

"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. Daniels, so far as the finances of the City will permit.

Yours very truly,
 JOSEPH L. FEARING.

June 23, 1914.

George W. Roberts & Son,
 Insurance Exchange,
 Chicago.

Gentlemen:
 You have my permission, as requested in your letter of the 19th inst., to reprint in the Highland Park Press my letter to you of Dec. 8th, 1913, in which I advocated the enactment of a building ordinance for Highland Park. It is, as you suggest, some time since this matter was agitated in the City Council but it is not an easy matter to draw up a simple and effective ordinance for a town like Highland Park.

It may be of interest to you to know, however, that the Council is alive to the importance of action, and that a special committee of three was appointed by the Mayor at our last regular meeting, with instructions to proceed in this work.

Largely as a result of some hard work done by ex-Mayor Oliver the city now has an excellent auto fire-truck. We also have a good system of alarms. These additions to our safety should be supplemented by a building ordinance much more comprehensive than the few rules now in force.

Yours very truly,
 JOSEPH L. FEARING.

JL.F.N.H.

Fire Figures

Authorities state that one-half the fires in America are due to carelessness. These figures show how costly such carelessness is.

In America—
 One thousand dollars a minute is spent in preventing and fighting fire, and paying fire loss. That is, nearly one and one-half millions a day!

If averaged, fire occurs every three minutes.

The sum of money expended in paying losses and preventing fires, would more than buy the country's annual production of gold, silver and petroleum.

The value of the buildings destroyed by fire is equal to about half the value of the buildings erected each year.

Beginnings of Fire Fighting

It is said that the first fire extinguishing device of which a record exists, "a machine for extinguishing fire," was used in Rome about 380 B. C.

Twelve B. C., Augustus organized a fire department numbering seven thousand men.

order to replace the fire loss in Illinois, in any one year it would require every man, woman and child living in the great State of Illinois to contribute \$2.50 each, we begin to recognize the magnitude of this awful wastefulness.

Campaign of Education

The Fire Marshal Department by means of a campaign of education, has endeavored to lessen this tremendous fire waste by arousing the people to a sense of their individual responsibility in the matter.

EVERY DESTRUCTION OF AN ASSET IRRESPECTIVE OF WHAT IT EMBRACES, IS A DISTINCT LOSS

Even though the fire loss in the State of Illinois in the year 1913 averaged over a million dollars a month, this loss was overshadowed by the tremendous loss of life.

There were reported to the Fire Marshal Department during the year, 387 deaths caused directly by fire. Most of these deaths were the direct result of gross carelessness.

What Are You Going to Do About It?

Granted that all you say about this tremendous fire waste is true, and that there should be something done immediately looking toward the prevention of this great destruction of property

in a number of ways. We are today printing and furnishing free of charge to every newspaper in the State of Illinois a weekly news bulletin, calling the attention of the people to some specific condition that usually exists in every community which is likely to cause fires, and which ought to be remedied wherever found to exist; calling attention to numberless fires that are caused by the absolute carelessness of the individual citizen, calling upon the individual citizen to remedy these conditions wherever they are found to exist on his premises.

We are endeavoring to also carry this campaign of education into all

special patrol boys, whose duty and privilege it shall be to report every condition that shall come to their notice as a fire hazard, in order that it may be speedily remedied. I believe that by educating the children along these lines of work, that when they assume the responsibility of citizens our work will then become much easier, and the State of Illinois will have advanced many strides toward conquering the awful destruction of the flames.

Again, we are holding meetings all over the State of Illinois in an endeavor to bring to the notice of these respective communities, specific instances which are apt to produce fires, and which if remedied or removed would help to lessen the fire hazard. Our reports show that over ten per cent of the fires in the State of Illinois are caused by defective chimneys, a condition that can be very easily remedied, if, in the fall of the year, before the furnace or stoves are started, you would take time to examine your chimneys and put them in first class condition. We find that five per cent of the fires in Illinois are caused by absolute carelessness of some member of the family in allowing the stoves and furnaces to become overheated and thus starting a fire; we find that fifteen per cent of the fires of the state are caused by the careless handling of matches; we find that more than five per cent of the fires in the state are caused by the careless handling of gasoline, notwithstanding the fact that everybody recognizes the fact that gasoline is a dangerous thing. Every casualty resulting therefrom can usually be attributed to the carelessness of the person handling this dangerous fluid.

Individual Responsibility

These are some of the things we are warning the people against from day to day and from time to time. We say that this unwarranted fire waste in the State of Illinois is largely a question of individual responsibility. We maintain that if the citizens of Illinois would recognize their INDIVIDUAL RESPONSIBILITY in this matter, and would use ordinary judgment along these lines, that the fire waste in this state would be more than cut in half; that the citizens of Illinois hold within their hands the means and agencies which will do the very things we are talking and preaching all over the state. If the business men of this state would use more precaution in cleaning up rubbish from their work rooms and basements, and would forbid smoking where inflammable material is stored, and would not allow their electric wiring to become defective, and would provide a metal receptacle for ashes, and would just use ordinary judgment in keeping their property free and clear from hazardous conditions, we would have no trouble in obtaining results along the lines of our endeavor. As soon as these things are done or as soon as the citizens of Illinois recognize that it is a part of their civic duty to help prevent this large waste, a direct monetary gain will result therefrom, and that ought to interest you if nothing else will.

The prudent and conservative business man recognizes the fact that he cannot afford to do without insurance on his property. In order to obtain this insurance it is necessary for him to pay out a certain amount of money. The amount of money that is paid out in any community for insurance depends entirely on what we call the fire hazard. Your rates are made and established on certain local conditions and as soon as you are able to show the National Board of Fire Underwriters that your community has raised itself from a condition of carelessness and ignorance along these lines, you will find that they will be more than willing to repay you by lessening your insurance rates. There isn't an insurance company on earth but would much prefer writing a good risk in a good locality and free from hazardous conditions at a nominal rate, than to do business in a hazardous community at an extremely high rate.

I trust that you will ponder well the suggestions that you have received to-day, and that you will profit thereby; believing as I do that a very material benefit will accrue to you by a practical application of some of these preventive measures of which you have learned to-day.

The Department Will Assist

I want you to know that the Fire Marshal Department of Illinois stands ready to assist in any way it can in order to be of real benefit to every community in this great State of Illinois along the line of fire prevention.

"FIRE MEANS WASTE"

Fourth of July "Don'ts"

EACH YEAR the passing of July Fourth leaves a terrible trail of injuries and burned property, in great part due to lack of care in handling dangerous mixtures, explosives, firecrackers and fireworks. A little forethought and care-taking during this day will prevent much suffering and great property loss.

IF YOU INTEND TO HAVE FIREWORKS

- Don't leave fireworks packed or unpacked, in a room where there is any sort of artificial light other than electric light.
- Remember that powder grains will shake out of packages during shipment to your home and scatter around the packing box. The box therefore is an open powder bag until cleaned out.
- Don't scratch matches in the same room with the fire works. No one can tell where a match head will go.
- Don't permit smoking in the same room.
- If it is desired to unpack fireworks before the evening of the Fourth, arrange them in a safe place and then cover them with a piece of canvas, rubber blanket, or some other non-combustible material.
- Don't permit anyone, while your display is in progress, to approach the main supply of fireworks with lighted punk stick, cigar, pipe or cigarette.
- Don't place supply where sparks from the display can by any chance reach it. Never forget that powerful explosives are being handled.
- Keep a few buckets of water at hand against possible need, and as an additional precaution have your garden hose connected to the water pipe ready for use.
- These "Don'ts" are intended as "reminders". The dangers they cover are so familiar that few people think to guard against all of them. Yet it is the disregard of the ordinary precautions against fire which permits the innumerable small fires, and so helps to swell our National Fire Waste.

Your fire insurance contract states:

(Lines 11-15)

"This entire . . . policy shall be void . . . if the hazard be increased, by any means within the control or knowledge of the assured."

Your assistance this Fourth will help reduce the annual fire waste.

GEO. W. ROBERTS & SON

New York in 1648 issued the first American fire ordinance. It forbade the use of wooden chimneys on buildings. Boston organized, in 1678, the first American regular fire department under municipal control. Hand fire "engines" were first used in London about 1633. John Braithwaite, in London, invented the first steam fire engine in 1829.

CLIPPINGS FROM AN ADDRESS BY WALTER H. BENNELL, STATE FIRE MARSHAL

The Federal census of 1910 gives Illinois a population of 5,638,581. It will thus be seen that the per capita fire loss in the State of Illinois is about \$2.50. When you stop to think that in

TO THE PERSON OR COMMUNITY SUFFERING THE SAME.

ANY LOSS WHICH ABSOLUTELY BLOTS OUT OF EXISTENCE ANY MATERIAL THING, IS A REAL LOSS, AS DISTINGUISHED FROM A TEMPORARY ONE. The loss of a man's life is a real loss to the value of that life. The loss of any sort of property by fire is likewise a real loss, because that property so destroyed can never be replaced. It is irreplaceable, and is wiped from the face of the earth forever.

The fact that property which has been destroyed by fire may be insured and the owner receive some money compensation therefor, in no way changes the condition that the property asset is forever destroyed.

and the tremendous sacrifice of human lives. Granted that there exists in this state today a condition that ought not to exist, and that the resources that men have been so many years in building up, are being unnecessarily depleted. Granted that all these things are true, the most relevant question that you can ask, and that you have a right to ask, is, WHAT ARE YOU GOING TO DO AS A REMEDY FOR this existing evil?

The Answer

The Fire Marshal Department embraces a line of work in the nature of trying to educate the people, and bring to their notice certain facts and conditions which we believe are not generally known to the public. This campaign of education is being carried on

the schools of this state in order that the children will recognize that they can have a large part in this prevention campaign.

Through the help of the Governor and the State Superintendent of Public Instruction, one day in the year, usually the anniversary of the great Chicago fire, is set aside to be known as Fire Prevention Day in school. Special exercises are held and the startling conditions and facts surrounding our work are brought to the attention of the children, and they are asked to become agents in their homes to carry the warnings which we believe will result in great good. Another thing that I propose to carry out just as soon as I can reach it, is to organize the Boy Scouts of Illinois as