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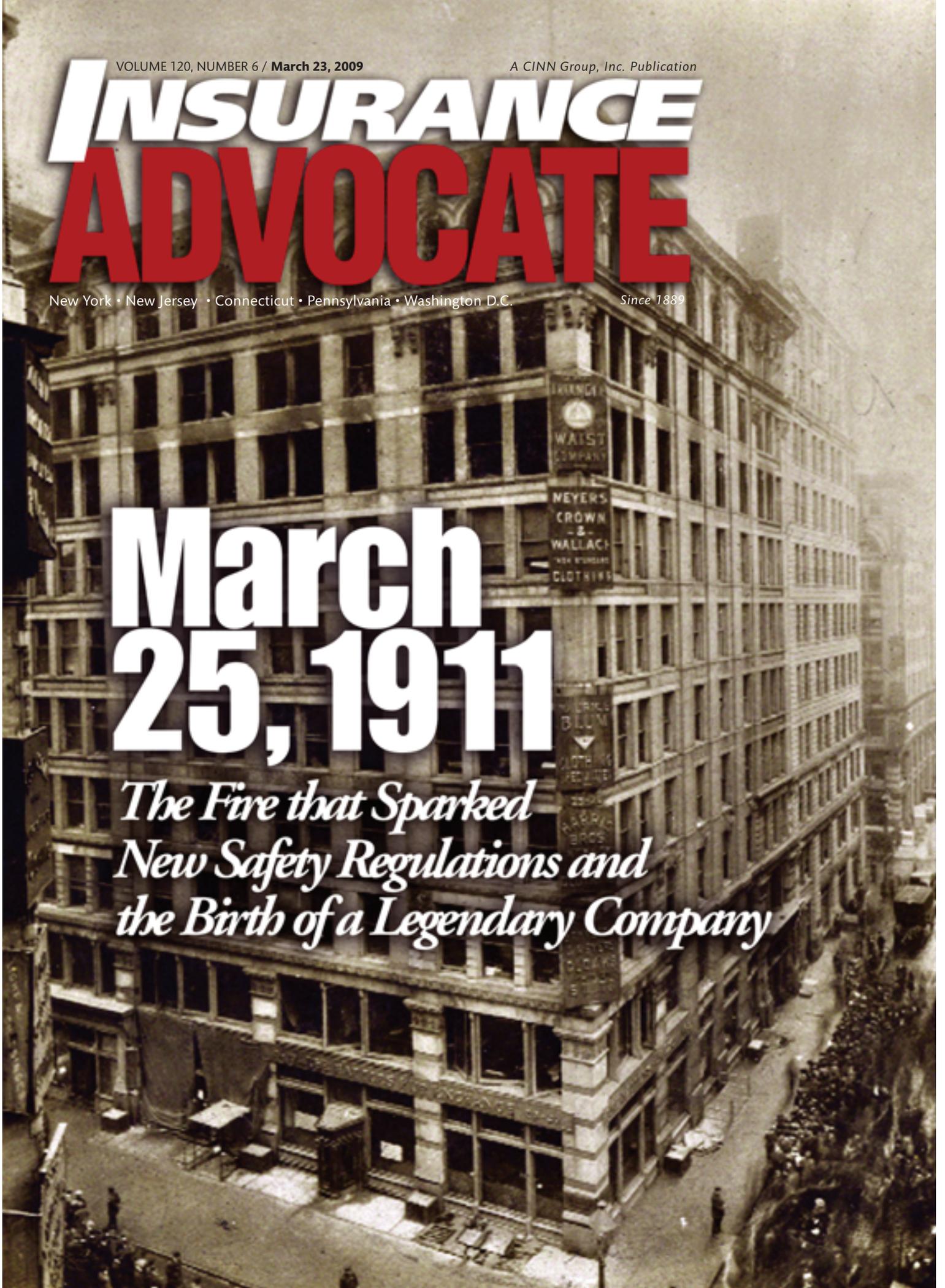
INSURANCE ADVOCATE

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Since 1889

March 25, 1911

*The Fire that Sparked
New Safety Regulations and
the Birth of a Legendary Company*



From the Ashes . . .

*A Campaign
and a Company
Dedicated
to Safety*

Screams of agony and sorrow hung in the air. Women wandered the streets in hysterics, men openly cried and hurled themselves against an unmovable police line and young women fell from the sky like burning bolts of fabric.

March 25th 1911, it was only minutes before quitting time at the Triangle Shirtwaist Factory, minutes that became the remaining span of existence for many a worker that day. 500 girls, some as young as fifteen years of age, started to collect their belongings as they were leaving work at 4:45 PM on Saturday. Within the hour, some of those same girls' charred bodies were lined up along the East Side of Greene Street. The girls who flung themselves from the ninth floor were merely covered with tarpaulins where they hit the concrete. The fire department had been powerless to help, even though they responded to the fire in mere minutes. The ladders the fire department had only went six stories, and the workers were trapped on the ninth. The women themselves had little chance for survival, with a broken fire escape that led to nowhere, a locked door barring exit to the stairs, and an open elevator shaft, with no elevator. Some of the women chose to throw themselves down the shaft in an effort to escape the blaze. Over sixty of the women chose to jump from windows rather than burn. The Fire Department made futile attempts to catch the falling bodies in fire nets not strong enough to absorb the impact. The Bellevue morgue was overrun with bodies, so a makeshift morgue was set up on the adjoining pier on the East River. Hundreds of parents and family members came to identify their lost loved ones. "Is it a man or a woman?" asked the reporter.

"I have no ambition in this world but one, and that is to be a fireman."

– Edward F. Croker
Founder
Croker Fire Drill Corp



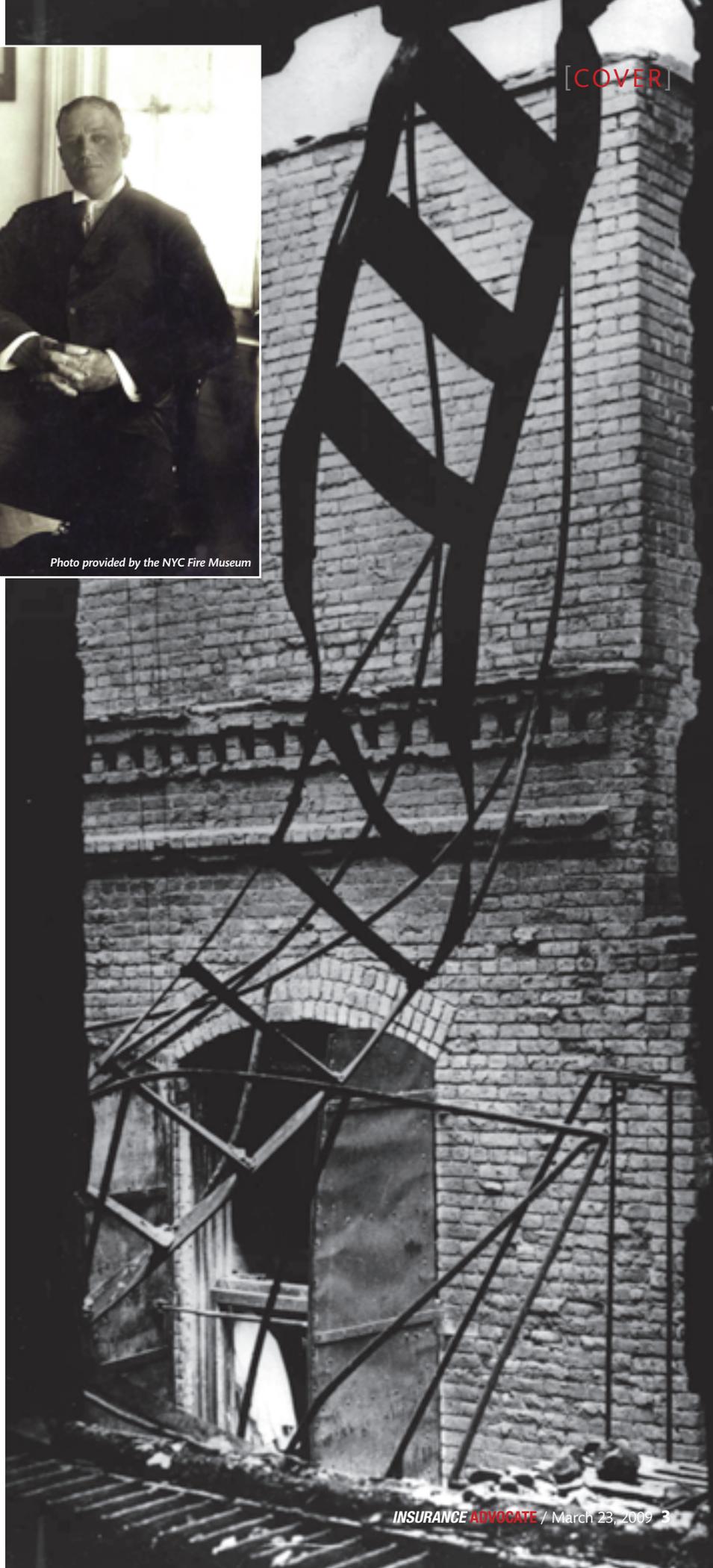
Photo provided by the NYC Fire Museum

"It's human, that's all you can tell," answered the policeman. 146 employees of the Triangle Shirtwaist Company were dead the night of March 25, 1911.

A phoenix of change emerged from the ashes that day, and many labor reform changes and fire safety changes became law as a direct result of the events of that tragic fire.

Croker Fire Drill Corporation was born of the ashes of the Triangle Shirtwaist Factory Fire. New York City Fire Department Chief Edward F. Croker, was forever changed by what he witnessed on that day, and was determined to make a change for the greater good. Chief Croker, drawing on his vast experience fighting fires in New York City, studied numerous casualty fires including the Asch building burned in the Triangle Fire to determine causation and to make a case for changing the law. He authored a book, *Fire Prevention*, in which he used photographs to show the results of fire in non-fireproof buildings. Croker was certain that the most efficient way to prevent fire death was the simple drill. Readable exit signs, planned evacuation routes, and an understanding of what to do in the case of an emergency may seem like obvious things by 2009 standards, but in 1911 Croker's ideas were perceived as very radical. In a city filled with immigrants without a common language, the giving and following of directions was not a simple task. For this reason, Croker proposed that, "...all instructions for fire drills should be printed in the language of the majority of the workers in a given shop; in two or three languages if necessary, in addition to English." He recommended training a manager to take charge and teach workers how to behave in

[COVER]



a calm and orderly fashion in the event of a potentially dangerous situation. Chief Croker even suggested alternatives for constructing fireproof buildings, such as eliminating all wood and using metal, terra cotta, or concrete. His ideas were the foundation of the Fire Prevention Law of 1911, a direct result of the Triangle Shirtwaist Factory tragedy. The law was amended the following year to increase the power of the Fire Commissioner to enforce fire drills in factories, businesses, hospitals, schools, and other institutions. The number of lives saved as a direct result of Chief Croker are incalculable, but undoubtedly enter into the hundreds of thousands. Ninety-eight years later, and Chief Croker's company, Croker Fire Drill Corporation, is still going strong and still resulting in lives being saved every single day.

Today, President and CEO of Croker Fire Drill Corporation, Ray Weinstein, continues to raise the bar of excellence, pushing beyond the basics of local, state and federal codes. Under Ray Weinstein's sphere of influence, the company has grown to be the largest emergency and fire safety consulting firm in the nation and now leads the way for fire and life safety innovations.

Weinstein's responsibilities consist of monitoring over 1600 buildings or over 250 million square feet of real estate. He is continually aware of the many changes and challenges throughout the industry encompassing a broad spectrum of commercial real estate buildings including high rise office buildings, hotels, schools, apartments and health care facilities. Services consist of monthly visits from Croker service representatives to the buildings where drills and training sessions are conducted. Regular safety drills and training programs are established to support the building's safety plans. These drills and training sessions reinforce the proper chain of command; ensure that effective internal and external communication channels are maintained and that building occupants know what to do in the case of an emergency.

Croker has also become the most prominent name in fire safety, emergency / disaster consulting throughout the health related industry and is currently used by

continued on page 5

An Insurer Remembers...

Amalgamated Life is another company that can trace its roots to the epic reforms resulting of the Triangle Shirtwaist Factory Fire.

Amalgamated Life was founded in 1943 to protect the financial well-being of working men and women. In the 1940s, Sidney Hillman, a leading figure in the history of American labor and then-president of the Amalgamated Clothing Workers of America (ACWA), envisioned a cooperative, labor-oriented means to deliver health and pension benefits to his largely immigrant union membership.



DAVID WALSH
PRESIDENT



GARMENT WORKERS & UNIONS GATHER ON OFFICIAL DAY OF MOURNING ORGANIZED BY THE ILGWU FOLLOWING THE FIRE

Hillman was able to garner the support of leaders of the men's apparel industry to bring about his vision, and in 1943 the Amalgamated Life Insurance Company was formed for the purpose of providing life insurance benefits to members of the Amalgamated Clothing Workers of America.

Amalgamated life will be distributing a brochure remembering the Triangle Shirtwaist Factory Fire at The Triangle Shirtwaist Factory Fire Memorial's Seventh Annual Memorial dinner to be held at the NYC Fire Museum in lower Manhattan on March 25, 2009.



continued from page 4

more hospitals, nursing homes, assisted living and related facilities than any other service provider of its kind. Healthcare facilities entail unique service and training and it is of the utmost importance that staff members are trained thoroughly. Often patients or residents cannot be easily moved or evacuated in the event of a fire or emergency including the hazards of winter weather or those who cannot tolerate the extreme heat due to his/her age and physical condition. Needless to say, evacuation drills are constantly needed at all times of the day and night to reinforce protocol.

Croker currently services some of the largest and most prestigious office buildings and commercial real estate manage-

ment companies including sports stadiums, banking and financial institutions, public libraries, and buildings that house foreign consulates.

With the passing of Local Law 26 in a post 9/11 New York, commercial office buildings were required to prepare Emergency Action Plans to assist buildings in establishing procedures to follow for non-fire emergencies. Once these guidelines were established by the New York City Fire Department, Croker Fire Drill was there to assist its clients in preparing these plans. With a wealth of knowledge in both fire and non-fire emergencies, Croker was able to create Emergency Action Plans that provide each building it services with a comprehensive plan that can be used to guide building personnel during incidents such as biological attacks, suspicious packages, explosions and weather-related emergencies. Additionally, Croker Fire Drill Corporation created the Croker Fire & Life Safety Institute. Here Croker's Fire and Life Safety professionals have established intensive training courses that cover emergencies ranging from acts of terrorism, i.e. bomb threats, chemical and biological incidents, to weather related disasters ranging from earthquakes to hurricanes. Croker Fire & Life Safety Institute has been accredited by the New York City Fire Department (FDNY), and teaches both the Fire Safety Director and Emergency Action Plan Director Courses. Croker Fire Drill Corporation is recognized as the largest emergency and fire safety consulting firm in the nation and continues to carry on the noble goals set forth by its founder 98 years ago. [A]

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