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Fire Board Discusses High Insurance Rates

***President Cathcart Intimates that Disorganization in the Department Is to Blame—
Messrs. Sirich and Parrish Make a Vigorous Defense—Chief McAfee Returns***

With the increase of insurance rates in Baltimore as a text President Cathcart of the fire board yesterday read his Democratic colleagues a pointed sermon upon the evils of excessive economy and cheap politics.

For nearly an hour they sparred with him and protested their guiltlessness, and for the same length of time he fought them with forensic art and repartee. After the smoke had cleared away the Democratic commissioners decided that the majority had won and President Cathcart departed with a smile.

It was when Councilman Steinacker of the Nineteenth ward appeared before the board to plead for his ordinances establishing a new engine house in the western annex that the battle began.

Commissioner Parrish fired the first gun by attacking a statement in the Herald regarding the reception of the ordinances on Tuesday, when Mr. Cathcart was absent. This statement the president demonstrated to be absolutely accurate and then, plunging into the fray, he declared that he was unalterably in favor of establishing new engine houses wherever they are needed.

Grave Conditions

“We are confronted,” he said, “by conditions that are grave, the fire losses are increasing so rapidly that it has become necessary to raise insurance rates, and I am confident that they will be increased considerably more. This is a heavy tax on property owners, and it is our duty to do all in our power to protect them. A few cents on the taxable basis will in all probability save five or six times the amount to property owners.”

“Fire losses have increased all over the country,” said Mr. Sirich. “They were \$37,000,000 larger in 1900 than in 1899.”

“The increase in the United States,” replied Mr. Cathcart, “was 15 or 18 per cent. In Baltimore it was more than 100 per cent.”

“Do you mean to say,” demanded Messrs. Sirich and Parrish, “that this was due to inefficiency in the department?”

Mr. Cathcart’s colleagues endeavored to discover whether he interpreted “inefficiency” as meaning “politics” or “lack of engines.” After a while they settled upon the latter hypothesis, as the safer one, and Mr. Parrish asked if “one or two more engines could have saved the Hirschberg, Hollander building.”

Chief Discredited

“That,” replied Mr. Cathcart suavely, “is neither here nor there. The main part of the trouble lies in the discrediting of the chief engineer.”

“When has he been discredited?” exclaimed Messrs. Sirich and Parrish.

“Do you remember his recommendations?” replied Mr. Cathcart.

“We will take them up at the proper time,” said Messrs. Sirich and Parrish.

“And meanwhile the insurance rates are soaring,” said the president.

“We can think for ourselves,” replied the majority, hotly, and then Mr. Sirich went on to explain that he, for one, did not propose to act the part of “an automation.”

“You know more that the chief engineer,” observed Mr. Cathcart, sarcastically.

“My information is as good as his!” exclaimed Mr. Sirich.

“Ah!” replied the president, harking back to the Steinacker ordinance, “you make use of the subordinates.”

Not True, Sir

This reference to District Engineer Lucas’ remarkable declaration that no more engines were needed in the western annex, made Mr. Sirich exceedingly wroth, and drawing himself up to his full height, he exclaimed:

“That is not true, sir.”

But Mr. Cathcart seemed fully convinced of the truth of it, and after a further round of verbal sparring, during which the president playfully prodded the majority members without answering their questions as they wished them to be answered, Mr. Parrish made a long statement defending the alleged “niggardliness” of himself and his colleague.

“When we entered the department,” he said, “we found that for some things the prices paid were outrageous. Common bits, for instance, cost \$24 a dozen. Today we pay \$14.40 for better ones. Nozzles were bought for \$18. Today we pay but \$6.25. This is the result of competitive bidding. That was the idea in putting us here –to save the taxpayers money.”

During the early part of the meeting Councilman Steinacker had invited Mr. Parrish to accompany him on a tour of the section in which his ordinances provide that a new engine house shall be built. Mr. Sirich, who made a similar trip with Mr. Steinacker on Wednesday, declared that it was he that suggested the idea of placing an additional engine in the western annex. Mr. Steinacker, at first, desired only a chemical engine. Though Mr. Cathcart announced his readiness to vote for the approval of the ordinances, action was postponed until tomorrow.

Mr. Cathcart’s Statement

After the meeting the president made the following written statement of his views upon the improvement of the service:

“If sufficient water and plugs are secure, in view of the thickly settle territory, especially as there are numerous manufacturing plants, extensive lumber yards, car barns, &c., I deem it important that we approve the ordinance of Councilman Steinacker. This was practically what I said to Commissioner Sirich when I requested that no action be taken until Thursday.

“In my judgment this board should urge that the recommendations of our chief engineer be at once carried out in the establishment of new companies in the vicinities of Pratt and Carey

streets, Caroline and Lancaster streets, Guilford avenue and Oliver street and Park avenue and Saratoga street. These, together with the one about to be erected at Canton, and the ordinances of Councilmen Steinacker and Couglar, covering Frederick avenue and York road, will place us in a position to cope with the increasing fire waste that is on us. We also need an additional fire boat and a pipe line. The last I am pleased to see is about to be provided for in part by ordinance of Councilman Guyton.”

Mayor Hayes' Role

It is currently rumored about the City Hall that Mayor Hayes is the guide, philosopher and advisor of the Democratic commissioners in their war upon President Cathcart and Chief McAfee. Mr. Sirich is the Hayes leader in the Seventeenth ward and is frequently in conference with His Honor.

That Mr. Cathcart is in little favor in the mayor's office is an open secret. He is one of the department chiefs, it is said, whom it is proposed to lay low by the proposed charter amendment extending the mayor's power of removal.

Chief McAfee Returns

Chief Engineer McAfee returned yesterday from his mysterious leave of absence and was present at the board meeting. He refused to discuss his whereabouts or the object of his journey, and declined also to either confirm or deny the report that he would soon resign.

“I may step down,” he said, “and then again I may not. At any rate, I will not be forced out. If I resign, it will be voluntarily.”

Before the vaudeville portion of the commissioners' meeting they spent an hour considering routine matters.

Pipeman Samuel Seymore of No.12 Engine was before them on charges of sleeping on watch. Mr. Sirich moved that he be dismissed, but in consideration of his good work and long years in uniform, he was let off with a reduction to the grade of probationer, a reprimand by the chief engineer and a warning.

For using disrespectful language to his superior officers Fireman James W. Nash of No. 12 engine was deprived of two months holidays, transferred and reprimanded. Nash alleged that his troubles were due to political influences.

Joseph S. League was appointed a substitute in the department.