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Insurance Commissioner

FIRST ANNUAL REPORT

OF THE

STATE FIRE MARSHAL

OF THE

State of Oklahoma

Submitted to

HON. PERRY A. BALLARD,

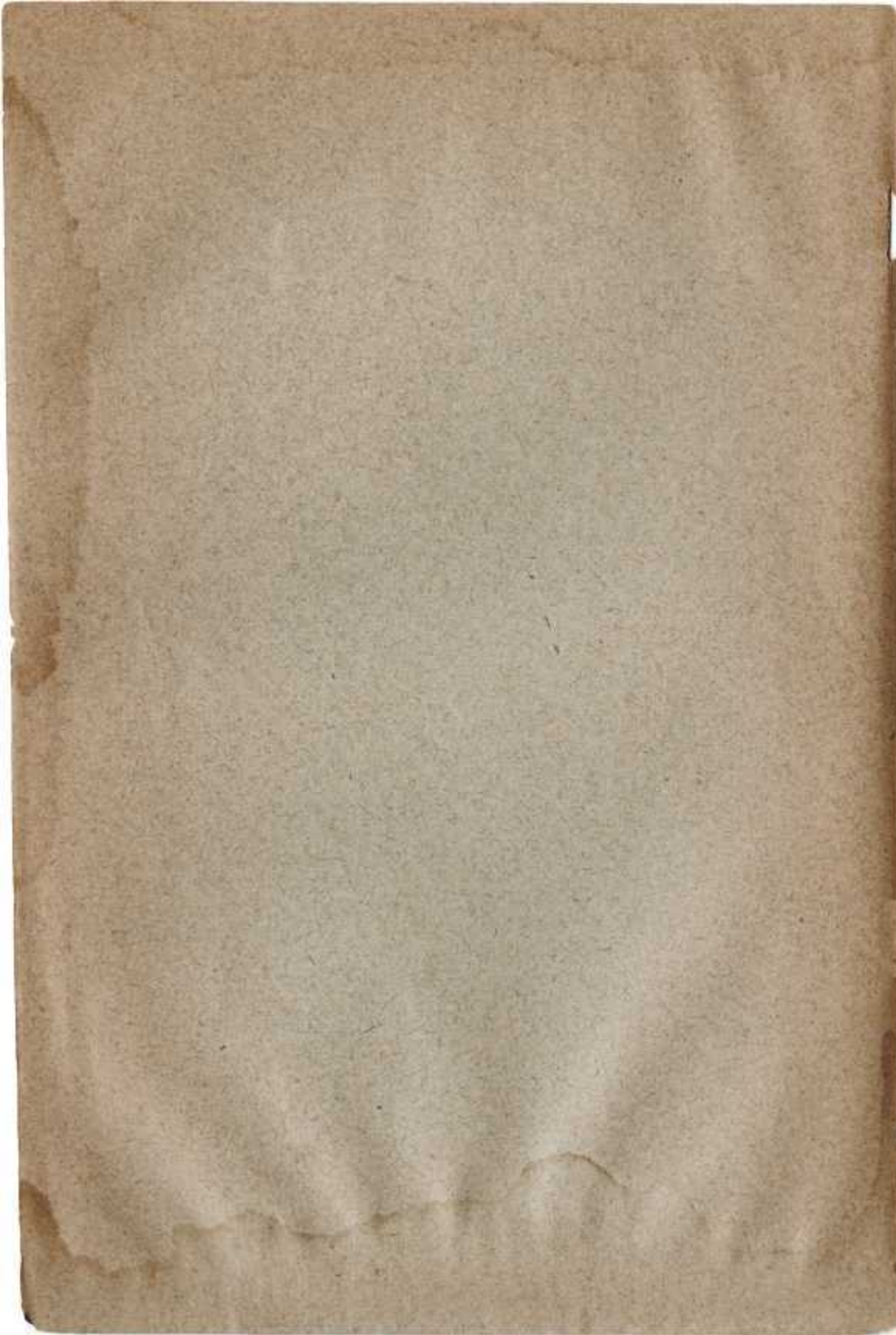
Insurance Commissioner

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OKLAHOMA STATE LIBRARY



FIRST ANNUAL REPORT

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Office of the State Fire Marshal,
Oklahoma City, Oklahoma,
January 20, 1912.

To Honorable Perry A. Ballard, State Insurance Commissioner, State of Oklahoma.

Dear Sir:—

I have the honor to submit, as required by Section 11, Chapter 46, Session Laws of 1911, the report of this department for the year ending December 31, 1911. This report covers the time since the creation of this department, June 9, 1911, until December 31, 1911, inclusive.

The number of fires reported was 713. Of this number 690 reports show a destruction of valuable property, 23 reports show no destruction in property.

The total fire loss was \$607,230.56 to buildings and \$814,779.55 to contents, making a total destruction of property to the amount of \$1,422,010.11 during the period covered by this report, or an average loss by fire of about \$7,000.00 per day.

This department has caused the investigation of 84 "Supposed Incendiary Fires."

RESULTS OF INVESTIGATIONS.

Persons arrested on charge of arson	22
Persons arrested on charge of attempt to defraud	2
Fled from state and whereabouts unknown	2
Forfeited bond and now fugitive from justice	1
Convicted	3
Bound over to await trial in District Court	11
Dismissed at preliminary examination for want of evidence	10
Pyromaniac committed to State Hospital for Insane	1
Cases pending at end of year	13
Investigations still pending	15

Of the persons convicted of arson, two of them committed the crime for the purpose of collecting the insurance, while the other committed his crime through malice.

BURNING TO COLLECT THE INSURANCE.

The cause of the greater part of incendiary fire which have been investigated by this department show that the same was caused by a party who desired to defraud Insurance Companies by burning his

property and collecting the insurance, which is far greater than the value of the property destroyed.

The person who will apply the torch to get insurance money is one of the most despicable of all criminals and his crime is indeed difficult to detect, as all the evidence goes up in the smoke. As the crime is always premeditated and has been planned for days or weeks before it is actually committed, the criminal builds up his "fences" and arranges to establish his innocence should his purpose have been detected. He is willing to jeopardize the lives and property of others in order to accomplish his end; robbery is angelic beside it, because the robber simply transfers, while the incendiary destroys the products of human blood and nerves, if not human life. Incendiarism is unspeakably mean, because it is expected to destroy all evidence of the crime by reducing it to gases and ashes, thus stealing from the hands of justice the possibility of punishing the guilty one.

Nothing but over insurance can cause this crime to be committed for the purpose of collecting the insurance, and the local insurance agents are usually ready to write insurance to any amount on which the person will pay the premium, regardless of what the actual value of property insured may be. The Insurance Agent is after the premiums he receives for writing the insurance and is not looking after the interest of his company in the payment of its losses. The Insurance Agent who knowingly writes insurance on property in excess of its real value should be held criminally as responsible as the party who causes the destruction of the property to receive the insurance.

MALICE OR REVENGE

Is the cause of comparatively few fires in the class of incendiarism, and when it is the cause it usually leaves behind marks which will cause the party who commits such an act to be brought to justice.

CARELESSNESS OR NEGLECT.

All fires except those caused by lightning and incendiarism are the results of carelessness or neglect of some person at some time. It may have been in the construction of the building of the flue or chimney, the electric wiring, the plumbing, the connection of stoves or heating apparatus.

It is not necessary that a person must upset a lamp or throw a match in a pan of gasoline to constitute an act of carelessness which would destroy property by fire.

Carelessness in the manner of handling matches and fire have caused the larger per cent of the fire waste shown in this report and more deaths are caused by this medium than through the handling of dynamite and other explosives of that kind in our state.

We teach our children not to fear the fire. We give them the match and teach them to build the fire and delight in showing them how harmless it is, yet fire causes more deaths annually in the United States than "either the copperhead and all the other reptiles." A man will build a beautiful home for his family and place in it an open fire-place or grate with nothing to protect them from the flames. This practice should be stopped, and all fire-places and grates should be screened to prevent clothing from coming in direct contact with the flames. Within the past sixty days more than thirty persons have met death in our state through this one cause.

THE PUBLIC PRESS.

The newspapers and magazines of our state have given an enormous amount of their valuable space to the publication of reports and

recommendations made by this department. The public has been shown that the insurance companies assess the danger from fire in each building, collect the amount of the assessment and use the amount collected from several hundred buildings to pay the loss of the one that burned. When one person defrauds an insurance company the general public of that community pay the loss and all the expenses of the company in making the adjustment. The honest man pays for the loss of the dishonest man, and the only recourse the honest man has is to assist in prosecuting the dishonest.

The reduction of the enormous fire waste of this state lies in the hands of the citizens. If they can be brought to realize the enormous drain these preventable fires involve upon our state's wealth, the many lives that are lost and that carelessness in one form or another is chiefly responsible, they will check the waste, encouraging individual and municipal responsibility for securing better conditions. The average man believes that the present proportion of fires is inevitable, just as our forefathers believed plague and epidemics inevitable. The latter were prevented because the people individually and collectively were finally induced to give heed to proper sanitary rules. The epidemic of fires could be reduced as easily if the people individually and collectively would give heed to the proper rules of construction, protection and care of their property. This kind of education can only reach the masses through the columns of the newspapers, the magazines and public schools.

PUBLIC OFFICIALS.

The Sheriff, County Attorneys, Chief of Police, Chiefs of the Fire Departments and the Mayors of the cities and towns have rendered valuable services in arresting and prosecuting those charged with violations of the law, and in the reporting of fire losses and the cause of the same. In a few instances the officers have been derelict in their duty as is provided by law, but in most cases, if not all, this can be attributed to their ignorance of the law and their duties under the same.

FIRE PREVENTION DAY.

Governor Cruce designated December 15, 1911, as Fire Prevention Day, which was well observed throughout the state by the public schools and appropriate programs were prepared and rendered. Children were taught how to prevent fires and what to do in case of fires and from this work much has been accomplished to lessen the fire waste during the holiday season when fire loss is usually the greatest. Much was done to clean up the trash and rubbish and dispose of it in a proper manner, thus removing one of the great causes of fire hazards.

INSURANCE COMPANIES AND THEIR GENERAL AGENTS.

The insurance companies through their special agents and adjusters have given this department their hearty co-operation and have been ready to furnish any material facts which would aid in the assistance of the prosecution of any person charged with crime.

THE FIRE ANALYZED.

All fires are of the same size in the start—only a spark—and could have been easily extinguished at that time.

Fire has been called the most important element of the universe. Without that great constant conflagration, the sun, the surface of our own and other planets would change in form, and life, and as we com-

prehend it, would cease to be. The flames of the match properly applied to fuel, which is properly safeguarded, makes light and heat and health and happiness, and for industry and progress, and all the material welfare which we enjoy.

The flame of the match or any other source of heat, improperly, carelessly, thoughtlessly or wantonly applied, results in the destruction of property and the loss of life.

OKLAHOMA FIRE DEPARTMENTS.

The Fire Departments of this state have made a marvelous record in keeping down the fire losses during the past year. You will see by the tabulated statement that the counties having the large cities and organized fire departments have a small loss, except in Muskogee County, where the fire department of that city was attending a fire outside of the city when fire broke out within the city and destroyed property to the value of \$150,000.00 before the department could return and check the flames.

TABULATED STATEMENTS.

By referring to tables A, B and C, which constitute a part of this report, you will find the property loss by fire in each county of the state as are shown by the records of this office, the number of fires which have occurred in each county and the amount of property destroyed by the several causes. Total value of property and the insurance carried:

The total value of buildings reported are	\$2,062,231.87
The total insurance carried on buildings.....	713,863.00
Total value of contents	1,697,765.41
Total insurance on contents	602,831.00
Total value of buildings and contents.....	3,759,997.28
Total insurance on buildings and contents.....	1,316,694.00

Respectfully submitted,

C. C. HAMMONDS,
State Fire Marshal.
By C. W. McKEEHN.

Causes of Fires.	No. of Fires.	Value of Prop. Destroyed.
Mice and matches	4	1,530.00
Unknown	203	\$628,010.68
Incendary or supposed to be	83	133,753.63
Oil, gas or gasoline explosion	59	36,087.75
Adjoining buildings	120	321,686.67
Lightning	11	93,215.00
Carelessness	80	37,609.58
Burning rubbish and trash	20	730.00
Defective flues and smoke stacks	53	72,111.30
Over-heated and defective stoves	25	38,527.00
Children and matches	25	7,444.50
Electric wire	15	5,340.00
Sparks from engine	3	26,010.00
Spontaneous combustion	10	18,679.00
Hot box on line shaft	2	1,275.00
Total No. fires.....	713	Dam. \$1,422,010.00

SUPPLEMENTARY REPORT.

Oklahoma City, January 22, 1912.

Hon. Perry A. Ballard, State Insurance Commissioner, State of Oklahoma.

Dear Sir—

In compliance with your suggestion I am pleased to have the honor to submit to you a report of the expenses of this department from June 9, 1911, until January 1, 1912:

Appropriation for Year Ending July 1, 1911..... \$4,000.00
(Known as Fire Marshal Account No. 1.)

Expenditures.

Salaries, Fire Marshal and Assistant.....	\$ 207.28
Special office help	77.15
Transportation and hotel expense.....	26.68
Telephone	1.00
Postage, freight and express	2.50
Printing and office supplies	215.74
Office furniture and fixtures	460.70
Miscellaneous expense	13.90

Total

Balance in Account No. 1.....

\$4,000.00

\$4,000.00

Appropriation for Year Ending July 1, 1912.....

(Known as Fire Marshal Account No. 2.)

\$3,000.00

Expenditures.

Salaries, Fire Marshal and Assistant.....	\$1,999.98
Special office and other help	759.50
Transportation and hotel expenses	490.70
Telegraph and telephone	104.68
Postage, freight and express	51.90
Office supplies	31.60
Miscellaneous	7.95

Total expenditures

Balance to credit of Account No. 2.....

\$3,000.00

\$3,000.00

The above statements contain all of the expenses of this department which have been created by it, for the payment of which warrants have been issued or requisitions honored by the Board of Public Affairs, and the claims are now outstanding. There are two of these outstanding requisitions, one to the Western Newspaper Union for \$5.00 and one to the Manley Supply Co. for \$3.00, which are charged against Fire Marshal Account No. 2 on our books, and are included in the expenditures as shown above.

The salary and expenses incurred by the State Fire Marshal in the performance of the duties imposed upon him under the law creating the office of State Fire Marshal shall be defrayed by the Fire Insurance Companies doing business in this state, and a tax of one-fourth of one per centum on the gross premium receipts of all such companies.

Respectfully submitted,

C. C. HAMMONDS,
State Fire Marshal.
By C. W. McKEHN

Total No. fires in each city..	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
School Houses.....
Court House and Jail.....
Green House.....
Skating Rinks.....
Grain Elevators.....
Hospitals.....
Theaters and Shows.....
Laundries.....
Blacksmith Shops.....
Restaurants.....
Banks.....
R. R. Shops, R. Houses, etc...
Oil Tanks.....
Garages.....
Churches.....
Cotton Yds, Gins, Compresses.
Tailor Shop, Cleaning and P.
Mills and Factories.....
Lumber Yards.....
Photo and Shooting Gallery...
Pool Hall.....
Barns, Sheds, etc.....
Vacant Buildings.....
Barber Shops.....
Storage and Warehouses.....
Depots.....
Hotels and Halls.....
Dwellings.....
Office Buildings.....
Rooming Houses.....
Postoffice.....
Stores, Bakeries, etc.....

COUNTIES—

Adair.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Alfalfa.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Atoka.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Beaver.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Beckham.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Blaine.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Blaine.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Butte.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Canadian.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Carter.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Cherokee.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Choctaw.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Cimarron.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Cleveland.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Coal.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Comanche.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Craig.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Creek.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Custer.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Delaware.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Dewey.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Ellis.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Garfield.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Garvin.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Grady.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Grant.....	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.

Total No. fires in each city..	20	16	24	4	10	115
School Houses.....	1	1	1	1	1	5
Court House and Jail.....	1	1	1	1	1	5
Green House.....	1	1	1	1	1	5
Skating Rinks.....	1	1	1	1	1	5
Grain Elevators.....	1	1	1	1	1	5
Hospitals.....	1	1	1	1	1	5
Theaters and Shows.....	1	1	1	1	1	5
Laundries.....	1	1	1	1	1	5
Blacksmith Shops.....	1	1	1	1	1	5
Restaurants.....	1	1	1	1	1	5
Banks.....	1	1	1	1	1	5
R. R. Shops, R. Houses, etc...	1	1	1	1	1	5
Oil Tanks.....	1	1	1	1	1	5
Garages.....	1	1	1	1	1	5
Churches.....	1	1	1	1	1	5
Cotton Yds. Glas. Compresses.	1	1	1	1	1	5
Tailor Shop, Cleaning and P.	1	1	1	1	1	5
Mills and Factories.....	1	1	1	1	1	5
Lumber Yards.....	1	1	1	1	1	5
Photo and Shooting Gallery...	1	1	1	1	1	5
Pool Hall.....	1	1	1	1	1	5
Barns, Sheds, etc.....	1	1	1	1	1	5
Vacant Buildings.....	1	1	1	1	1	5
Barber Shops.....	1	1	1	1	1	5
Storage and Warehouses.....	1	1	1	1	1	5
Depots.....	1	1	1	1	1	5
Hotels and Halls.....	1	1	1	1	1	5
Dwellings.....	1	1	1	1	1	5
Office Buildings.....	1	1	1	1	1	5
Rooming Houses.....	1	1	1	1	1	5
Postoffice.....	1	1	1	1	1	5
Stores, Bakeries, etc.....	1	1	1	1	1	5

COUNTIES

Thlman

Tulsa

Wagoner

Washington

Washita

Woods

Woodward

The state.....129

COUNTIES—

	Total fire loss to buildings *	Total fire loss to contents.	Total fire loss of property in each county.
Adair	\$ 5,365.00	\$ 9,675.00	\$ 14,340.00
Alfalfa	6,000.00	12,450.00	18,450.00
Atoka			
Beaver	5,568.00	6,950.00	12,618.00
Beckham	2,730.00	31,725.00	35,455.00
Blaine			
Bryan	15,165.00	7,835.00	22,990.00
Caddo	35.00	7,835.00	7,870.00
Canadian	10,325.00	5,720.00	16,045.00
Carter			
Cherokee	2,700.00	2,765.00	5,465.00
Choctaw			
Cimarron	200.00	330.00	530.00
Cleveland	5,343.37	19,000.28	24,344.25
Coal	39,465.00	34,056.00	73,511.00
Comanche			
Craig	23,880.00	38,119.00	51,979.00
Creek	3,704.00	10,710.00	14,450.00
Custer	1,200.00	100.00	1,300.00
Delaware	1,000.00	325.00	1,325.00
Dewey	550.00	2,400.00	2,950.00
Ellis	18,520.00	30,285.00	48,775.00
Garfield	2,454.00	4,005.00	6,459.00
Garvin	11,167.00	8,918.00	20,085.00
Grady	87,475.00	147,480.00	234,955.00
Grant	5,360.00	10,800.00	17,160.00
Greer	3,700.00	2,250.00	5,950.00
Harmon	580.00	4,500.00	5,080.00
Harper			
Haskell	200.00	4,300.00	4,500.00
Hughes	31,150.00	18,675.00	49,825.00
Jackson	16,300.00	34,500.00	50,800.00
Jefferson			
Johnston	1,980.00	1,200.00	3,180.00
Kay	550.00	2,335.00	2,885.00
Kingfisher	25,591.55	27,322.00	52,913.55
Kiowa	1,700.00	1,065.00	2,765.00
Latimer	21,850.00	4,482.00	26,332.00
Le Flore	9,750.00	10,677.00	20,427.00
Lincoln	4,095.50	11,354.00	15,449.50
Logan			

COUNTIES—

	Total fire loss to buildings	Total fire loss to contents	Total fire loss of property in each county
Love	2,200.00	1,100.00	3,300.00
McClain	2,435.00	3,770.00	6,205.00
McCurtain	1,785.00	70.00	1,855.00
McIntosh	4,800.00	11,600.00	16,400.00
Major			
Marshall			
Mayes	1,736.95	1,043.00	2,779.95
Murray	97,945.00	118,550.00	185,495.00
Muskogee	80.00	915.00	995.00
Noble	2,000.00	503.95	2,503.95
Nowata	850.00	1,500.00	2,350.00
Okluskee	10,209.50	20,614.32	30,823.82
Oklahoma	2,654.00	2,250.00	4,904.00
Okmulgee	5,715.00	2,500.00	8,215.00
Osage	375.00	525.00	900.00
Ottawa			
Pawnee	1,750.00	300.00	2,050.00
Payne	12,598.00	13,783.00	26,381.00
Pittsburg	53,600.00	31,900.00	85,500.00
Pontotoc	8,765.45	53,157.40	61,922.85
Pottawatomie	5,815.00	5,275.00	11,090.00
Pushmataha	500.00	200.00	700.00
Roger Mills	2,200.00	1,500.00	3,700.00
Rogers			
Seminole	1,707.00	950.00	2,657.00
Sequoyah	10,000.00		10,000.00
Stephens	6,010.00	1,630.00	7,640.00
Texas	3,625.00	8,110.00	11,735.00
Tillman	11,215.00	17,520.00	28,735.00
Tulsa	6,900.00	5,315.00	12,215.00
Wagoner	1,817.84	9,775.00	11,592.84
Washington	9,000.00	2,080.00	11,080.00
Washita	130.00	127.00	257.00
Woods			
Woodward	5,740.00	2,565.00	8,305.00
Total for the state	\$607,230.54	\$814,779.55	\$1,422,010.11



