

REPORT ON FIRE SURVEY RECEIVED

(Continued from page 1)
"Either a poor water supply in connection with a good fire department, or a good water supply in connection with a poor fire department, is of small value to any town, and is an expense to the community that should not be tolerated.

"In every line of effort—rule-and-thumb methods and all who rely on such in their work are being superseded by scientific means, and the work of firemen can be no exception.

"In many instances the chief of the small-town fire department considers his employment only on a basis of fire fighting, and that he has no duty in the way of fire prevention. In other words, a fire must start before he is called upon to act, and that is wrong. He should be employed with the specific under-taught duty that he is to co-operate with the state fire marshal, and any other in the line of fire prevention.

"The fire department should be inspected for defective lines or furnaces; cellars, attics and sheds should have frequent visits, and ashes, rubbish and inflammables be required to be removed. Unthinking property owners should be educated and warned of the dangers that are found, and the chief of the fire department should be backed by proper ordinances and clothed with sufficient power and authority that his orders will be obeyed.

"On account of the light frame construction of the buildings of this city, they are particularly susceptible to the quick spread of flames, and on account of their inflammable materials, and also of the numerous open spaces between walls, partitions and floors, which provide quick passage of fire from one part of the building to another, large districts are subject to general hazard.

"If this condition is to be minimized the power lies solely in the hands of those who have the legislative control of the common welfare and safety of the community.

"On account of the above mentioned hazards, as well as numerous others that will be hereafter mentioned in this report, and the deplorable condition of the fire department, we believe that the city has passed the stage where it can depend upon men to give their time and service by attending drills, meetings and fighting fires, without some substantial remuneration. There can be no question that, in order to protect the city from an enormous fire waste in the future, a competent fire department of at least six paid men should be installed.

"This department should be ready at all times, day or night, to respond to an alarm, should be of sufficient strength to man the apparatus, make quick connections and have a stream on the fire by the time other assistances arrive. The degree of efficiency of any fire fighting unit depends upon the judgment exercised in the selection of its members, consequently a well selected and well drilled department of this kind would pay the city many times over, in the property values saved during each year.

Equipment

"One Seagraves triple combination car, 700 gallons per minute; 1,350 feet of 2 1/2-inch hose, standard; 200 feet of chemical hose; ten extra butts, 15 small acid jars, 1 hose expander, two three-gallon Babcocks, one three-inch Alert, one Pyrene, one 26-foot extension ladder, one 12-ft. roofer, five 10-foot lengths of four-inch suction hose, five open play pipes, two shut-off nozzles, 450 feet of very poor hose in Martin's addition.

Recommendations

"First—That at least four additional men be permanently employed in the fire department on a salary, and that, if possible, men with previous experience be selected.

"Second—That the chief be given full authority over the fire department; that he make rules governing the members' work in the house, and at drills, and that he be unhampered in his administration.

"Third—That 1000 feet of standard 2 1/2-inch hose be purchased immediately, as all hose is now carried on the pumper, and is moulding for want of ventilation. It is therefore, absolutely necessary to have a change in order that proper care can be taken of what is now owned by the city.

"Fourth—The following minor equipment is necessary for the strengthening of the department, and should be installed without delay: Four hundred feet of 1 1/2-in. hose, one reducer from 2 1/2 to 1 1/2 inches, one small shut-off nozzle for 1 1/2-inch hose, one heavy hydrant hose 2 1/2-inch T handle, one Blanch-

ard adjustable nozzle and one Detroit door opener. That the engineer of the pumper be held strictly responsible for the condition of the machinery. That he work under the direction of the chief, and that he keep his engine in good working order and in a polished and neat condition at all times.

Electrical Hazard

"The non-enforcement of Electrical Ordinance No. 134 is responsible for this additional fire hazard.

"Many places were found to be wired with drop-cord wiring. In some, the cord was passed through doors and wooden partitions without the proper insulation, and in a great many other cases improper joints had been made and taped without being soldered. The unsoldered joint is responsible for more electrical fires than any other cause. It is therefore important that there should be a most rigid inspection at the time the wiring is installed, and before same is concealed, to see that all joints have been properly made and soldered before being taped. It is also important that a monthly inspection be made on old and repaired work—and we respectfully request that the electrical defects mentioned in our individual reports be rectified without delay.

Gasoline Hazard

"Gasoline constitutes a very grave fire hazard in the city of Klamath Falls, and the only way we can account for this hazard is the total absence of ordinances prohibiting the careless use and handling of this volatile oil. When it is realized that one gallon of gasoline properly mixed with air equals 83 pounds of dynamite in explosive force, the necessity can readily be seen for ordering all gasoline in the city of Klamath Falls to be hurried within a period of 90 days, when the quantity exceeds five gallons. We trust that the city officials will see the immediate necessity of enacting an ordinance which will overcome this existing hazard, thereby relieving the state fire marshal's department of the necessity of returning to further regulate the use and handling of gasoline.

Schools and Public Buildings

"We wish to call the attention of the school board to the following recommendations, for we consider the safety of the schools the most important factor in fire prevention. We consider the loss of property secondary to the loss of life. When it is remembered there is a school house burned every day in the United States, the need for carelessness is self-evident. We suggest to the school board that metal cans be installed for the storages of rubbish and oily rags, and that there be no storages of any kind under stairways. That an inspection by your fire chief of the hose, nozzles, extinguishers and heating plants, be made frequently and if any defects are found that they be given immediate attention. That the fire chief occasionally visit the schools and turn in an alarm without notice to the teachers, it being essential that the teachers should be calm during the fire drill regardless of whether it is a fire drill or case of real fire.

"It is further recommended that the teachers and janitor be instructed to keep all electric wires from contact with metal. That outside lights are badly needed, and should be installed without delay to provide for the safety of the children, and that ten minutes each week be devoted to talks on fire preventions (A separate report showing the conditions of each school inspected will be forwarded to the school board).

Old and Dilapidated Buildings

"There are a few buildings in the city that have outlived their usefulness, and should be razed as provided under Ordinance 20, Section 9, which gives the council full power to have such hazards removed. We trust that, since attention has been called to the buildings and ordinance, that prompt action will be taken to relieve the city of these fire menaces.

Recommendations

"That an ordinance be enacted creating the office of city fire marshal and with police powers, and that the chief of the fire department be appointed for the purpose of enforcing fire prevention ordinances. His duties to consist of regular inspections of the business district, and at least twice each year of the dwellings situated in the corporate limits of the city.

"That all ordinances covered in Bulletin No. 9, of the state fire marshal department, be enacted and enforced, with penalty attached. (A copy of this bulletin is attached to and made a part of this report).

"That a committee be appointed by the mayor from the members of the council for the purpose of drafting building laws regulating the erection of all future buildings in the fire limits. The mayor to act as ex-officio chairman.

"That a line be painted with red paint on the curbing 15 feet each

Fifty Reasons Why You Should Insure In the Mutual Life Insurance Co. Of New York

- 1. The Mutual Life accepts risks from 15 to 70.
2. The Mutual Life is America's oldest life insurance company.
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5. The Mutual Life has paid more in dividends than any other company.
6. The Mutual Life as its name implies, is a purely mutual organization.
7. The Mutual Life dividend scale remains the same in 1919 as in 1918.
8. The Mutual Life has issued no deferred dividend policies since 1906.
9. The Mutual Life's personnel as to policyholders is of the highest order.
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11. The Mutual Life investments are confined to high grade securities.
12. The Mutual Life originated the Continuous Installment or Life Income Policy.
13. The Mutual Life has paid a larger sum in death claims than any other company.
14. The Mutual Life has paid to policyholders during the past 76 years, \$1,472,000,000.00.
15. The Mutual Life was the first company to pay cash dividends to its policyholders.
16. The Mutual Life had assets on December 31, 1918, to the amount of \$673,714,294.00.
17. The Mutual Life's surplus, assigned and unassigned, December 31, 1918, was \$89,564,591.00.
18. The Mutual Life was the first company to pay cash values upon the surrender of a policy.
19. The Mutual Life had on December 31, 1918, insurance in force to the amount of \$1,861,881,953.00.
20. The Mutual Life's policy reserve values are as high as any life insurance company in America.
21. The Mutual Life at the end of 1918 set aside \$21,958,051.00 for 1919 dividends to policyholders.
22. The Mutual Life's policies now issued are free from restrictions as to military and naval service.
23. The Mutual Life was the first company to adopt the contribution method in the allotment of dividends.
24. The Mutual Life makes policy loans at the end of the first and second year toward payment of accruing premiums.
25. The Mutual Life's dividend options are available at any time without medical examination or other conditions.
26. The Mutual Life pays a current post mortem dividend even where death occurs during the first policy year.
27. The Mutual Life gives its policyholders the best possible service consistent with equity and fairness to all.
28. The Mutual Life's policies do not require insured to give advance notice of the making of policy loans.
29. The Mutual Life as an institution is as safe and secure as anything under human control can possibly be.
30. The Mutual Life's experience was used as a basis in the construction of the American Experience Table of Mortality.
31. The Mutual Life's new insurance placed on the books last year, including dividend additions, was \$208,920,389.00.

- 32. The Mutual Life pays annual dividends, beginning at the end of the first year, upon payment of the second premium.
33. The Mutual Life, in the absence of a request to the contrary, applies annual dividends to the purchase of paid-up insurance.
34. The Mutual Life will be paying every legitimate claim when every living man connected with the company today has passed on.
35. The Mutual Life did its bit toward winning the war, through the investment of all its available funds in Government bonds.
36. The Mutual Life has paid to and accumulated for its policyholders \$284,181,742.64 more than it has received from them in premiums.
37. The Mutual Life will pay dividends on a paid-up policy when endorsed through the accumulation of dividend additions.
38. The Mutual Life withdrew from most of the recent belligerent countries of Europe years before the war and has no intention of returning.
39. The Mutual Life's policies provide for monthly, quarterly or annual incomes guaranteed for life where the payment of a lump sum is not advisable.
40. The Mutual Life returns to policyholders over the premium receipts during the past thirteen years have surpassed the record of any other company.
41. The Mutual Life's Board of Trustees is made up of men of national reputation for their ability, integrity and standing.
42. The Mutual Life pays excess interest to beneficiaries during the income certain period, based on interest rate used in the calculation of current dividends.
43. The Mutual Life uses the entire cash value of the annual dividend toward the purchase of paid-up additions to the policy, where the dividend is left with the company.
44. The Mutual Life will insert in the policy, where the character of the risk will warrant, a clause providing for Waiver of Premium in the event of total and permanent disability.
45. The Mutual Life's automatic option in event of lapse, under policies issued since January 1, 1907, is the extended insurance feature, which is the most desirable from the policyholder's standpoint.
46. The Mutual Life policies now issued provide that the lapsing policyholder may reinstate his contract within three years by furnishing evidence of insurability and payment of indebtedness due to the company.
47. The Mutual Life's plan is to endorse policies as fully paid-up when the reserve of the dividend accretions plus reserve on face of policy is sufficient to purchase insurance at net single premium rates equal to the face amount of policy.
48. The Mutual Life will insert in policies, where conditions are favorable, Double Indemnity clause under which twice the face amount of the policy is paid as a death claim where death results from accident within 60 days after injury.
49. The Mutual Life will insert in policies, where the character of the risk will warrant, a clause providing for Disability Income to the insured of 10 per cent. of the face of the policy annually, with no deduction from the claim of death.
50. THE MUTUAL IS YOUR ONE BEST BET.

FOR FURTHER INFORMATION APPLY TO

GEO. C. ULRICH, MANAGER KLAMATH FALLS DISTRICT
OFFICE OVER FIRST STATE BANK I HANDLE LIFE INSURANCE EXCLUSIVELY

side of fire hydrants, and any person parking a vehicle or obstructing the use of a hydrant in any manner inside of these lines be prosecuted. It is requested that the daily press give publicity to this recommendation.

"That the city strictly prohibit the use of fire hydrants to anyone other than the fire department of the city.

"That the Siamese take-off at the pumper be lengthened to allow freedom of operation of the gates.

"That the city take immediate steps to provide additional fire protection for various industries in the

neighborhood of the Ewauna Box Company, Big Basin Lumber Company and Martin Brothers' Mill and Warehouse, either by installing a substantial suction pipe from the lake or by building a cistern with a capacity sufficient to protect these properties.

"That the chief of the fire department, or fire marshal as the case may be when necessary, exercise his authority as an assistant to the state fire marshal in the enforcement of fire prevention measures, and the investigation of incendiary fires.

"That an ordinance be enacted and enforced with penalty attached

requiring every property owner in the city to have all chimneys cleaned at least once each year. Chimney to be cleaned by a regular licensed chimney sweep of the city of Klamath Falls, said chimney sweep to report to the fire chief within 48 hours after cleaning of chimney, and all defects found that may constitute fire hazards.

Conclusion

"We desire to thank the mayor, council, fire chief, superintendent of school, Principal Wells of the High School, the press and the citizens of Klamath Falls for the hearty co-operation received.

"We also wish to state that the state fire marshal department is created to assist the citizens in every way possible in protecting their property from hazards of fire. It is our duty to assist the fire department in every possible way, and to see that all public buildings where people live, congregate or work have proper exits.

"The state fire marshal department is very much impressed with the co-operation received from the mayor and council, and feels assured that all of the desired results in reducing fire loss will be accomplished."