

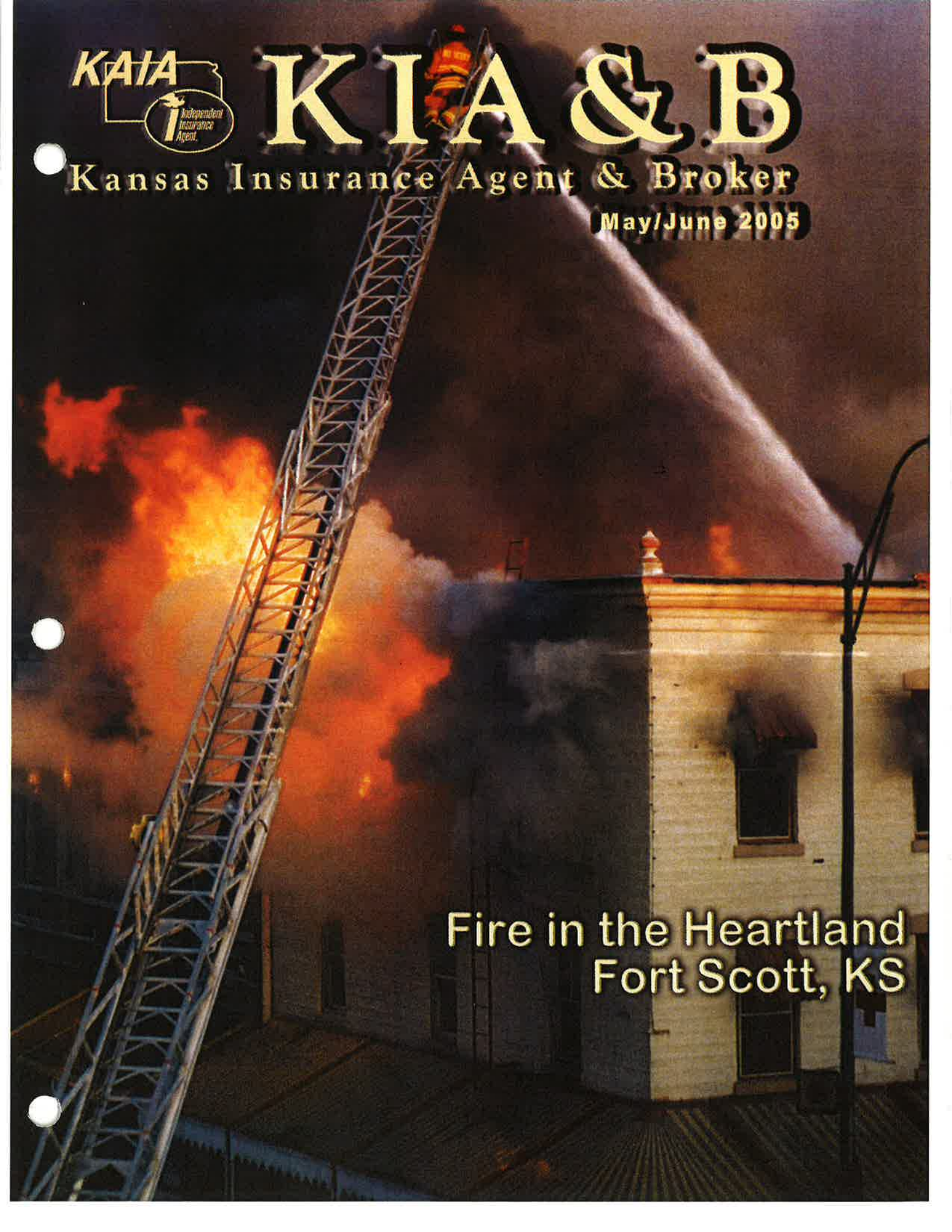


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Fire in the Heartland
Fort Scott, KS



Fire in the Heartland

by Rebecca Spriggs, KALA Director of Communications

On Friday, March 11th a fire ravaged the historic downtown area of Fort Scott and continued to burn into the night as firefighters from more than 20 departments in Kansas and Missouri battled the blaze.

The Gross Insurance Agency, a 4-generation agency, insured 8 out of the 11 buildings damaged in the fire. It was determine that the fire started in the basement of a Main Street bar just before 2 p.m. and quickly spread north on Main Street turning east on Wall Street due to the 35 – 40 mph wind that carried sparks over 2 ½ blocks.

The fire spread quickly because the buildings, some of which were more than 140 years old, contained old lumber, old wiring and did not have firewalls between them.

Jake Gross local volunteer firefighter and a 4th generation owner and operator of the Gross Insurance Agency, received a call to help work this downtown fire, that at the time, was still small. He had no idea that soon his agency would need to handle the largest disaster to affect the agency since it's beginning in 1913. Thankfully they had a Disaster Management and Recovery plan that they had developed and practiced over the years. Jake and the entire staff spent the weekend preparing for business on the Monday after the fire. They estimated receiving over 300 phone calls during the first 3 hours of business that morning. The morning was filled with talking to clients about their policies, talking to adjusters, newspapers and the hundreds of business that specialize in fire clean up. In addition to the massive amount of fire related calls, they had to continue to handle normal business from their other clients and 6 other locations.



Jake & Chip Gross, 4th & 3rd generation of the Gross Insurance Agency.

The fire took over three days to extinguish. That Friday afternoon when the fire came in, 4 local fire fighters started the immediate battle. Within hours 27 Fire Departments from 2 states were at the scene. By-standers were asked to help drag hoses as the fire grew quickly out of control. The local town people were asked to conserve water that was desperately needed but in short supply. The National Guard even dropped water by helicopter to fight the fire from the air.

The city is determined to rebuild the

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historic downtown area. Local, State and Federal officials have toured the site to assess financial aid. Visitors to the site have included USDA Rural Development State Director Chuck Banks, staff from the offices of U.S. Senator Sam Brownback, U.S. Senator Pat Roberts, 2nd District Congressman Jim Ryun and Governor Sebelius. It is estimated that the fire caused over \$10 million dollars in damage.



Today, the windows of the historic downtown businesses are covered with photos of a disaster that threatens their very existence. Large holes and vacant facades line one entire block of an area that once boasted three-story tall buildings. The vacant lots were purchased by the city and the Historical Preservation Society with the hopes of rebuilding. Like Fort Scott, many down-

town areas are full of buildings more than a turn of a century old with shared walls and flammable, old timber. Another similarity is the lack of sprinkler systems and enforcement of fire codes. Chip and Jake Gross offered other agencies some advice for handling this disaster that could happen in any other

downtown area- remind and explain to your clients the actual insured value of the building. Many of their clients' only want to pay enough coverage to cover their cost of the building. Downtown business owners find that it is cost prohibited to cover the full replacement value that could be well over a million. They credit the agency's success in managing this disaster with upfront education, communication and close personal relationships with the insured involved. Although each generation of the

Gross Insurance Agency is challenged with raising the bar and leaving a legacy, the same general philosophy has existed throughout time: *small-town service big enough to cover your insurance needs but small enough to provide hometown service.*

See more photos on pages 16-17

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