

Clubhouse Fire Protection Will Pay Big Dividends

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FIRE INSURANCE PREMIUMS are bills that are little understood, but often constitute a very considerable part of the annual budget of most country clubs. In trimming this part of the budget, the easiest way is often the surest way to get into trouble. Cutting down on the amount of insurance carried is a quick way to reduce insurance cost. It is, however, also a way to ruin a good club should a fire occur.

The buildings of our golf clubs are usually located a considerable distance from the nearest available public fire protection. Most grounds do not enjoy the benefits derived from hydrant protection in connection with a municipal water supply. The nearest fire department is often several miles away with only unreliable telephone service to give the alarm. We therefore are forced to recognize the fact that the conditions are different from those usually found in our place of business or in our home. The unbiased records of fires in country clubs and other similarly situated buildings indicate that once a fire gets started, the loss in most cases is total. This, of course, does not apply to fires in new modern fire resistive buildings but to the buildings of ordinary brick or frame construction. The fact that fires so often result in total losses gives us high fire insurance rates on golf club buildings. Most insurance companies do not relish insuring them at any price.

It would seem upon analysis that

- (a) If some of the biggest financial institutions in the world, who make fire insurance their business, often will not even write this class of property, and
- (b) If these same large insurance companies write the property they invariably will carry only small amounts on any particular building,

it is very poor business judgment on the part of the comparatively financially weak

golf club to go into the insurance business. This they are doing by reducing the amount of the insurance carried with the insurance companies and assuming the balance of the liability themselves. If any one insurance company with millions of dollars in reserve will only carry a line of not to exceed \$5,000, how can a golf club knowing nothing of the insurance business afford to gamble from \$30,000 to \$50,000 by under-insurance to that amount.

Cut Hazards to Cut Costs

Insurance costs, however, can be cut with safety. Insurance rates are a direct reflection of the fire hazards of any particular building. If we reduce this fire hazard or possible extent of the fire damage, we automatically cut our insurance costs. There are many ways to cut down fire hazards. The electric wiring may be in bad shape. Rubbish may be allowed to accumulate in the basement or boiler room. Smoking in the employees' living quarters often cause fires. The ranges in the kitchen are often a source of trouble.

Fires do start, and we are unable to foretell when or where. Chemical extinguishers can be placed about for use in case of trouble. A watchman can patrol the premises at night. All of these items have a direct bearing on the fire hazards of any building and all enter into its rate. It might be well for the club manager to make the rounds of the clubhouse at least once in the fall and again in the spring to see if everything possible has been done to make his property as safe from fire as possible.

Various forms of fire extinguishing agents are on the market and are sold to golf clubs but they all entail some manual operation, and require the fire to be discovered almost as soon as it starts. A system of automatic sprinklers, however, gives perfect protection against fire and is wholly automatic in operation. The heat generated from the fire melts a solder link



When a clubhouse burns, the loss is generally complete.

on the sprinkler head. The fusion of the solder link trips the sprinkler head and allows water to spray out, extinguishing the fire. Simultaneous with the operation, an alarm bell is sounded, warning anyone in the vicinity that the equipment has operated. When the fire has been put out, the equipment can be shut off and then replaced in normal service.

Sprinklers Reduce Rates

Automatic sprinkler systems are not new. They have been tested through fires for over forty years and have proved highly satisfactory. They are adjudged the best protection possible. Insurance companies recognize more keenly than anyone else the value of sprinkler protection in golf clubs and not only recommend their installation but recognize their value by reducing fire insurance rates on properties so equipped. The reductions are quite considerable and result in large savings of fire insurance premiums. The reduction in rates on sprinklered properties vary from 50% to 75%. In other words, if the yearly fire insurance bill of a golf club was \$1,000 before installing sprinklers, it would only be from \$250 to \$500 after installation. This saving is the means of cutting down club overhead. It is true that the equipment must be paid for, but arrangements can generally be made with the company installing the system to spread payments over a period of years out of the insurance savings.

Some club managers and members are apt to object to what they call the unsightly appearance of the piping on the ceiling. Thomas Ream, manager of Westmoreland GC, Wilmette, Ill., vouches for the following experience: Westmoreland

got a late start last spring in deciding to equip their clubhouse with a system of automatic sprinklers. Consequently the work had to all be installed after the season opened. The clubhouse was in use every day with a very heavy spring play. After the equipment had been completed only about ten per cent of the members realized that there had been any work done. In this particular job, all of the piping was in the open. The method followed by the sprinkler company, however, was unique in its operation. All of the piping was painted the day it was installed. As the paint was chosen to match the color of the surrounding ceiling or wall, everything blended together. Only a very small percentage of the members realized that any construction work was going on.

Water Source Heart of System

Naturally the heart of a sprinkler system is the water supply. The best possible source of water supply is a connection to a city main having good volume and pressure. This, however, is very seldom attainable. If an elevated gravity tank of sufficient capacity is available, it may be used; or a pressure tank may be installed in the basement or in an adjoining building. These pressure tanks are kept two thirds full of water and one third air, under approximately 100 lbs. pressure.

In clubhouses which are not heated the year around it is, of course, necessary to install what is called a dry pipe system. Air is pumped into the piping and no water is in the system above the dry pipe valve. As soon as a sprinkler head operates in a fire, the water is released, enters the piping and extinguishes the blaze. With this type of equipment there is no

worry about any of the piping in the northern clubs freezing during the winter months.

Maintenance Costs Negligible

The question of maintenance cost has often been raised by clubs contemplating an installation. Any one of the club employees can take care of the equipment. It might take about ten or fifteen minutes of their time each week. The electric power consumption necessary to pump air in the system is negligible. There wouldn't be any noticeable difference in the electric bill. Consequently the maintenance item can be ignored.

A system of automatic sprinklers would be of tremendous fire protection value to any country club, whether large or small and of any type of construction. Any club that has a fire insurance bill of \$1,000 a year or over should check into this plan of reducing their insurance budget and making their clubhouse safe from fire. Sprinkler installation companies are glad to submit preliminary figures on cost of installation and insurance savings.

Any club that has had a fire knows that even if they were fully insured heavy losses were encountered. Invariably a larger clubhouse is erected and the insurance settlement does not begin to pay the bill. That means, in most cases, assessments or additional financing. Members lose golf equipment and clothing, to say nothing of the inconvenience of being without a clubhouse during the playing season.

Green Section Holds Fall Garden Meetings

JOHAN MONTEITH, JR. of the Green Section finished the active outdoor season in the central states with a series of Green Section meetings at turf gardens in Chicago, Cleveland, Detroit, St. Louis and Indianapolis.

At these meetings were presented resumes of the season's work. Great interest was shown in the Green Section's research in weed control. Monteith reported that no positive recommendations were to be made on sodium chlorate as a weed control material. In some cases it worked perfectly and in others it wiped out all vegetation. Just what factors are responsible for this variation has not been determined although some observers report that moisture seems to have a governing effect.

At the Midwest Turf garden meeting there was considerable interest in the texture plots and much progress was shown in the work done at this station, which was kept operating this year by contributions from the Illinois PGA, the Chicago DGA, the Iowa Greenkeepers Assn., the Women's Western GA and other parties.

Consensus of the meetings was that the Green Section's work during a trying summer had proved of vital value to clubs availing themselves of this service and more than ever demonstrated the necessity of clubs financing this work by membership in the USGA.

At each meeting following the death of Ganson Depew, former head of the Green Section, tribute was paid his memory.

Death Takes Mrs. Holland, Double Rotary Secretary

THE MANY FRIENDS of the Double Rotary Sprinkler Co., Kansas City, Mo., will regret to learn of the death early in August of Mrs. Lou E. Holland, formerly Edna B. Peterson. Mrs. Holland had been the secretary and the guiding spirit of the organization since its beginning more than fifteen years ago. The large and rapid growth of the company has been due mostly to her untiring efforts, boundless enthusiasm and deep belief in the merit of the products for whose success she worked so hard.

The Double Rotary Sprinkler Co. has lost not only an efficient executive, but a warm personal friend of all employees. She had been in fragile health for more than a year, but carried on valiantly and uncomplainingly. Her passing has left a void that can never be filled, but her vibrant, lovable personality will always live in the ideals she implanted in those around her.

Alex Pirie, Former PGA Head, Married at Lake Forest, Ill.

ALEX PIRIE, one of the best known figures in professional golf and for several years president of the PGA, was married on September 29 at Lake Forest, Ill., to Miss Martha Schaefer. Miss Schaefer is prominent in Lake Forest women's club affairs.

Several enthusiastic "farewell" parties were given to the eminent Alex by his pals in pro golf and his amateur comrades.