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WHERE CARELESSNESS IS A CRIME

The President of the United States and the Governor General of Canada, by executive proclamation, set aside the period commencing on October 2 and continuing to October 9, 1922, the fifty-first anniversary of the great Chicago fire, to be observed as "Fire Prevention Week" throughout the Continent of America. It is time for sober reflection on the causes of our exceptionally high and rapidly increasing annual fire waste.

A strong association of commercial interests, *viz.*, the National Chamber of Commerce, the National Board of Fire Underwriters, the National Fire Protection Association, the National Association of Insurance Agents, the National Association of Credit Men, and other large bodies, combined the momentum of their organizations in making the celebration of this year productive of large permanent results.

The last twelve months have registered a total of nearly 15,000 lives lost by fire, while during the same period over 16,000 persons have been seriously injured. Careful analysis shows that over 80% of these are mothers, children up to the end of school age, and infirm or aged persons, all of whom are dependent upon strong, able-bodied men for protection. This analysis proves the utter inadequacy of our system of protection in the homes and schools where these dependent ones are domiciled.

While I recognize the fact that statistics are usually dry, you may be interested to know that the fire loss in the United States for 1921 reached the staggering sum of \$485,000,000. By way of comparison, the construction of the Panama Canal cost \$352,000,000, salaries of superintendents and school teachers in the United States \$436,000,000, total maintenance of the U. S. postal service, \$452,000,000. Every cent of

this loss is ultimately paid by the citizenship of the Republic. The amount paid for fire protection during the manufacture of all articles is always added to the cost and is paid by the consumer. A country's greatness is considered in proportion to the conservation of its resources, which are necessary to the enlargement of its trade. One of the largest sources of leakage in recent years has been occasioned by the carelessness of the people of the United States in allowing losses of life, property and forestry through fire.

The public in general has displayed little interest in this phenomenal waste because they are not advised as to how it is borne. The Editor of the Chicago Journal of Commerce in an editorial, under date of August 3, 1922, speaks of this leakage as follows:

"We all pay for the fires which break out. Individual loss does not fall so heavily on sufferers as it did before the beneficent system of fire insurance was established. But that, while it protects the immediate victim of a conflagration, does not protect society at large. It simply distributes the loss among us all. Every fire insurance premium paid by the home-owner, the merchant, or for any form of fire protection, represents fire loss, which is a direct and heavy tax upon not only all business, but upon every person who insures any sort of property from fire. We shall never, in the nature of things, be wholly rid of fire losses, but the taxes they impose upon us may be enormously reduced, once we are educated to take care in the use of fire. We protest against excessive government taxation. It is high time we make an effective protest against heavy fire taxation, and there is but one way to do it, and that is through intensive education in reducing fire losses.

"This is a national matter, involving the interests and assets of every citizen. Our annual fire loss is a great national calamity. Insurance companies cannot, do not, protect us from these losses. They merely distribute them equitably among us all. The loss it-

self remains, and every man whose property is insured pays it whether or not his own property burns."

Another feature that has escaped our notice is the item of regular taxation. Municipal and state governmental functions depend upon taxation upon existing valuation, for their financial supply. Every building burned is removed from the tax duplicate and the amount it would have produced is assessed as another invisible tax upon the remaining property owners. It is estimated that in 1922 we shall have to pay an excess of over \$20,000,000 in our taxes by reason of the properties burned in 1921.

We are also taxed for the maintenance of fire departments, for the purchase of fire fighting apparatus and equipment, water works, for the paying of firemen, for the paving of streets, and in many other ways for the successful fighting of fire. This is all an additional burden on the tax-payer.

The untold destruction of our forestry is also a matter for pertinent consideration. Our supply of timber has been diminished in recent years in such proportions as to cause alarm as to the needs of future construction. The largest percentage of our forestry losses are the result of our own habits of carelessness.

One of the reasons why our per capita fire loss is so large in comparison with the countries of Europe is because there exists in most of these countries a strong Personal Liability Law, which is based upon a section of the Law of Moses, and which holds any person liable for any loss to his neighbor's property from fire due to his carelessness. This law should be in force in the United States and Canada. It would, if enacted and rigidly enforced, eliminate very much of the loss both to life and property.

Eighty-seven percent of all property losses and ninety percent of losses of life and injury are found, by analysis, to be the result of our lack of education as to the causes of fire and our careless, yes, reckless, habits of life.

Sixty-five percent of the number of fires have their origin in homes (850 reported every day of the year) where the inmates have given little or no consideration to the fire prevention education of the family.

Schools have a burning ratio of five for every day of the year, while hotels, clubs, and residences of transients are on fire on an average of fifteen for every twenty-four hours.

Every chimney should be constructed from the ground up with satisfactory flue lining throughout and should be cleaned at least once a year. Fireplaces are safe only when adequately screened. Forty-six percent of all fires caused by carelessness with electricity originate from forgetting to turn off the current in the electric iron; therefore, do not leave the ironing board for any purpose until you have disconnected the power current. Dustless mops used generally today are very liable to produce spontaneous ignition; therefore, when not in actual use keep them stored in an incombustible receptacle. All Christmas decorations should be of material that has been satisfactorily fireproofed. Nearly 800 women were burned to death in homes last year while trying to clean small articles with gasoline. One gallon of gasoline in explosive effect is equal to 83 pounds of dynamite. No chances should be taken in its use for any purpose in the home.

The question comes to us individually: "How much have we contributed either in thought or definite program in the saving of this dreadful waste of life and property?"

May we hope for the splendid support of the young ladies of the Harrisonburg Normal School when they go out to teach in the schools of the Commonwealth? By way of suggestion, have a fire prevention program once a year. This program may be arranged for any day during fire prevention week. Give a talk on this subject. Have a girl's essay on "Fire Dangers in our Homes," and have a boy's essay on the "Hazard of Matches." Have a fire drill. Invite the parents to attend, since a valuable purpose of the observance is that of arousing the interest of the older people. Have your school inspected by an expert so that you may have personal information as to the safety of your children. I am sure you can not do a more patriotic service to your nation, to your state, and to your community, than by adopting this plan. Yours is a splendid opportunity. Will you take advantage of it?

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