency to create danger in case of fire and also with regard to the condition, size, arrangement and efficiency of all appliances for protection against fire on or in such premises. Such an ordinance should contain ample provision enabling such officer to order corrected the conditions therein which he may find tend toward endangering life and property by fire, and to appoint deputy inspectors to make such inspection and punish disobedience of such orders.

Respectfully yours,
SAM S. HOLMES.
