

DO YOU KNOW...

that if you terminate employment with a firm where you have had K.M.S.B. coverage, you can immediately transfer to an individual contract at our office to keep this coverage continuous. Such contracts are payable quarterly in advance.

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(Non-Profit Blue Shield Plan)

L.A. Brown, Mgr.

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SINCE 1929

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Office; 425 Pine St. Klamath Falls

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Building and Growing with the Klamath Basin

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Klamath Basin Irrigation from DEEP
WELLS increased 250% in 3 years;
now requires 4,000 horsepower.

KLAMATH LUMBER & BOX CO.

Manufacturers of

Ponderosa Pine and Sawn Wooden Boxes

HELPING TO BUILD THE KLAMATH BASIN

SINCE, 1920!

Adequate Insurance Coverage Against Losses of Any Kind is Essential to The Proper Protection of Personal Property

Insurance supplied by the members of the Klamath County Insurance Agents Association provides just that type of protection — Each agency strives to render a full measure of service that should be expected from an intelligent, well informed insurance man.

By R. KENNETH EVANS

There is no commodity or service in the individual, commercial, industrial or professional field that is of more importance to the general economy of any region than adequate insurance coverage against losses of all kinds. Insurance policies of this type have been supplied to scores of clients in Klamath Falls, Klamath county and this region, for more than 20 years, by the member insurance agents of the Klamath County Insurance Agents Association. This local association of insurance agents is affiliated with the National Association of Insurance Agents and confines all of their business ethics to the rigid code set up and, universally subscribe to the proposition that: "I believe in the insurance business and its future, and that the American agent is the instrumentality through which it reaches its highest points and attains its widest distribution."

"I will do my part to uphold and uphold the American Agency System which has developed insurance to its present fundamental place in the economic fabric of our nation, and to my fellow members of the National Association of Insurance Agents I pledge myself always to support right principles and oppose bad practices in the business."

Along with his fellow members each agent, identified with the Klamath County Insurance Agents Association, affirms: "Realizing that only by unselfish service can the insurance business have the public confidence it merits, I will at all times seek to elevate the standards of the insurance profession by governing all my business and community relations in accordance with the provisions of this code and by inspiring others to do likewise."

POLICIES PLACED WITH GOOD COMPANIES

The insurance policies that have been supplied to clients in this region by the member-agents of the Klamath County Insurance Agents Association have been placed with reliable companies that have always maintained sufficient surplus in their capital structure to pay all losses promptly. They are, largely, stock companies that are corporate entities and the capital and surplus paid in by stockholders, augmented by profits earned and retained, constitute a safety factor that is inestimable and, augmented by the pledge the agent has made to his local and national insurance agents associations. The facilities of these reliable companies are available and supplied to the owners of all classes of insurable properties in the Klamath Basin region, by these member-insurance agents.

The business of these stock insurance companies has grown tremendously in recent decades and, the companies, as a whole, are in a strong financial position and, have retained that position through wars, depressions and good times. Only a moderate part of the profits, earned by these reliable companies, have been disbursed to stockholders as dividends, the remainder being added to surplus, year after year, for the protection of the policy holder, the companies and the agents representing the companies, against disasters of any sort.

RELIABLE AGENCIES BUILT UP

Over a long period of years these stock companies have built up, at great expense, records and agency organizations such as that represented by the Klamath County Insurance Agents Association, that has enabled them to carry on, safely and intelligently, the business of furnishing adequate insurance coverage to all who need it. These companies have, also, aided in the development of sound rules for the construction of insurable properties of all classes and, for the elimination of fire hazards for the prevention of fires or catastrophes of any kind. The result of these activities has been that the average cost of in-

surance to the public has steadily decreased.

For the purpose of furthering this policy of adequate protection at a reasonable cost these reliable stock companies, all represented by the insurance agents who are members of this agents association in Klamath Falls, formed the National Board of Fire Underwriters. Testing laboratories were set up by this Underwriters' Board where appliances, machines and all types of building materials have been tested and approved, if worthy of approval. Recommendations are made for the construction of public buildings, homes, commercial and industrial structures and, when these recommendations are followed, the majority of fire hazards have been eliminated. These stock companies have never left a stone unturned in their effort, over the years, to make the American people safe from fire hazards and catastrophes and, to reduce the cost of fire insurance protection.

The member-agencies of the Klamath County Insurance Agents Association provides policies for all classes of normal insurance coverage. This includes fire, automobile, inland marine, marine, casualty, burglary, comprehensive including plate-glass, liability, property damage etc.

KNOWN AS "BOARD" COMPANIES

The majority of the companies represented are known as "Board" companies. The maintenance of this business policy for more than 20-years by the members of this local insurance agents association has gained the confidence of individuals, commercial men and industrialists in the Klamath Falls region and the majority of the major insurance accounts have gravitated to these insurance agencies, because of their ability to analyze insurance needs, supply adequate protection at an economical cost, placing the policies with reliable companies and maintaining an enviable reputation for honesty, integrity and ethical business practices.

Another advantage in placing insurance with a recognized agency, affiliated with the local agents' association, is the prompt adjustment of losses that has been established over the years. These agencies are all served by insurance staff adjusters who are available to make investigations immediately after the loss occurs and, this is followed by an immediate adjustment and prompt payments.

The present officers of the Klamath County Insurance Agents Association are V. T. (Kit) Johnson, president and Hans Norland, vice president and A. E. Dye, secretary treasurer. The list of the member insurance agents is contained in the large display space below this analytical article. It is in no way presumptuous for the writer to advise all those in need of adequate and reliable insurance at an economical cost to first, contact some one of these member insurance agents to be sure of ethical and competent insurance service.

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YOUR PROPANE TANK GAS AND APPLIANCE
DEALER FOR THE ENTIRE KLAMATH BASIN

KLAMATH GAS CO.

Main St. at Link River

Phone 2-2541

ERNIE'S SON IS A FREIGHTER, TOO

This is Ernie Fulton, driver salesman for Consolidated in Klamath Falls. He joined us in 1945 and regularly handles pickups and deliveries at downtown theatres and the local stores of well-known national chains and mail order houses. Ernie has a daughter in high school here. He's pretty proud of the fact that his son, Duane, was accepted as a CF transport operator. Duane has been driving out of our Spokane terminal since last September. Ernie and Duane are typical of several fine father and son teams in Consolidated Freightways.

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Ph. 3169

\$11,101,177 FIRE Losses In Oregon Last Year!

KLAMATH COUNTY INSURANCE AGENTS ASSOCIATION MEMBERSHIP

Backus & Duggett Insurance Agency 116 No. 5th St. Mrs. Eva Bowman Merrill, Oregon	Phone 5714
Chilcote Insurance Agency 111 No. 9th St. Mr. D. N. Clemens	Phone 5529
Driscoll & Padgett Insurance 724 Pine St. Dunbar-Robinson Agency	Phone 3776
724 Main St.	Phone 7313
130 So. 5th St.	Phone 7211
339 E. Main Ronald G. Fisher	Phone 4764
419 Main St. The Landry Co.	Phone 2-2526
111 So. 4th St. Larkin Insurance Agency	Phone 6321
126 So. 8th St. Wm. F. McKibbin-Midland Empire	Phone 6417
627 Pine St. Hans Norland Agency	Phone 2-2515
625 Pine St. John Sandmeyer	Phone 8822
317 Main St. Al Schmeck	Phone 3211
119 So. 6th St. Jerry Thomas Insurance Agency	Phone 6465
107 So. 7th St. T. B. Watters (Forrest Kelly)	Phone 4193

An astounding total... but that's exactly how much of our wealth went up in smoke last year... gone forever. Unfortunately, that isn't all. Many people were burned, some died. Homes were gutted. Businesses destroyed. Lifelong savings turned to ashes. Farm buildings and livestock irrevocably lost. Human tragedy, personal hardship, unfortunate suffering beyond measure resulted. And all because of fires, many of which commonsense precaution could have prevented.

Lives lost and tragedy suffered can, of course, never be compensated for. But financial loss due to fire can be eliminated. A well planned insurance coverage, tailored to meet your needs, is your best protection. Call one of the insurance experts herein listed. He is ready with an insurance plan that will give you financial protection against loss due to fire. But call him today. Fire strikes without warning. Protect yourself before it reaches

you.

KLAMATH COUNTY INSURANCE AGENTS ASSOCIATION

