•	
Surety bond premiums 7.50	11.25
Transportation	6.64
Cetrtified copy—1949 session	8.90
Injury benefits 420.00	
Total disbursements\$1,479.03	\$10,097.82
*Decrease or increase in cash balance during year \$1,282.97	\$*1,537.30
Cash balance, July 1, 1948 1,381.67	6,002.19
Cash balance, June 30, 1949\$2,664.64	\$ 4,464.89

PROCEEDINGS NORTH CAROLINA

EXHIBIT E

THE FIREMEN'S FRATERNAL INSURANCE FUND OF
THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION
ED. A. JOHNSON, Treasurer, Kannapolis

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDED JUNE 30, 1949

	,	
Max' a	Mortuary Fund	
RECEIPTS:		
John L. Miller, Secretary, assessments	\$39,826.78	\$3,982.68
Income from investments:		
Interest: U. S. Savings Bonds, Series G	2,625.00	200.00
University of North Carolina Dormitory		
Dividends:		
First Federal Savings and Loan Association	125.00	
Piedmont Federal Savings and Loan Association	137.50	
Total receipts	\$42,876.78	\$4,182.68
DISBURSEMENTS:		
Officers' salaries:		
Secretary		\$2,167.20
Treasurer		225.00
Officers' expenses:		24.50
Secretary		267.50
Withholding tax		207.30
Death claims paid		2.10
Refund—Fayetteville Fire Department		124.39
Custodian fees		34.40
Surety bond premiums		34.40

Auditing service	81.69
Stationery and postage	101.80
Intangible tax	12.81
Mimeograph repairs	60.63
Insurance license, etc.	48.00
Total disbursements \$30.021.00	\$3,150.02
Decrease or increase in cash balance during year \$12,855.78	\$1,032.66
Cash balance July 1, 1948 11,366.77	778.22
Cash balance June 30, 1949\$24,222.55	\$1,810.88

It was moved and seconded that the Auditor's report be adopted. Motion carried.

STATISTICIAN'S REPORT

By ALBERT W. BRINSON

President Gardner, Fellow Firemen, Distinguished Guests, Ladies and Gentlemen:

I submit to you my report of statistics for the sixty-second year of our association, assembled here at Carolina Beach, one of the most famous resort beaches on the Atlantic. Here our convention was entertained in 1939, when our friend President Jerome Flora was at the helm of this great association, and only two years before this great nation was thrown into World War II by those yellow-bellied Japs. Since this the meeting in 1939 on this beach we have seen millions of dollars worth of property go up in smoke; we have had hundreds of thousands of innocent American lives snuffed out and millions of men, women, and children injured by war, accidents and fire. We have seen that war of all wars won victoriously, and now America is fighting that post war of fire and destruction, and loss of human lives which has reached the PINNALCE, so say firemanic officials of the United States.

What are we 6,000 North Carolina Firemen going to do about it? I feel that I can answer that, to some degree, for you. We are going to do every thing we possibly can to prevent that fire from ever starting and causing death and destruction. The Firemen of North Carolina have always met the situation that was at hand, and the tradition of James D. McNeill and his co-founders of the great North Carolina Firemen's Association will go forward as it has in the past to bring the loss of life and property back down from the pinnacle. The real answers is FIRE PREVENTION—FIRE PROTECTION—FIRE FIGHTING.

FIRE PREVENTION FOR THE LADIES: "To The Ladies—God Bless 'Em." The National Board of Fire Underwriters reports

that 70 per cent of building fires break out in the HOME. Women who spend most of their time at home can do much to protect it against fire—by taking very, very simple precautions, requiring little effort. About the only extra effort that is required, beyond ordinary good housekeeping duties, is to THINK—of what carelessness can and does cause when not avoided. Spring housecleaning is a tradition in nearly every home—yet few housewives ever consider that they are then engaged in a fire prevention program, which usually is an annual affair. Here are some daily suggestions by The International Association of Fire Chiefs:

- (1) Keep electrical extension cords in good condition. Replace frayed ones NOW! Next week your main problem might be replacing your HOUSE!
- (2) Turn off the electric iron before you leave it. If you answer the doorbell and leave it on, your next callers may be the Fire Department.
- (3) Of millions of gallons of gasoline produced each year, not one drop is intended for cleaning purposes. It will clean clothes—BUT—it is made to explode—in engines. It can explode in the house! Don't give it the opportunity.
- (4) Don't throw dust from the vacuum cleaner into a fire. It can cause a terrific explosion. Put it in the ash barrel don't let it put you in the hospital!

These and many others are simple rules. There are dozens more, among which is "DON'T SMOKE IN BED!" Set aside an evening now and then for a "family conference on fire safety"—it will pay dividends—it may save your home—it may save your life!

Have you a plan for escape from FIRE? Make a family plan for escape if fire should come. Turn radio off at night, close basement door, close bedroom doors, open windows; when you learn of fire cry out the alarm HELP! Fire! If near a phone call the fire department immediately giving location. Feel door and if hot don't open, coolest and best air is 12 inches from floor, crawl to window and climb to porch roof, if other ways are blocked.

HOSPITAL FIRES: The failures to provide adequate fire protection was the chief contributing factor in the fire that claimed the lives of 77 hospital patients, including 11 babies, "Fire Engineering" says of the disastrous St. Anthony's Hospital, Effingham, Illinois fire which burned the night of April 4, 1949. It was the second worst disaster in such occupancy, being surpassed in number of fatalities only by the Cleveland Clinic tragedy, which claimed 124 lives on May 15, 1929.

Editor Fred Sheppard has this to say, "In a release dated June 16, 1949, the National Board of Fire Underwriters announced that

"representatives of nineteen national and regional organizations met in New York yesterday to make organizational plans for the fire safety inspections of more than 6,000 hospitals . . ."

It is estimated, the release says that the inspections will cover some 6.000 hospitals in the United States "including state, city, and privately-owned and voluntary hospitals of all kinds." The plan is to have inspections made by "trained fire prevention and safety engineers" from the inspection and engineering bureaus of the National Board "and all other organizations in both fire and casualty insurance business, with the aid of specially qualified field men of the individual (insurance) companies."

"There was no representative of the fire service present at the meeting, nor is any on the Committee.

Perhaps we're off the beam, but inspections of whatever nature, to better safeguard private, public and religious hospitals and kindred institutions against fire might advisedly include qualified representatives of the nation's fire service, both on the national and local level. Or is it to be left to the fire chiefs to work out their own inspections and cooperation with the insurance field and others listed as cooperating agenies?"

Mr. Chiefs, does it not seem that each and every fire chief in North Carolina should exert every effort to have his home hospitals rigidly inspected, and see that they are put in shape to ward off such tragic loss of life of the helpless babies, children, aged, and the afflicted?

FIRE TOLLS FOR NORTH CAROLINA: The state death tolls for 1948 from conflagrations of burning buildings showed an increase of 47 more deaths than 1946, and 32 more than 1947. The Bureau of Vital Statistics' recorded deaths from burning buildings are, 80 deaths for 1946, 95 for 1947, and, just listen, 127 innocent North Carolina men, women, and children paid the supreme sacrifice to that Demon FIRE in 1948. The Bureau reported 118 deaths in 1948 as accidental deaths from fires, smoking in bed, outdoor fires, scalding, handling of oil and other inflammable fuels, children playing with fire and plain carelessness. However, it is gratifying to note that there were eight less accidental deaths in 1948 than in 1947. When we compare the 1948 record on deaths from accidental and careless means with 1944 or a spread of four years we find there were 26 less deaths. There is no way to appraise or valuate in dollars and cents just what it means to reduce the loss by just one life, much less 26. God in His High Heaven is the only one who can do that. There is one thing the Firemen of North Carolina can do, and that is to take credit where credit is due, in that the Fire Prevention program carried on throughout the entire state for the past number of years has paid off Big dividends in reducing the loss of lives from carelessness.

AIRPLANE DEATHS: The Bureau of Vital Statistics reported to your statistician the following airplane deaths by accidents in North Carolina: 254 in the year 1944, 64 deaths in 1945, 29 in 1946, 42 in 1947, and 45 in 1948. You will note that the combined deaths since the war, comprising the years of 1945, 1946, 1947 and 1948 amount to a total of 180 deaths, as compared with 254 deaths for 1944 alone. We have no way to ascertain just how many of these deaths were fire deaths, however, we assume that the majority were fire deaths. We often hear the expression "there shall be wars and rumors of war," but after comparing the above figures of death let's say that with a civilized Christian world there should be no reason for wars.

FATAL OIL TRUCK AND TANKER ACCIDENTS 1948-1949. July-June: The Highway Safety Division of the Department of Motor Vehicles has again furnished your statistician with the record of fatal oil truck and tanker accidents. Bladen county had one wreck, truck ran off roadway and came back on, turned over and burned, burning the driver to death; Columbus county had one, tire came off tanker and went through the windshield of a car killing one person; Cabarrus county had two accidents, a tanker skidded, ran into bridge abutment, burned and burned two people; Sampson county had one accident, car came out of intersection into path of truck, one killed; Wake county had one, motorcycle ran into side of a tanker as it made a turn killing one, injuring one; Brunswick county had one, truck ran off road, came back on road as tanker was passing and swerved into tanker, one killed and one injured. You will note that the six oil tanker accidents were all outside of city limits. Most cities have set up truck and tanker routed around the congested business areas, hence lessening the danger of catastrophe like Bethel, North Carolina, had from a wrecked burning tanker several years ago.

URBAN FIRES IN 1948: A new survey reveals that there were 802,545 urban fires in the United States during 1948, the National Board of Fire Underwriters reported recently at its annual meeting in the Hotel Commodore, New York.

The survey, made by the National Board's committee on Statistics and Origin of Fires, indicated that 388,935 of these fires were in buildings, while 413,610 were non-building fires, including grass and brush fires. This represents an increase of 7.8 per cent in building fires and 5.7 per cent in non-building fires over 1947.

The totals were compiled on the basis of questionnaires answered by 1,954 fire chiefs in towns and cities of 2,500 population or more. The survey did not include rural areas.

The survey indicated a slight drop in the number of fires in "manufacturing" occupancies, while the number of "storage" fires increased by 11.8 per cent, "residential" fires by 8.8 per cent, and "mercantile" fires by 6.1 per cent.

NORTH CAROLINA FIRE COLLEGE AND DRILL SCHOOL: The 21st annual fire college and drill school at Charlotte, North Carolina, drew over 400 fire officials and fire fighting trainees to Charlotte on May 11, 12, 13. The school and drills were held at Firemen's Hall on East Seventh street.

Because of the illness at his home in Raleigh of State Fire Marshal Sherwood Brockwell, Chief Charles L. Burkett of the Salisbury, North Carolina, fire department, served as director of the school.

Classes were held morning, afternoon, and night during the threeday meet, with a dance Friday night for the visiting firemen and their wives and friends.

The college meeting was called to order Wednesday morning by George W. Gardner of Greenville, North Carolina, president of the State Firemen's Association. An address of welcome was made by Mayor H. H. Baxter.

School Lectures: Industrial Fire Protection-Chief E. M. Salley; Ventilation-Deputy Chief J. F. Morris; Characteristics and Control of Petroleum Fires-Assistant Chief J. M. Munday; Electric Fires-Assistant Chief C. M. Griswold; Fire Prevention-Chief George Brinkley; Public Water Supply-Superintendent of Waterworks W. M. Franklyn; Duties of Fire Prevention Bureau-Captain H. C. Kissiah; Tactics and Technique For Fire Fighting-Assistant Chief J. M. Munday; Sprinkler Systems-Assistant Chief C. M. Griswold; Teacher Training -Chief Charles L. Burkett. The school started a pumping class this year and a good sized class participated with a number of graduates from the Fire College and Drill School. Chief J. L. Croom supervised this class each day with pumping instruction, hose layouts and nozzle pressure. The Fire College and Drill School Committee was composed of Sherwood Brockwell director-chairman, Charles L. Burkett acting director, J. L. Croom instructor, A. Y. Cottrell instructor, J. M. Munday instructor, C. L. Cox instructor, E. M. Salley instructor, and J. C. Fitzgerald instructor.

I consider this Fire College and Drill School as good with as much or more interest shown, regardless of the excessive heat, as I ever had the opportunity to attend. Surely each and every one of the officers and faculty should receive the highest praise for their untiring efforts put forth to make a real success of the school.

HOTEL FIRES IN NORTH CAROLINA: Fire chiefs' reports to the Insurance Commissioner indicate most of these fires probable causes: Hotel Battery Park, Asheville, loss \$75—careless smoker; Hotel Charlotte, Charlotte, loss \$12—cigarette on mattress; Walton Hotel, Charlotte, loss \$25—cigarette; Hotel Charlotte, Charlotte, loss \$50—cigarette in bed; Hotel Charlotte, Charlotte, room 9, loss \$25—cigar-

ette in bed; Walton Hotel, Charlotte, loss \$25—cigarette; Y.M.C.A., Charlotte, loss \$75—cigarette; Hotel Barringer, room 807, loss \$100—cigarette; Dr. J. E. Alexander Colored Hotel, Charlotte, \$350—defective flue; LaFayette Hotel, Fayetteville, loss \$15—cigarette in bed; Sir Walter Hotel, Raleigh, damage \$250—carelessness; Colonial Hotel, Raleigh, loss \$10—carelessness—fire on bed; Sir Walter Hotel, Raleigh, damage \$25—awning on fire; Cape Fear Hotel, Wilmington, damage \$390—carelessness; Orton Hotel, Wilmington, total loss \$331,000—carelessness; Astor Hotel, Wilson, loss \$100—defective flue.

NORTH CAROLINA CITIES AND TOWNS WITH NO LOSS OR SLIGHT LOSS FOR 1948: Secretary Miller sent out from his office on June 16, to every fire chief in the state upon the request of your statistician, a questionnaire requesting the chiefs to give me data about your fire equipment, fire losses, etc. The results were not so gratifying as out of 214 cities and towns which are members of the association I received 69 replies, for which I thank you. However, there was enough information in these that I am passing it on to you fellows.

At this time I wish to call your attention to the fact that a great many fire chiefs in North Carolina are not complying with the state law that requires you as chiefs to report your fire losses to the Insurance Commissioner. I have personally gone over every fire chief's report that was sent to the Insurance Commissioner's office for the year 1948 and there are many, many towns not represented in so much as one report for the entire year 1948. I would like to recommend to every fire chief who has any month during the year his city or town has no fire loss, that by all means he advise the Insurance Commissioner by letter or a postal card that he has had no loss for the month. There are many chiefs who do this religiously. You can consider that your city is on the honor roll for each and every month you have no loss. These are only friendly suggestions and I hope you accept them as such.

CITIES AND TOWNS WITH NO YEARLY LOSS, MONTHLY LOSSES, AND SLIGHT LOSS: Chapel Hill—Secretary Vashaw writes, "This past year in March we had had only one call, no loss for 1948. This is unusual for Chapel Hill," he further states.

Spindale-No fire loss for entire year 1948.

Graham—Dr. Will S. Long, past president of our association, writes, "Graham had no fires for 1948. Several calls but no damage. We practice prevention.'

Wilkesboro-1948 eleven months no loss, February 1 fire.

Spring Hope—Chief Johnny R. Sykes writes, "We had only one fire during 1948, eleven months no loss."

Norwood-Chief Hutchinson reports, 11 months no loss and one fire for the year.

Mooresville-Ten months no loss.

Siler City—Chief Stout writes, "We are pleased to advise that in 1948 Siler City did not have any fire losses during 10 months, small loss in July and November.

Valdese—Chief Lee Ribit writes that the only fire losses for the town of Valdese were on the following dates of 1948, May \$250, November \$800, 10 months no loss.

Clinton—January, February, May, June, July, August, September, October, November and December no fire loss for 1948.

Hendersonville—Chief Edney writes, "No fire loss in February, March, April, May, June, July, August, September, October and December."

La Grange—Letter from Chief E. W. Kinsey, "We had no fire loss in January, February, April, May, June, August, November and December."

Morganton-May, June, July, August, October, November, and December no fire loss.

Enka—Chief E. M. Salley, Jr., writes, "Our department had no fire losses during six months of 1948, namely, January, February, April, July. August and September."

Statesville—Chief Gaither reports, five months 1948 no loss namely, February, March, July, August and November.

Monroe—Secretary Carl Small writes, "We had no loss for five months in 1948."

Waynesville—Chief Fitzgerald reports no loss for May, June, July and August.

Hamlet—Chief J. C. Worley reports no fire loss for four months, namely, April, May, June, and July.

Mooresville—Chief Brantley reports no loss for January, February, March, May.

Lexington—Chief Owen reports no fire loss occurred in four months of 1948.

Farmville—Secretary Ed Warren reported April, May and June with less than \$5 loss for the three months.

Mount Airy—Reported no loss for June, July, and August losses very low.

Nashville-Secretary Ward writes, total fire loss for 1948, \$500.

Concord—Chief Miller reports May, June, July and August losses very low.

Greensboro—Chief Wyrick writes, "Low fire loss per risk September, 1948, \$575.

Some chief wrote no fire loss for two months in 1948 but failed to sign or show what town.

Gastonia—Chief McLaughen writes, "June, 1946, no fire loss recorded, June, 1947, \$35 loss, September, 1948, \$35 loss, May, 1949, no fire loss."

Goldsboro—Chief Gurley writes, "There have been several months in the last four years in which this department has been on the honor

roll as there were no fires exceeding \$5 damage."

I am sure there are many cities and towns which made the honor roll but there is no way your statistician can record them unless you report them to the Insurance Commissioner's office. Let's do better this year and in the future in making these reports to Raleigh.

SPECIAL CAUSES: Here I list quite a number of peculiar or special loss fires. I quote from the reports you fire chiefs made to the State Insurance Commissioner's office. I thought these would be of interest to you fellow firemen. Most of them are probable cause, and all are North Carolina fires.

Gases and fumes from dry cleaning establishment probable cause, loss \$24,474.25.

Probable cause, flash fire, dwelling must have used oil or gasoline in a five-gallon can to start a fire in heater. The can must have exploded, Mr. Dollan lost his life in fire. Loss to house \$8,500.

Gallon jug gasoline broken in the office, fumes sucked into gas heater thereby causing explosion. Calvin Miller, 26, received severe burns

Transferring quantity kerosene from oil truck, pump cut off causing backfire, setting off kerosene. Warehouse and garage total loss, \$27,000.

Hallowe'en candle in window caught curtain setting house afire.

Carolina Beach—Sun reflecting on auto mirror set fire to car, \$1,000 damage. Better look out, fellows! You can see things are hot

Christmas tree destroyed home, \$9,000 loss.

Small child playing with matches set fire to wood shop, \$1,965.

Putting oil in coke fire, explosion set fire to house.

Insane person set fire to house.

Lighted cigarette thrown into gas set fire to oil truck.

Incendiary probable cause.

here on Carolina Beach.

Starting fire with gasoline set house on fire.

Electric iron left on \$250 damage.

Kerosene lamp exploded, doing \$2,000 damage to apartment house. Short in light fixture, penny behind fuse in apartments, loss \$900.

Chemicals in satchel used in giving permanents, loss \$653.

Heater knocked over by a drunk burning his mother to death.

Christmas lights set house on fire.

A small child left alone in home, oil ran out of stove instead of

filling tank. Child attempted to pour oil into fire pot, loss \$1,631.00.

Trash box near elevator shaft probable cause department store loss \$387,500.

One Negro man died from suffocation in this building, rooming

house, from a careless fire.

Cigarette left on furniture at closing of business in furniture store, loss from one cigarette \$16,835.

Pouring anti-freeze on open flame.

Kerosene oil too close to hot flame, loss \$2,283.

Defective wires setting two cots on fire and in turn they set a glider on fire on the back porch, thus setting the side of the house on fire and no one home, loss \$1,225.59.

Drying cabinet, forgot to turn dryer off and cabinet caught fire setting manufacturing plant on fire, \$10,935.

Gases and fumes from dry cleaning, loss \$24,474.25.

Trash in back of store, loss \$400.

Corn shucks scattered around feed mill, loss \$6,615.

Acetylene tank exploded, loss \$6,860.

Negro sleeping in tobacco warehouse rest room drunk, loss \$174.

Children playing with fire in back yard, loss \$275.

Plumbers at work with torch, loss \$625.

Glue pot left on too long, water damage \$5,760.

Building fire with kerosene, Mr. G. L. Ashwell died from burns received in this fire.

Child playing with fire, Bernice Brice was burned to death in the fire, \$650 loss, a future American woman lost, no way to appraise that loss, I say.

Building fire with kerosene, W. G. Brown still in hospital in a serious condition from burns.

Electric bulb burst over some wool blankets, loss \$40,700.

Man went to bed smoking, set fire to bed and burned himself to death.

Children playing with matches, loss \$3,500.

Gasoline iron exploded, caused fire to spread to gasoline container which set fire to house, two persons were seriously burned and one fatally burned.

Child playing with matches, loss \$325.

Seven weeks old baby, Louise White badly but not seriously burned. Bed too close to overheated stove, bed clothing caught fire burning invalid woman, Mrs. Carrie Burton, critically.

It is rumored that Boots Shays came home drunk and kicked the stove down. The fire occurred shortly. The local police had him up for questioning two times but could not get proof. One colored woman burned with the house, small boy had severe burns.

Spark in boiler room or shaving house, loss \$50,000.

Bed clothes too close to stove caught fire, Delia Jones, age 66,

soda and acid fire extinguishers, 36 CO-2 extinguishers, 12 hose wagons or service trucks, 7 fire chief cars, 1 rescue truck complete with emergency equipment, 5 two-way radio speaking outfits, 4 aerial trucks, 226 fire alarm boxes, and the city of Charlotte is shortly to install a \$200,000 new manual fire alarm system to replace present overloaded automatic system. The new system will double the present box capacity; 3 rectifiers and voltage regulators, 3 inhalators, 20 fire hydrants, 2 smoke ejectors, 2 fire alarm systems, 5 sets aluminum ladders, 11 flood lights, 1 trailer pumper, 1 truck fire alarm service, 5 A-C generators 1,000 watts each, 1-2500 watts generator, 1 portable generator, 2 wet water, 3 electrical hose dryers, 4 air pack breathing apparatus, 1 portable skill saw, 1 resuscitator, 2 deluge sets, 55 fog nozzles, 1 chemical fog unit truck equipped with 500 gallon pumper, 600 gallon tank, 4-100-foot fog lines with applicator.

NORTH CAROLINA FIRE LOSSES FOR 1948: Below is a tabulation of fires by occupancy that occurred in North Carolina in 1948. The list is for the property covered by stock insurance companies only. We estimate that the mutual insurance companies write about 20% as much business in North Carolina as do the stock companies. It is estimated that at least 40% of the fires occur on property not covered by any insurance. There were 5103 claims of the stock insurance companies. Estimated mutual and uninsured losses of 3061 making total stock claims, mutual, and uninsured losses, or total fires of 8164 for 1948. The total whole losses presented to the stock insurance companies represented \$11,880,873, the estimated mutuals and uninsured fires were \$7,128,523, making a whole or total loss of stock companies, mutual and uninsured estimated grand total of \$19,-009,396. The stock companies paid a loss of \$7,906,640. The estimated loss paid by the mutuals was \$1,581,328 thus making a grand total paid losses by the stock companies and estimated losses paid by the mutuals of \$9,487,968 for the year of 1948.

Causes of all fires in North Carolina on a percentage base are as follows: Matches and smoking caused 9.9%, misuse of electricity 9.5%, petroleum and its products 9.4%, faulty chimneys 7.8%, lightning 7.6%, and stoves, furnaces, stove pipes, flues 6.5%, the remaining 49.3% covers the unknown and many other causes.

Tabluation by occupancy follows:

1948 NORTH CAROLINA FIRE LOSS

No. of

Occupancy Class Claims Whole Loss Loss Paid Household contents in mercantile buildings 3 \$ 4,658 \$ 3,580 Boarding and Rooming houses (except seasonal), nurses and sisters' homes, fraternity and all sorority houses—building and con-

tents	25	78,803	48,625
Household contents of dwellings, when con-			
tents are written on separate policy	639	423,079	319,480
Seasonal dwellings, seasonal boarding and			
rooming houses, camps, auto courts, tour-			
its cabins—buildings and contents	27	148,447	43,670
Dwellings-buildings and contents, when			
both are written on same policy	458	687,339	433,343
Farm property including tobacco barns,			
livestock, growing crops and hay and grain			
in stacks-buildings and contents	875	1,518,836	772,019
Dwellings-buildings only when written on			
separate policy	1603	1,668,961	1,153,166
Large area housing developments under			
single ownership (which receive special			
rating consideration)	2	10,501	8,383
Apartment buildings (more than four		*	
families) without mercantile occupancy	9	17,888	5,164
Household contents of apartments (classes			
030,031 and 032)	17	3,918	3,876
Stores and dwellings (designed for not			
more than four families), schedule or class			
rated	20	52,683	25,747
Mercantile buildings (without dwelling			
occupancy), class rated	94	434,239	250,449
Mercantile buildings (other than class 041)			
Schedule rated	174	444,864	263,109
Heavy stocks including machinery (includ-			
ing those of low susceptibility	10	40,336	28,046
Wearing apparel and textiles	19	61,547	58,273
Good products and beverages (excluding			
restaurants and bars)	75	1,842,852	1,634,032
Restaurants and bars	52	95,511	77,010
Light merchandise including mixed stocks	100	409,123	211,882
Extra hazardous stocks (including those of			
high susceptibility)	7	9,199	5,678
Office and bank risks including telephone			
exchanges and telegraph central stations			
and radio broadcasting facilities	32	80,000	63,395
Hotels, commercial boarding and lodging			
houses, clubs (city and country)	43	189,211	92,942
Theaters and auditoriums	27	224,257	186,070
Places of amusement, sports and public			
assembly, not included in *803	14	69,873	41,999
Hospitals, sanatoriums, orphanages, homes			
for the aged and asylums, (except where			
inmates are under restraint)	8	17,390	11,598

soda and acid fire extinguishers, 36 CO-2 extinguishers, 12 hose wagons or service trucks, 7 fire chief cars, 1 rescue truck complete with emergency equipment, 5 two-way radio speaking outfits, 4 aerial trucks, 226 fire alarm boxes, and the city of Charlotte is shortly to install a \$200,000 new manual fire alarm system to replace present overloaded automatic system. The new system will double the present box capacity; 3 rectifiers and voltage regulators, 3 inhalators, 20 fire hydrants, 2 smoke ejectors, 2 fire alarm systems, 5 sets aluminum ladders, 11 flood lights, 1 trailer pumper, 1 truck fire alarm service, 5 A-C generators 1,000 watts each, 1-2500 watts generator, 1 portable generator, 2 wet water, 3 electrical hose dryers, 4 air pack breathing apparatus, 1 portable skill saw, 1 resuscitator, 2 deluge sets, 55 fog nozzles, 1 chemical fog unit truck equipped with 500 gallon pumper, 600 gallon tank, 4-100-foot fog lines with applicator.

NORTH CAROLINA FIRE LOSSES FOR 1948: Below is a tabulation of fires by occupancy that occurred in North Carolina in 1948. The list is for the property covered by stock insurance companies only. We estimate that the mutual insurance companies write about 20% as much business in North Carolina as do the stock companies. It is estimated that at least 40% of the fires occur on property not covered by any insurance. There were 5103 claims of the stock insurance companies. Estimated mutual and uninsured losses of 3061 making total stock claims, mutual, and uninsured losses, or total fires of 8164 for 1948. The total whole losses presented to the stock insurance companies represented \$11,880,873, the estimated mutuals and uninsured fires were \$7,128,523, making a whole or total loss of stock companies, mutual and uninsured estimated grand total of \$19,-009,396. The stock companies paid a loss of \$7,906,640. The estimated loss paid by the mutuals was \$1,581,328 thus making a grand total paid losses by the stock companies and estimated losses paid by the mutuals of \$9,487,968 for the year of 1948.

Causes of all fires in North Carolina on a percentage base are as follows: Matches and smoking caused 9.9%, misuse of electricity 9.5%, petroleum and its products 9.4%, faulty chimneys 7.8%, lightning 7.6%, and stoves, furnaces, stove pipes, flues 6.5%, the remaining 49.3% covers the unknown and many other causes.

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Occupancy Class Claims Whole Loss Loss Paid Household contents in mercantile buildings 3 \$ 4,658 \$ 3,580 Boarding and Rooming houses (except seasonal), nurses and sisters' homes, fraternity and all sorority houses—building and con-

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Household contents of dwellings, when con-			
tents are written on separate policy	639	423,079	319,480
Seasonal dwellings, seasonal boarding and			
rooming houses, camps, auto courts, tour-			
its cabins—buildings and contents	27	148,447	43,670
Dwellings-buildings and contents, when			
both are written on same policy	458	687,339	433,343
Farm property including tobacco barns,			
livestock, growing crops and hay and grain			
in stacks—buildings and contents	875	1,518,836	772,019
Dwellings-buildings only when written on			
separate policy	1603	1,668,961	1,153,166
Large area housing developments under			
single ownership (which receive special			
rating consideration)	2	10,501	8,383
Apartment buildings (more than four			
families) without mercantile occupancy	9	17,888	5,164
Household contents of apartments (classes			
030,031 and 032)	17	3,918	3,876
Stores and dwellings (designed for not			×
more than four families), schedule or class			
rated	20	52,683	25,747
Mercantile buildings (without dwelling			4
occupancy), class rated		434,239	250,449
Mercantile buildings (other than class 041)		·	,
Schedule rated	174	444,864	263,109
Heavy stocks including machinery (includ-			
ing those of low susceptibility		40,336	28,046
Wearing apparel and textiles	19	61,547	58,273
Good products and beverages (excluding			
restaurants and bars)	75	1,842,852	1,634,032
Restaurants and bars		95,511	11.00 - 0.00 DO
Light merchandise including mixed stocks		409,123	211,882
Extra hazardous stocks (including those of		,	,
high susceptibility)	7	9,199	5,678
Office and bank risks including telephone		-,	-,
exchanges and telegraph central stations			
and radio broadcasting facilities	32	80,000	63,395
Hotels, commercial boarding and lodging		55,555	00,030
houses, clubs (city and country)	43	189,211	92,942
Theaters and auditoriums	27	224,257	100
Places of amusement, sports and public		, /	
assembly, not included in *803	14	69,873	41,999
Hospitals, sanatoriums, orphanages, homes		05,070	,
for the aged and asylums, (except where			
inmates are under restraint)	8	17,390	11,598
	~	-1,050	-1,000

STATE FIREMEN'S ASSOCIATIO	STATE	FIREMEN'S	ASSOCIATIO
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Churches and chapels Automobile garages, service and filling	39	225,033	81,157
stations Penal institutions including institutions	90	220,960	156,258
where inmates are under restraint	1	145	145
Educational institutions (public or private) including libraries and museums and			
auxiliary buildings on premises	55	291,956	150,083
Builders' risks (except dwellings as class-		232,300	200,000
ified by rating bureau and designed for not			
over 4 family occupancy. See classes Nos.			
011,019, and 029	9	19,597	17,515
Warehouses—general, merchandise, wool	18	354,568	184,374
Warehouses—household furniture	1	1,388	1,357
Warehouses—cold storage Warehouses—grains, beans, seeds, peanuts	4	2,806	2,305
and rice	2	27,658	16,628
Warehouses-waste paper, rag and junk	3	20,272	15,413
Warehouses—whiskey, wines and spiritous			
liquors	1	1,366	1,366
Warehouses-tobacco, including sales, stor-		1 10 5	
age and rehandling houses (for tobacco			
barns, see class 021)	9	13,965	10,660
Lumber yards, coal and wood yards, build-			
ing material yards	11	142,457	81,082
Dairy products including ice cream manu-			
facturing and ice factories	8	93,694	94,559
Meat products-slaughtering, packing, cur-			
ing, canning and quick freezing, including			
stock yards	6	44,363	14,853
Fish products—packing, canning, curing			
and quick freezing	3	10,319	10,319
Grain milling and other milling and cereal			
factories, including feed mills and stock			
food manufacturing and starch factories	14	89.172	36,970
Bakeries and confectionery products in-			
cluding cracker, cake, macaroni and chew-			
ing gum factories	4	9,855	7,588
Beverages (not made in distilleries,, brew-			
eries or wineries) including vinegar works	5	217,289	162,961
Cotton gins including auxiliary buildings	78	196,963	86,134
Cotton, woolen and textile knitting and			
weaving mills, thread and yarn Mfg.,			
bleacheries, dye and print works, embroid-			
ery and felt, carpet, rope, cordage and	الله الله الله الله الله الله الله الله	I THE SHAPE	انوازم دار
twine factories	15	56,321	50,383
Clothing factories	1	535	535

Cloth products (other than clothing) in-			
cluding mattress factories and sewing risks (except as otherwise classified) and win-			
dow shade factories	8	22,003	12,492
Tanneries including hide processing	1	296	296
Sawmills and planing mills, shingle, lath	-		
and stave mills	7	46,331	23,277
Mill yards (for other yards, see class 165)	2	35,344	34,474
Veneer mills and laminated wood factories	1	16,427	13,810
Woodworking including furniture factories,			
shops and cabinet work	15	70,130	28,083
Cooperage—boxes, baskets, crates, excelsion			
mills, wood flour manufacturing, cork			
products	1	12,381	10,000
Broom and brush factories	3	12,200	7,997
Paper products including coating and fin-		400	
ishing, boxes, tubes, bags, etc.	1	480	480
Printing, newspapers, periodicals and job including book binding	10	77 002	15 000
Chemical works—non-hazardous	10 3	77,003 58,761	15,888
Chemical works—hazardous	3	10,897	57,655 10,222
Brick, tile and clay products	5	6,296	5,148
Mining risks (other than coal) including		0,250	0,110
salt works	3	2,979	2,857
Heavy metalworkers including structural		,	-,
steel, heat treating, foundries and heavy			
machinery	7	8,230	7,503
Light metalworkers-machine shops and			
light machinery and metal specialties in-			
cluding cutlery manufacturing	9	51,245	38,936
Electric traction property including track-			
les trolleys (excluding auto buses)	1	4,233	4,233
Electric generating stations and auxiliary	16	40.000	20.000
risks	15	40,300	39,098
Coal, water and oil gas plants and natural gas pumping stations	2	2,651	2,651
Water works, pumping stations, filtration	4	2,031	2,031
and sewerage plants, police and fire Dept.			
stations and disposal plants and incinerators	2	2,264	2,260
Scheduled railroad property	3	6,355	5,387
Hand and power laundries including dry		-,	-,,
cleaning establishments using only approv-			
ed solvents (except for spotting)	25	23,306	18,641
Laundries and dry cleaning establishments			
(other than as classified under Class No.			
780)	13	17,920	15,775
Oil distribution and tank wagon stations	1	412	417

Non-mineral oil works-cottonseed, lin-			
seed, fish, soy bean, etc.	3	53,095	34,867
Sprinklered risks (other than manufactur-			
ing) buildings	29	28,711	25,753
Sprinklered risks (other than manufactur-			
ing) contents	17	102,404	101,428
Sprinklered risks (other than manufactur-			
ing) buildings and contents—blanket	6	10,152	6,288
Sprinklered risks (manufacturing) build-			
ings	24	34,199	22,157
Sprinklered risks (manufacturing) con-			
tents	10	61,401	56,938
Sprinklered risks (manufacturing) build-			
ings and contents—blanket	139	438,244	334,395
,			
Totals	5103	\$11,880,873	\$7,906,640

NATIONAL FIRE LOSS: Fire losses for the year 1948 exceeding the highest total ever recorded in the United States, the National Board of Fire Underwriters announced. For the twelve months period ended September 30, 1948, fire losses were estimated at \$711,576,000. For the previous 12 months losses were \$660,890,000. There was an increase of 4.1 per cent last month to \$49,945,000 as compared with a year ago but there was an increase of only .8 per cent in September over August, 1948. Last year the fire demon destroyed or damaged 325,000 homes and killed nearly 12,000 men, women, and children in this peace time of 1948. Don't leave yourself wide open to a tragedy that may cost the lives of those you love. Follow these rules . . . in your home . . . on your job:

- 1. Chaperone your cigarette, don't let it go out alone.
- Put every match out cold. Keep live ones out of reach of children.
- 3. Avoid improper use of gasoline and benzine for home cleaning.
- 4. Use only electric working appliances with seal of Underwriters Laboratories. Don't overload circuits.
- Clean, repair, and insulate your heating plant, stove, and chimneys.
- 6. Always be careful with fire of any kind.

ACTIVITIES IN OTHER ASSOCIATIONS: It is reported that the Eastern Carolina Firemen's Association, Roanoke River Association and the Sands Hills Association had well representing meetings each quarter with these meetings scattered over eastern Carolina. Roanoke River Association had their last meeting on July 19, which was well atended, according to President George Gardner, President of the North Carolina State Friemen's Association.

FIRE PREVENTION WEEK: The Fayetteville Fire Department with the full co-operation of the merchants civic organization went all the way in bringing home the bacon as far as winning awards and honors. Chief Brinkley and his men in co-operation with the Junior Chamber of Commerce are to be highly cangratulated for their activities and for seeing that no other North Carolina city could beat them, when it came to Fire Prevention. They not only practice it during the Fire Prevention week but it is a daily motto with the Brinkley boys. Fayetteville won top honors in the state and won first place in the nation in their population group. They also won the Sweepstakes award for cities in all population groups. Kinston also was on the job as Chief Gray's firemen were batting too. Kinston won second place in North Carolina Junior Chamber program. Grand work Fayetteville and Kinston, we salute you.

'FIRE TRAP' CATCHES 25 ENGINE CHASERS: Belvedere, N. J. (AP)—Twenty-five motorists swallowed it hook, ladder and sinker.

They came roaring after the Belvedere Fire Department yesterday as the trucks rolled through town.

The engines clanged out to a rural area, cut up into a dead-end lane and came to a quick halt. But there was no fire.

Instead the firemen jumped from the trucks carrying only small pads of paper and pencils.

They swirled around the 25 cars that had followed them into the lane, took the license numbers and warned them not to get caught again chasing fire engines.

My! But this is food for thot, for a lot of North Carolina cities and towns, I'll bet you.

FIREMEN HAVE A HOT TIME IN TEXAS EXPERIMENT: College Station, Texas (UP)—More than 500 fixemen from 300 Texas towns attended a week-long special school here on the Texas A&M College campus to learn the latest methods of fighting fires. Three thousand gallons of gasoline, 11,000 gallons of crude oil, two carloads of railroad ties, two junked automobiles and several small houses were burned during the week as firemen used all types of equipment to extinguish the flames.

THE OLD TIMER SAYS—The days when a fireman who wore a "gas mask" was considered a sissy are past. It's better to be a "live sissy" and come out of a stinker in good shape, than to shove in without respiratory protection and 'take it'—and come out a dead hero!

WINSTON-SALEM FIRE CONTROL RECORD: The record of fire prevention and control turned in by Winston-Salem for 1948 was

better than that of most cities in the United States with populations over 20,000. The findings are based on a survey of 498 cities made by the National Fire Protection Association.

Winston-Salem's fire loss for the year amounted to \$152,904 or \$1.92 for every resident of the city. This per capita rate compares favorably with that of the other cities, which averaged \$3.45. It was also lower than Winston-Salem's own five-year average loss, \$3.71 per person.

There were 2.0 building fires in Winston-Salem last year for every 1,000 residents, less than the national record of 4.4 fires per 1,000 people.

The effectiveness of the local fire department is shown by its success in rapidly controlling the 157 building fires it had to fight and keeping damage to a minimum. The loss per fire was \$973.

LEGISLATIVE COMMITTEE: President George Gardner upon instruction from the association appointed a legislative committee composed of the following members: Chief Charles L. Burkett, Chairman, Salisbury; Chief C. L. Cox, Durham! Chief George A. Brinkley, Fayetteville; Assistant Chief C. H. Flannagan, Farmville; and Captain B. T. Gibson of Charlotte. This committee met with the Executive Committee of the Association on a number of occasions at Charlotte and Raleigh. The services of Honorable J. C. B. Ehringhaus and Son were engaged, and Mr. Francis Clarkson, attorney of Charlotte, volunteered his services.

MR. PRESIDENT AND FELLOW FIREMEN: Let me tell you that this committee deserves all praise from high heaven for the energy—vitality—hard work they exercised in putting these bills through. Mr. Ehringhaus and Son along with Mr. Clarkson deserve much credit for the punch and push they employed in carrying through and getting each and every bill presented to the Legislature enacted into law.

We also can say that many chiefs and firemen throughout the state rendered wonderful aid in the successful conclusion of these most valuable bills. Charles L. Burkett, Chairman, deserves a glad hand as he spent hours and hours, and miles and miles between Salisbury and Raleigh, as well as other members of the Legislative Committee. Your Executive Committee also was on the job with them with full co-operation and help. Your secretary, Mr. John L. Miller, deserves especially high praise for his untiring effort put forth in this legislative battle.

SHERWOOD BROCKWELL, SR.—35 YEARS SERVICE: On August 1, 1949, our friend Sherwood Brockwell, Sr., had completed 35 years as Deputy Commissioner and State Fire Marshal. I doubt seriously if this record has ever been attained by any other marshal in the United States. I was informed not long ago that in all these years of service "Brock" had never taken a vacation, what another record to

have set. It is needless for me to say any more about our good friend Brock because every single fireman in North Carolina knows him, knows what he stands for, what he has meant and still means to the fire service of North Carolina. I wish to read you a letter from the Honorable Waldo C. Cheek, Commissioner of insurance, on the subject:

Insurance Department, State of North Carolina, July 14, 1949
To The Fire Department of The State of North Carolina,
Gentlemen:

On August 1, 1949, Sherwood Brockwell will have completed 35 years with the North Carolina Insurance Department as Deputy Commissioner and State Fire Marshal.

I am happy to be serving as your Commissioner of Insurance on this occasion, so that I can join with you and his thousands of friends throughout the State in wishing for him many more happy years with this Department. I would approach the important duties of this office with a much greater degree of awe, were it not for the fact that I expect to lean heavily upon the wisdom and sound counsel of Brock in the years to come. Sincerely Waldo C. Cheek, Commissioner of Insurance.

AN OUTSTANDING RECORD OF SERVICE: Chief Richard K. Hall of the Edenton Fire Department has set a record to be proud of. He became a member of the North Carolina State Firemen's Association in the year 1893, a total of 56 years continuous active membership. Chief Hall has been an active fireman of the Edenton Fire Department for 69 years. He has been active fire chief of the Edenton Fire Department for 35 years, the oldest active fire chief in the United States of America, and, I suspect, in the world. Chief Hall we are proud of you and may God bless you.

IN MEMORY OF HONORABLE JOHN C. B. EHRINGHAUS: On July 31, 1949, a great man died in the capital city of Raleigh—this was the Honorable John C. B. Ehringhaus, of Elizabeth City, Honorary Member of the North Carolina State Firemen's Association, the sixth person to be made an honorary member of our association.

He served as governor of North Carolina during the depression years of 1932-36. It is said that regardles of that trying economic period he brought the state through with reestablished credit and put North Carolina among the most outstanding progressive states in the Union. He was a Christian gentleman, with friends of all North Carolinians including the firemen of the state. Mr. Ehringhaus and his son's services were secured by your Executive and Legislative Committees to present our proposed "Heart Disease" bill to the last legislature. He, guiding the bill with his son's assistance, carried it through to enactment. This was among the last of his activities in life. Every fireman should be very grateful for this beneficial work he did for the

North Carolina firemen. Many of us older firemen will remember that outstanding address Mr. Ehringhaus made before our 1926 convention at Morehead City.

In closing my report to the sixty-second annual convention of the North Carolina State Firemen's Association I wish to take this opportunity to thank the new Insurance Commissioner, Honorable Waldo C. Cheek, for making available in his office a lot of material in this report. I also wish to express to your friend and mine, Sherwood Brockwell, Deputy Commissioner of Insurance and State Fire Marshal, my heartfelt thanks for his co-operation in making available to me vast stores of material for the past ten years which has gone into my reports. I am grateful to Mr. J. Mark Boone, Jr., for his full co-operation as well as to many fire chiefs throughout the state who wrote me personally giving me data about their equipment, records, etc. It has been a pleasure to serve you to the best of my ability.

Respectfully submitted,

ALBERT W. BRINSON, Statistician

It was moved that the Statistician's report be accepted. Motion seconded and carried.

PRESIDENT GARDNER:

We will now have the report of the Legislative Committee.

CHIEF BURKETT:

Officers and Members N. C. Firemen's Association, I herewith in behalf of the Legislative Committee submit the report of the Legislative committee.

It was during one of the Fire Chiefs meeting that the important part of our Legislative work was originated. Later Captain Gibson presented the subject at our Fayetteville Convention (see page 83). Further interest was manifested at the call meeting of the Fire Chiefs in Charlotte on December 13, 1948. The Legislative Committee was appointed by Chief George Gardner, President N. C. State Firemen's Association, on January 1st, 1949. The speaker was appointed chairman and called a meeting at Salisbury on January 13th, 1949, for the purpose of organization, present with this committee was Chief John L. Miller, our secretary, Chief Donald Charles, Vice President, and Captain G. H. Beckham of Charlotte.

The next meeting was held in Raleigh on the 4th of February, 1949, and at which time the firm of Ehringhaus & Ehringhaus of Raleigh and Francis Clarkson of Charlotte were employed to represent the Firemen with our Legislation. On the same date the Committee with representation from the Fire Chiefs Association, the Firemen's

Association and the Fire Fighters Association met with the N. C. Industrial Commission and discussed the proposed amendments to the Compensation Act as was requested by our Firemen.

Many days and a lot of hard work was required in getting our legislation through. Chief Charles of Charlotte rendered a valuable service and he also gave such assistance as having two of his officers at Raleigh during the seven weeks required. He also had twenty-five or more of his firemen there for the committee hearing meeting.

Special consideration and hard work was rendered by Chief John L. Miller, Concord, Chief Lloyd of Raleigh, Chief Bissett of Wilson, Chief Glover of Lumberton, Chief Owens of Lexington, Firemen H. E. Blackman of Charlotte, Fireman Copley of Durham, Alonzo Squires of Charlotte and the Executive Committee of the three Fire organizations of Firemen; The N. C. State Firemen's Association; The N. C. Fire Chief's Association and the N. C. Fire Fighters Association.

There was a real sense of Cooperation from the chiefs and firemen of our state and the Committee wishes to thank each one and we bow our heads in shame if we have omitted any one who assisted us in this work. The Committee wishes to thank everyone regardless of rank or association for the valuable services rendered in this work.

I will now read the four bills as ratified by our General Assembly and is now law:

HOUSE BILL NO. 312

An Act To Amend Section 118-6 of The General Statutes of North Carolina Relating To The Appointment of Trustees of The Firemen's Relief Fund

The General Assembly of North Carolina do enact:

Section 1. G. S. 118-6 of the General Statutes, as the same appears in the 1947 cumulative supplement of the General Statutes, is hereby rewritten so that the same shall hereafter read as follows:

"S 118-6. In each town or city complying with and deriving benefits from the provisions of this Aarticle, there shall be appointed a local board of trustees, known as the trustees of the Firemen's Relief Fund, to be composed of five members, two of whom shall be elected by the members of the local fire department, two elected by the mayor and board of aldermen or other local governing body, the remaining member to be named by the Commissioner of Insurance. Their selection and term of office shall be as follows:

a. The members of the fire department shall hold an election each January to elect their representatives to above board. In January