

INSPECTION and SURVEY REPORT
of
PUBLIC SCHOOLS
FREDERICK COUNTY, MARYLAND

HELFENSTEIN & URNER, AGENTS
FREDERICK
MARYLAND

FIRE PREVENTION RECOMMENDATIONS

It is of exceedingly great importance that public school properties be carefully and adequately insured due to the fact that taxpayers will never criticize a School Board for carrying insurance to value, but they naturally will be prompt with severe censure if, in the event of a loss, proper indemnity has not been provided. This feature, together with the fact that any School Board represents the taxpayers and are responsible for the handling of the taxpayers' money further emphasizes the fact that the fullest protection possible should be provided to the best knowledge and belief of the Board, and that this protection should be arranged in an efficient and comprehensive and careful manner.

In making our survey we inspected 78 buildings belonging to your Board and of this number 34 of them are built of brick while the remainder are entirely frame construction. While these brick buildings are substantial looking structures from the outside, every building coming under the jurisdiction of your Board is subject to practically total loss on account of their frame interior construction, open stairways and ventilating shafts which will permit rapid spread of fire from one floor to another.

Some persons are of the opinion that buildings having brick walls and brick or concrete corridors, or even heavy joist construction, cannot be seriously damaged by fire due to the imaginary "fire resistive" construction. This point, however, is subject to contradiction as there is frequently; in fact, almost always sufficient combustible material in the floors and trim and other partitions to create a serious fire loss and while the building as a unit might not be totally destroyed it is entirely possible for it to suffer sufficient damage from smoke and water as to cause practically a total loss.

School buildings or buildings used for large public gatherings should have all doors, irrespective of their nature, so hung that they will open with the line of travel when persons are leaving the building. This applies both to doors on the exterior walls and also doors from the classrooms into hallways and those not so hung in this manner should be changed immediately in order to provide an unobstructed exit from the room or building in case of an emergency.

In several of the buildings it was noticed that doors did open outward, but in a number of other buildings doors both from classrooms into halls and to the outside of the building opened inward.

We cannot lay too much stress upon this point as it is of utmost importance in protecting human life that the building be cleared of its occupants in as short a time as possible.

FIRE PREVENTION RECOMMENDATIONS, cont'd

As one illustration of many we could give we call attention to the fire occurring in the rural school at Babbs Switch, Hobart, Oklahoma, under date of December 24th, 1924. In this instance a Christmas Entertainment was being held and one of the participants, dressed as Santa Claus, inadvertently ignited the Christmas Tree by means of a lighted candle. In attempting to extinguish this small blaze he overturned a glass-bowl-type kerosene lamp, which immediately exploded covering the entire interior of the building with blazing oil and immediately igniting the ceiling which was of painted wood sheathing.

The building was a one story frame structure, with a single door opening inward and in the panic that followed 18 adults and 18 children were trampled to death. According to an eye witness 12 minutes only elapsed between the time the fire started until the entire building collapsed. 33 bodies were taken from the ruins and 3 of the injured died later; 40 persons injured and burned were taken to hospitals.

We are citing this particular instance inasmuch as it is a direct parallel with quite a number of the County Schools in Frederick County where we noticed kerosene lamps used for lighting and where doors opened inward, and where in practically all cases the interior finish was of painted wood sheathing.

We could also cite instances of large, heavily built brick buildings which have burned as a total loss and taken a terrible toll in human lives.

CHEMICAL EXTINGUISHERS:

We noticed in making our inspection that in most of the larger buildings extinguishers had been provided and while the ones that are installed are of the approved type it is unfortunate that the size of the machine was not considered when the purchase was made. Practically all of the extinguishers being of the one and $1\frac{1}{2}$ gallon type, whereas in order to secure credit in the rate the only extinguisher that is recognized is a $2\frac{1}{2}$ gallon soda and acid extinguisher, bearing the label of the Underwriters Laboratories, Inc. It is our recommendation, therefore, that a supply of these chemical extinguishers be provided in some of the larger buildings, not only from a safety standpoint but due to the fact that some consideration may be secured in the rate.

Extinguishers should be so hung that the top of same is not over $4\frac{1}{2}$ or 5 feet above the floor, and in all cases should be hung in the hallways where they are in plain sight. Extinguishers should be recharged once each year and when this is done it would be advisable to have the machines actually discharged by the teachers in the presence of some of the older pupils in order that all concerned may become familiar with their operation and use.

FIRE PREVENTION RECOMMENDATIONS, cont'd

STAIR CLOSETS: History and statistics show that a number of disastrous school fires have been caused by storage of various articles in closets under stairs, particularly those which are used for the storage of janitor's supplies, mopps, oily rags and cans of oil.

Fire starting in these closets usually spread rapidly to floors above due to draft created by the open stairway and immediately blocks, in many instances, the only means of exit. Therefore, the storage of any articles subject to spontaneous combustion should be absolutely prohibited in closets under stairs.

Most of these closets are not equipped with electric light or other means of visibility and for this reason poor housekeeping conditions generally exist and anyone searching for an article under such conditions usually does so by the aid of a lighted match or candle.

FIRE DRILLS: Fire drills should be held at regular intervals, particularly in the larger buildings, at the same time appointing some one of the older pupils to act as Marshalls in assisting all children from the building in case of emergency. These drills should be held without previous notice to the pupils or appointed Marshalls so that all may be held in readiness, in case of emergency, to immediately proceed to their stations and assist the other pupils from the building.

As a matter of interest it is also advisable to have someone in authority time the number of seconds or minutes it actually requires from the time the alarm is sounded until the last person has left the building.

Should there be any doors or exits which are not ordinarily used but are kept locked in the case of a drill a Fire Marshall should be placed at these doors and the pupils should be instructed in the manner in which the doors are to be used in case of an emergency, and these doors should be opened so that every possible means of exit may be utilized.

NO. 1 - BUCKEYSTOWN SCHOOL

DESCRIPTION: One story brick building on stone foundations, with an ordinary wood joist roof covered with wood shingle; interior finish is of wood lath and plaster with ordinary wood joist floors. This building has a basement under part of the building only, having an earth floor, which contains steam boiler for heating the entire building.

There are two classrooms in the building, which are lighted by electricity.

This building is quite old, but in a fair state of repair and the estimated 100% insurable value is approximately \$4,500 after deducting cost of foundations, excavations and depreciation, while at the present time \$2,700 is carried on building and \$360 on contents.

PROTECTION: This building is outside of any recognized fire protection zone and, therefore, the correct rate is 61 cents.



NO. 2 - POINT OF ROCKS

DESCRIPTION: One story brick building on stone foundations with ordinary wood joist roof covered with slate; interior finish is of tongued and grooved wood sheathing on ceiling, with wood lath and plaster sidewalls. Floors are of ordinary wood joist construction.

Building consists of three classrooms, which are lighted by electricity and heated by coal stoves.

Building is quite old, but in a fair state of repair and the estimated 100% insurable value is approximately \$5,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$2,700 is carried on the building and \$450 on the contents.

Building is located outside of any recognized fire protection zone and the correct rate, therefore, is 58 cents.



NO. 3 - ADAMSTOWN

DESCRIPTION: Two story brick building with an ordinary wood joist roof covered with slag; floors are of ordinary wood joist construction except the first floor which is concrete, with interior finish of wood lath and plaster.

Second floor consists of four classrooms, with playrooms, toilets and boiler room on first floor. Building is lighted by electricity and heated by steam.

This building was built in 1924, is in a good state of repair and the estimated 100% insurable value is approximately \$23,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$18,000 is carried on the building and \$900 on contents.

Building is located beyond the limits of any recognized fire protection zone, is considered as unprotected and, therefore, takes a rate of 58 cents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide two 2½ gallon chemical labelled extinguishers on each first and second floor.



NO. 4 - BUCKEYSTOWN COLORED

DESCRIPTION: One story frame building on stone foundations, with an ordinary wood joist roof covered with wood shingle; interior finish is of wood lath and plaster sidewalls and tongued and grooved wood sheathed ceiling. Floors of ordinary wood joist construction. Building is heated by stoves, but apparently has no means of artificial light - building being locked at time of inspection.

This building is in a good state of repair and the estimated 100% insurable value is approximately \$1,200 after deducting cost of foundations, excavations and depreciation, while at the present time \$550 is carried on the building and \$90 on contents.

This building is located outside of any recognized fire protection zone and the correct rate is, therefore, 70 cents.



Buckeystown - (Colored) - pic in black book

NO. 5 - BUCKEYSTOWN COLORED

DESCRIPTION: One story frame building of the portable type, standing on brick piers, with an ordinary wood joist roof covered with composition. No interior finish sidewalls or ceiling, with floor of ordinary wood joist construction. This building also apparently has no means of artificial light, but is heated by means of stove with smoke pipe running to brick chimney built from the ground. *

Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on the building and \$135 on contents.

This building is located immediately in the rear of the preceding one in this report and beyond the limits of any recognized fire protection zone and, therefore, the correct rate is 65 cents.



NO. 6 - PLEASANT VIEW COLORED

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof covered with wood shingle; the interior finish is wood-lath and plaster sidewalls, with tongued and grooved wood sheath~~ing~~ ceiling. Building apparently has not means of artificial light and is heated by stoves.

Building is quite old, in a fair state of repair and the estimated 100% insurable value is approximately \$900 after deducting cost of foundations, excavations and depreciation, while at the present time \$350 is carried on the building and \$90 on contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Repair all broken lath and plaster.

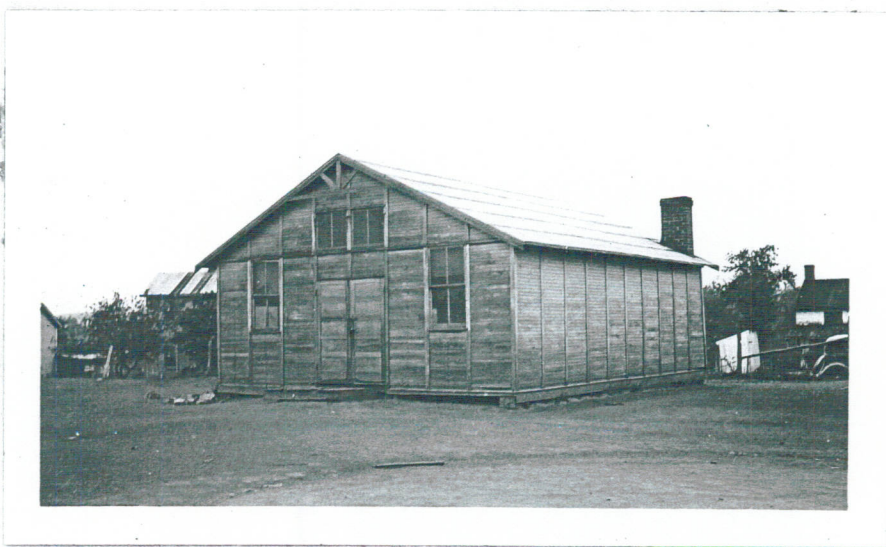


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NO. 7 - PLEASANT VIEW COLONED

DESCRIPTION: One story frame building of the portable type on brick piers, with ordinary wood joist roof covered with composition. Floor of ordinary wood joist construction, with no interior finish sidewalls or ceiling.

This building consists of one classroom only, is in a fair state of repair and there is apparently no means of artificial light; it is heated by stove with smoke pipe running to brick chimney built from the ground, and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on the building and \$90 on contents.



NO. 8 - FREDERICK HIGH SCHOOL

DESCRIPTION: Two story and basement brick building with wood truss roof covered with slate; floors are of ordinary wood joist in classrooms with concrete floors in halls and concrete and steel stairways. Interior finish is of lath and plaster. Building is lighted by electricity and heated by steam.

Second floor contains fourteen classrooms, home economics room, library and photograph laboratory, while the first floor consists of fourteen classrooms, and office. Basement, contains cafeteria, repair shop, manual training room and storage room.

In the center of the building is an auditorium or gymnasium having a small stage, but no scenery. In the manual training room soldering irons are heated by gas muffle furnaces and by gasoline blow torch. There is also a coal forge in this room equipped with a hood and vent to brick chimney.

Building is in an excellent state of repair, the rear section having been erected in 1923, and the estimated 100% insurable value is approximately \$185,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$148,500 is carried on the building and \$20,250 on contents.

PROTECTION: This building is located on the northside of Park Avenue and is within the limits of the fire protection zone and, therefore, subject to the full protection afforded by the City. The building has been provided with two 2½" standpipes with 50 ft of hose at each outlet on each floor.

FIRE PREVENTION RECOMMENDATIONS:

1. All gas muffle furnaces and other gas-heated apparatus to be connected with solid metal pipes, or flexible metallic tubing having metal unions.
2. Clean up and remove all dirt and rubbish from closets.
3. Discontinue the practice of using and storing gasoline blow torch inside the building.
4. Discontinue the practice of using portable cord for branch electric wiring; all wiring to be in conduit or BX cable.

DISCUSSION OF RATE: This building takes a co-insurance rate of .179 and .239 on contents. It is rated under schedule and the only charge that can be eliminated easily and inexpensively is a reduction of 1 cent for the provision of five standard 2½ gallon chemical labelled extinguishers on each floor and basement.

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NO. 9 - FREDERICK HIGH SCHOOL STORAGE BUILDING

DESCRIPTION: One story frame building with an ordinary wood joist roof of light construction covered with metal; no interior finish sidewalls or ceiling, with floor of earth. This building is not heated or lighted; is used for the storage of automobiles of members of the Faculty, shows decided evidence of considerable fire damage and the estimated 100% insurable value is approximately \$200 after deducting cost of foundations and depreciation, while at the present time \$250 is carried on the building with nothing on the contents.

DISCUSSION OF RATE: This building is rated under schedule as a community garage and the final co-insurance rate is 98 cents building and contents; there being no charges in the rate which can be removed.



NO. 10 - NORTH MARKET STREET

DESCRIPTION: Two story brick building with ordinary wood joist roof covered with metal; interior finish is of wood lath and plaster, with floors of ordinary wood joist construction. Division walls are brick, with concrete floor in the basement. Building is lighted by electricity and heated by steam from boiler in basement.

Second floor contains seven classrooms, with seven classrooms on the first floor; basement being used for general storage purposes.

Building is quite old and within the past several months has suffered two severe fires of incendiary origin, the building having been repaired apparently upon a temporary basis, we being advised that as soon as vacation period arrives the permanent repairs will be made, and the estimated 100% insurable value is approximately \$45,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$37,800 is carried on the building and \$3,150 on contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide two 2½ gallon chemical labelled extinguishers on each floor and basement.

DISCUSSION OF RATE: This building is rated under schedule and the co-insurance rate is .233 on the building and .323 on the contents. These rates can be reduced 3 cents by the provision of the extinguishers suggested above, and the contents rate can be reduced 4 cents on application of the new schedule which has been put into effect, which has a contents differential of 6 cents instead of the present one of 10 cents.



NO. 11 - WASHINGTON STREET

DESCRIPTION: Two story and basement brick building with an ordinary wood joist roof covered with slag; floors in classrooms are ordinary wood joist, with concrete floors in halls, brick division walls and concrete and steel stairs. Interior finish is wood lath and plaster, the building being lighted by electricity and heated by steam from boiler in basement.

Second floor contains six classrooms, with five classrooms and office on first floor, cloak room, cafeteria, boiler room and one classroom in the basement.

This building apparently is only several years old and in an excellent state of repair and the estimated 100% insurable value is approximately \$55,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$45,000 is carried on the building and \$3,150 on contents.

PROTECTION: This building located on the s/s of Washington Street is within the protected area of the City of Frederick and, therefore, subject to the full fire protection facilities afforded by the City.

In addition the interior protection consists of two 2½" standpipes with 50 ft of hose at each outlet on each floor.

DISCUSSION OF RATE: This building carries a rate of 7 cents with 13 cents on the contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide two 2½ gallon chemical labelled extinguishers each floor and basement.



NO. 12 - CHURCH STREET

DESCRIPTION: Two story and basement brick building with ordinary wood joist roof covered with slate; interior finish wood lath and plaster sidewalls, with tongued and grooved wood sheathing on ceiling. Division walls are brick, with floors of ordinary wood joist construction. Building is lighted by electricity and heated by steam from boiler in the basement.

Third floor, or attic, has one portion of the main building finished and is used as gymnasium and auditorium, having a small stage but no scenery, remainder of the attic being entirely unfinished.

Second floor contains seven classrooms, faculty room, office and library, while the first floor contains eight classrooms, teachers' room and athletic room. Basement, which has a brick floor, contains boiler room, cafeteria and general storage. Basement beneath the rear building being entirely unfinished.

This building is old but in a good state of repair and the estimated 100% insurable value is approximately \$60,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$45,000 is carried on the building and \$4,500 on contents.

PROTECTION: This building is located on the north side of East Church Street, is within the full protection limits of the zone of Frederick and, therefore, subject to the facilities afforded by the City. In addition, there is interior protection of one 2" standpipe with 50 ft of hose at the outlet, together with several extinguishers.

FIRE PREVENTION RECOMMENDATIONS:

1. Replace all face plates that have been removed from footlight outlets on stage of auditorium.
2. Clean up and remove all rubbish and litter in athletic room.

DISCUSSION OF RATE: This building, rated under schedule, carries a co-insurance rate of .243 on the building and .343 on contents. These rates can be reduced in the amount of 3 cents by increasing the supply of extinguishers so as to have three 2½ gallon chemical labelled extinguishers on each floor and two in the basement. In addition, by application of the new schedule now in effect the contents rate can be reduced 4 cents due to a difference in the differential which is now 6 cents instead of 10 cents.

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NO. 13 - CARROLL PARKWAY

DESCRIPTION: Two story brick building with an ordinary wood joist roof covered with slate; interior finish is of wood lath and plaster, with brick division walls, concrete floor in hallways with ordinary wood joist floors in classrooms. Building is lighted by electricity and heated by steam from boiler in a separate fireproof room, cut off from the remainder of the building.

Second floor consists of eight classrooms, with seven classrooms, auditorium, cafeteria and teachers' room on first floor. The auditorium having a stage and small portion of scenery.

This building has an unfinished basement beneath the auditorium section, having an earth floor and is used for general storage purposes.

Building was built in 1929, is in an excellent state of repair and the estimated 100% insurable value is approximately \$90,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$70,000 is carried on building and \$5,860 on contents.

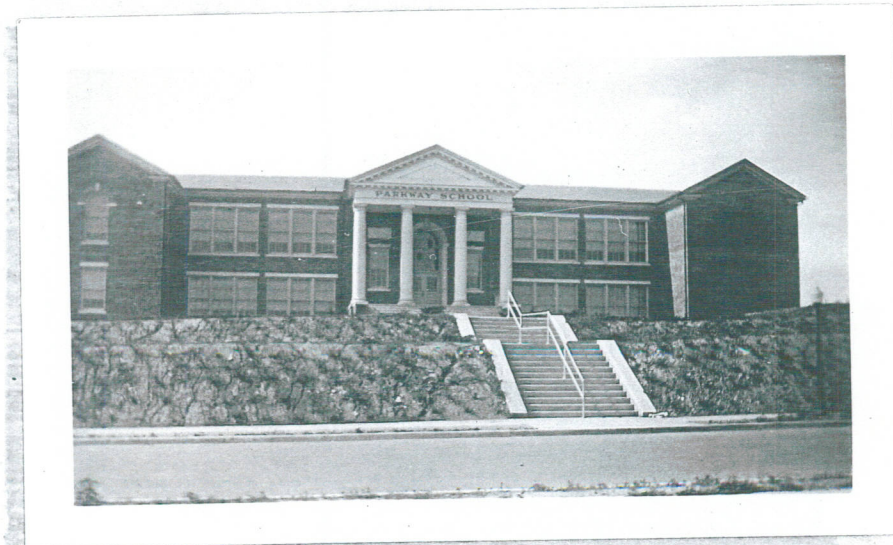
PROTECTION: This building, located on the south side of Carroll Parkway, is within the full fire protection limits of the City of Frederick although there is scant interior protection.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide four 2½ gallon chemical labelled extinguishers on each floor.
2. Footlights on stage to be permanently installed with either conduit or BX cable, discontinuing the present portable cord arrangement.
3. Clean up and remove all rubbish in basement under auditorium that is of no value.

DISCUSSION OF RATES: This building is rated under schedule and bears rate of .185 on the building and .283 on contents, with co-insurance. These rates are subject to a reduction of 3 cents by the provision of extinguishers as recommended above, and also a further reduction of 4 cents, upon application of the new schedule, in the contents rate due to the differential of 6 cents instead of 10 cents.

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NO. 14 - LINCOLN HIGH SCHOOL

DESCRIPTION: Two story brick building with ordinary wood joist roof covered with slag; interior finish is wood lath and plaster sidewalls and ceiling, with floors of ordinary wood joist construction. Basement walls are brick; building is lighted by electricity and heated by steam from boiler in the basement.

Second floor consists of office, bookroom and four classrooms, while the first floor contains auditorium, home economics room, and manual training room, together with boiler room.

This building was built in 1923, is in a good state of repair and the estimated 100% insurable value is approximately \$24,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$20,000 is carried on the building and \$1,575 on the contents.

PROTECTION: This building is within the limits of the City of Frederick and, therefore, afforded the full fire facilities of the Town.

FIRE PREVENTION RECOMMENDATIONS:

1. Sawdust and shavings to be cleaned up and removed daily from the manual training room.
2. Provide two 2½ gallon chemical labelled extinguishers on each floor.

DISCUSSION OF RATE: This building is rated under schedule and carries a co-insurance rate of .223 on the building and .323 on the contents. These rates can be reduced 3 cents each by provision of the extinguishers recommended above, and the contents rate is subject to a further reduction of 4 cents on account of application of new schedule, and there is the possibility of a 3 cent reduction where charge is made for chemical laboratory in that there is no laboratory for student experimentation, but only a small desk for the instructors and demonstration.

A further 4 cent reduction could be obtained if the manual training room was cut off in a fireproof manner, according to

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NO. 15 - SEVENTH STREET SCHOOL (Colored)

DESCRIPTION: Two story brick building with an ordinary wood joist roof covered with wood shingle; interior finish of wood lath and plaster sidewalls and ceiling, with floors of ordinary wood joist construction.

Second floor consists of two rooms, with two classrooms on first floor. Basement, has an earth floor. Entire building is heated by coal stoves and lighted by electricity.

Building is quite old, in a fair state of repair and the estimated 100% insurable value is approximately \$10,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$8,000 is carried on building and \$800 on contents.

PROTECTION: This building, located on the southside of 7th Street is in the heart of the City of Frederick and, therefore, subject to the full fire protection facilities of the Town.

FIRE PREVENTION RECOMMENDATIONS:

1. Discontinue the practice of using portable cord for electric wiring; all such wiring to be contained in either conduit or BX cable.
2. Repair all broken lath and plaster.

DISCUSSION OF RATE: This building is rated under schedule and bears a co-insurance rate of .473 on the building and .573 on contents. These rates are subject to a 3 cent reduction each by the provision of two 2½ gallon chemical labelled extinguishers on each floor. A further 4 cent reduction in contents rate by the application of the new schedule now in effect.



NO. 16 - SOUTH BENTZ STREET (Colored)

DESCRIPTION: One story brick building on stone foundations with ordinary wood joist roof covered with metal; interior finish of wood lath and plaster sidewalls and ceilings, with floor of ordinary wood joist construction.

Building consists of three rooms, is lighted by electricity and heated by stoves with pipe running to brick chimney.

This building is quite old but in a fair state of repair and the estimated 100% insurable value is approximately \$6,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$6,000 is carried on the building and \$800 on contents.

PROTECTION: This building located on the west side of South Bentz Street is well within the limits of the City of Frederick and, therefore, comes under the full protection afforded by the Town.

DISCUSSION OF RATE: This building is rated under schedule and carries co-insurance rate of .373 on the building and .473 on contents. These rates can each be reduced 3 cents by the provision of two 2½ gallon chemical labelled extinguishers, and a further reduction of 4 cents in the contents rate by the application of the new schedule now in effect.



NO. 17 - MIDDLETOWN HIGH SCHOOL

DESCRIPTION: This building really consists of three sections; the southern end being two stories and basement in height, built of brick with an ordinary wood joist roof covered with slate; interior finish is of wood lath and plaster, with ordinary wood joist floors. Division walls are brick with concrete and steel stairs. Building is lighted by electricity and heated by steam from boiler in the basement.

Second floor consists of five classrooms, with four classrooms and rest room on the first floor. Basement of this section, which has a concrete floor, contains one classroom, cafeteria, boiler room and storage room.

The center section of the building is one story in height, built of brick with an ordinary wood joist roof covered with slag. Floor is of ordinary wood joist construction, with no interior finish on sidewalls or ceiling. This section is lighted by electricity and is used as an auditorium or gymnasium, there being locker rooms and dressing rooms beneath the stage portion of the building.

The wing to the north, which directly communicates to the Gymnasium, is two stories in height, built of brick, slate roof on ordinary wood joist. Division walls are brick, with floors of ordinary wood joist construction.

Second floor contains four classrooms, with four classrooms and office on the first floor, and boiler room, locker rooms, manual training room in the basement.

The southern end of the building was built some years ago, while the center section and northern wing were built in 1926; the entire building is in an excellent state of repair and the estimated 100% insurable value is approximately \$90,000 after deducting cost of foundations, excavations and depreciation, while at the present time insurance is carried in the amount of \$70,000 on the building and \$5,850 on contents.

PROTECTION: This building, located on the west side of Prospect Street in the Borough of Middletown is well within the limits of the fire protection zone and, therefore, subject to the full facilities afforded by that community.

DISCUSSION OF RATE: This building is rated under schedule and the 80% co-insurance rate is .278 on building and .378 on contents. These rates can be reduced in the amount of 3 cents each by the provision of two 2½ gallon chemical labelled extinguishers on each floor and basement of the southern wing; two in the center section and two on each floor and basement of the northern section.

A further charge of 3 cents is somewhat questionable, inasmuch as it is made for chemical laboratory and as a result of our inspection we find that there is no laboratory sufficient for experimentation on the part of the student,s, but merely that of demonstration by the Instructor.

NO. 17 - MIDDLETOWN HIGH SCHOOL, cont'd

A further reduction of 5 cents in the contents rate is possible upon application of the new schedule now in effect.

FIRE PREVENTION RECOMMENDATIONS:

1. Repair all broken lath and plaster.
2. Clean up and remove shavings from the manual training room at the close of each day.
3. Provide chemical extinguishers as above specified.



NO. 18 - ROCKY RIDGE

DESCRIPTION: One story stucco on frame building, on concrete foundations, with ordinary wood joist roof covered with composition shingle and metal; interior finish is of wood lath and plaster on sidewalls with composition board ceiling. Floors are of ordinary wood joist construction.

This building, consisting of two classrooms, is lighted by electricity and heated by stoves with smoke pipe running to brick chimney built from the ground.

In the rear of the building is a one story wing of frame construction, with ordinary wood joist floors and interior finish of wood panelling floor to ceiling. This room being used as a Community Library.

Building is in a very good state of repair and the estimated 100% insurable value is approximately \$5,000 after deducting cost of foundations, excavations and depreciation, while at the present \$4,500 is carried on building and \$450 on contents.

PROTECTION: This school is located outside the limits of any recognized fire protection zone and the correct rate, therefore, is 65 cents building and contents.



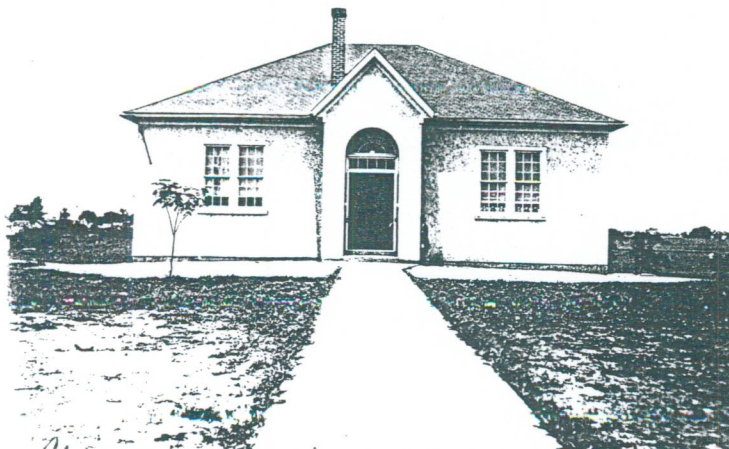
NO. 19 - CREAGERSTOWN

DESCRIPTION: One story stucco on frame building on concrete foundations, with an ordinary wood joist roof covered with composition shingle; interior finish is of wood lath and plaster on sidewalls, with composition board ceiling. Floors are ordinary wood joist construction.

This building consists of two rooms, is lighted by electricity and heated by stoves with pipe running to brick chimney built from the ground.

Building is in a very good state of repair and the estimated 100% insurable value is approximately \$4,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$4,500 is carried on the building and \$450 on contents.

PROTECTION: This building is located outside the limits of any recognized fire protection zone and takes a rate of 65 cents on both building and contents.



NO. 20 - EMMITSBURG

DESCRIPTION: Two story brick building with an ordinary wood joist roof covered with slag; interior finish of wood lath and plaster sidewalls and ceiling; hallways have concrete floors and brick division walls, while the classrooms have ordinary wood joist floors. Building is lighted by electricity and heated by steam from boiler in the basement.

Second floor contains four classrooms and auditorium having a small stage, while the first floor consists of five classrooms, two bookrooms, office and library. Basement, which has a concrete floor, contains manual training room, home economics rooms, chemistry room and boiler room.

This building, built in 1922, is in an excellent state of repair and the estimated 100% insurable value is approximately \$6,500 after deducting cost of foundations, excavations and depreciation, while at the present time \$36,000 is carried on the building and \$4,500 on contents.

PROTECTION: This building is located outside the limits of the recognized fire protection zone of Emmitsburg and the correct rate, therefore, is 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide three 2½ gallon chemical labelled extinguishers on each floor and basement.



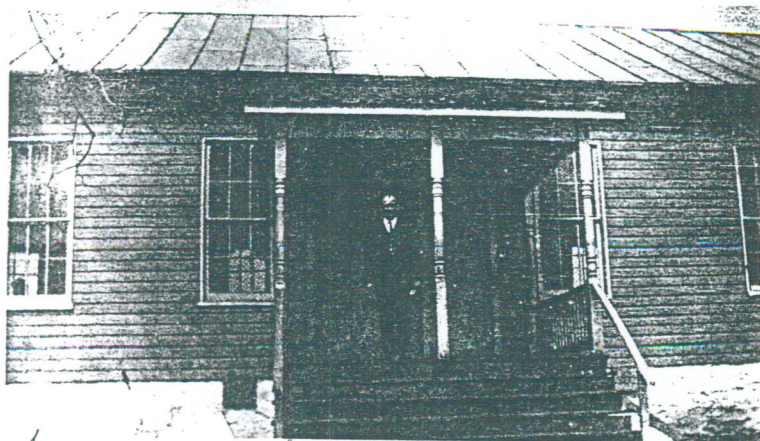
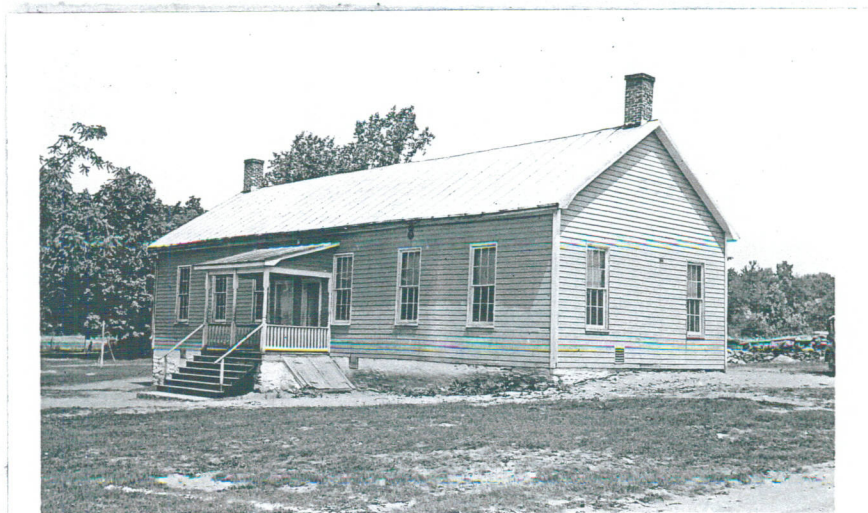
NO. 22 - FORREST

DESCRIPTION: One story frame building on stone foundations with an ordinary wood joist roof covered with metal; interior finish wood lath and plaster sidewalls with tongued and grooved wood sheathed ceiling. Floors are of ordinary wood joist construction.

This building consists of two rooms, is heated by means of stoves with pipe running to brick chimney built from the ground.

Building is in a good state of repair and the estimated 100% insurable value is approximately \$2,600 after deducting cost of foundations, excavations and depreciation, while at the present time \$1,350 is carried on the building and \$450 on contents.

PROTECTION: This building is located outside the limits of any recognized fire protection zone and the correct rate, therefore, should be 65 cents building and contents.



Forrest pic. in black book

NO. 23 - WOLFVILLE

DESCRIPTION: One story and basement brick building on stone foundations, with ordinary wood joist roof covered with metal; interior finish is of wood lath and plaster sidewalls and ceiling, with floor of ordinary wood joist construction.

The upper floor contains four classrooms, with an auditorium having a small stage and boiler room in the basement. Building is heated by steam and lighted by electricity from a Delco Plant, operated by gasoline engine located in the basement.

Building is fairly old, but in a good state of repair and the estimated 100% insurable value is approximately \$19,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$7,200 is carried on the building and \$800 on contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Clean up and remove all rubbish from the coal bin in boiler room, and also from the closet under stairs.
2. Repair all broken lath and plaster.

DISCUSSION OF RATE: This building, located in the village of Wolfsville, is beyond the limits of any recognized fire zone and the correct rate, therefore, is 58 cents building and contents.



NO. 24 - PHILIPS DELIGHT

DESCRIPTION: One story frame building of the portable type, on wood posts, with an ordinary wood joist roof of light construction covered with composition; interior finish tongued and grooved wood sheathing sidewalls and ceiling, with floor of ordinary wood joist construction. This building has no means of artificial light; is heated by stove with pipe running to brick chimney built from the ground and consists of one classroom only.

This school is in fairly good state of repair and the estimated 100% insurable value is approximately \$900 after deducting cost of foundations and depreciation, while at the present time \$450 on building and \$180 carried on contents.

DISCUSSION OF RATE: This building, located in Catactin District, is beyond the limits of any recognized fire protection zone and, therefore, the correct rate is 65 cents building and contents.



NO. 25 - URBANA

DESCRIPTION: One story and basement brick building with ordinary wood joist roof covered with slag; interior finish wood lat and plaster sidewalls, with composition board ceiling. Floor is of ordinary wood joist construction first, with concrete on earth in basement. Building is lighted by electricity and heated by steam from boiler in the basement.

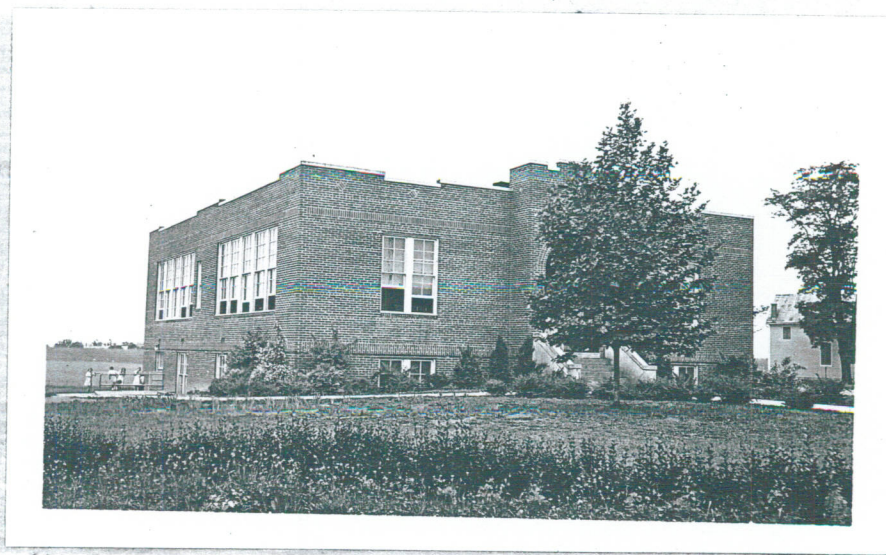
First floor contains four classrooms, with small auditorium and boiler room in basement.

Building was built in 1928, is in a good state of repair and the estimated 100% insurable value is approximately \$19,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$13,500 is carried on building and \$800 on contents.

DISCUSSION OF RATE: This building, located in the Urbana District, is outside of any recognized fire protection zone and the correct rate on same, therefore, is 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide two 2½ gallon chemical labelled extinguishers each first floor and basement.



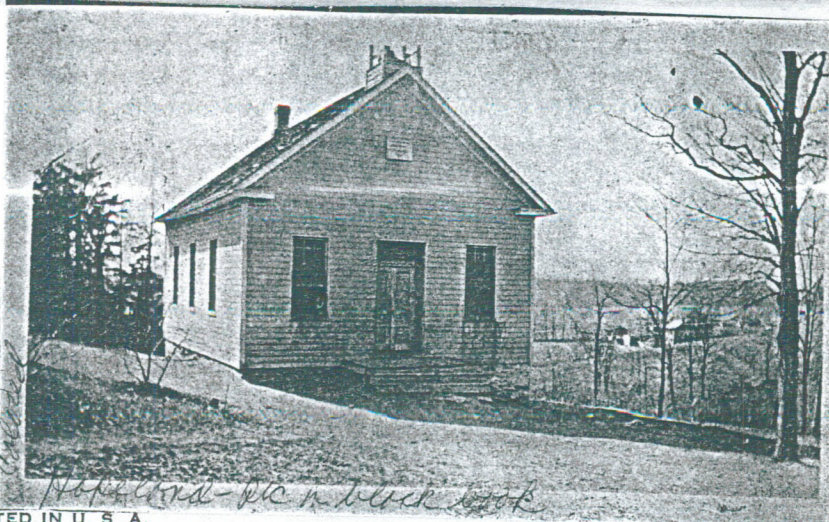
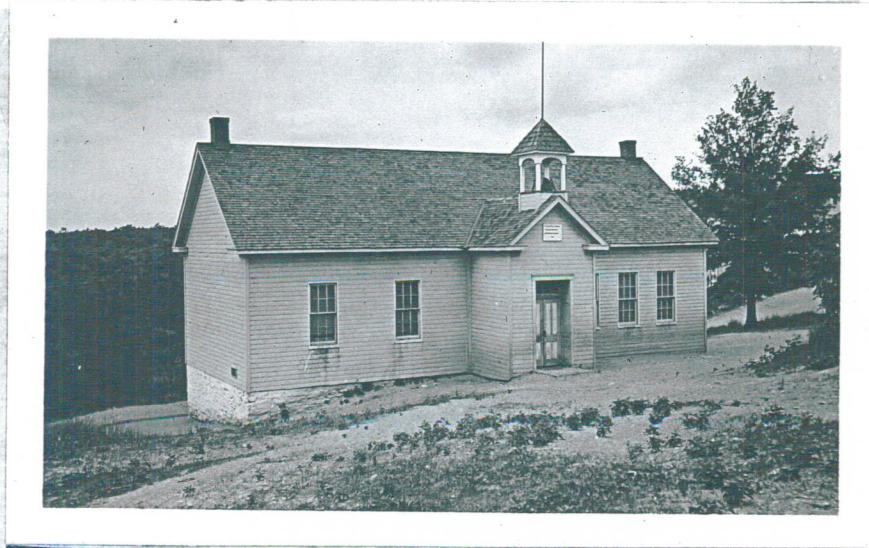
NO. 27 - HOPELAND (colored)

DESCRIPTION: One story frame building on stone and tile foundations with an ordinary wood joist roof covered with wood shingle; interior finish is of tongued and grooved wood sheathing ceiling, with wood lath and plaster sidewalls. Floor is of ordinary wood joist construction.

Building consists of two rooms; is lighted by kerosene lamps and heated by coal stove with pipe running to brick chimney built from the ground.

This building is fairly old, in a fair state of repair and the estimated 100% insurable value is approximately \$2,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$800 is carried on building and \$135 on contents.

DISCUSSION OF RATE: This building, located in Urbana District, is outside any recognized fire protection zone and the correct rate, therefore, is 70 cents building and contents.



NO. 28 - EBENZER (Colored)

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof covered with metal; interior finish of tongued and grooved wood sheathing on ceiling, with wood lath and plaster sidewalls. Floor is of ordinary wood joist construction. Building consists of one room only, has no means of artificial light and is heated by means of coal stove with pipe running to brick chimney built from the ground. Building is fairly old, in a fair state of repair and the estimated 100% insurable value is approximately \$1,150 after deducting cost of foundations and depreciation, which at the present time \$450 is carried on building and \$90 on contents.

DISCUSSION OF RATE: This building, located in Urbana District, is outside any recognized fire protection zone and the correct rate on same therefore, should be 65 cents building and contents.



NO. 29 - DELLA (Colored)

DESCRIPTION: One story frame building on stone foundations, with woodshingle roof on ordinary wood joist; floors of ordinary wood joist construction, with an interior finish of wood lath and plaster sidewalls and ceiling. Building has no means of artificial light and is heated by means of stoves; at the time of inspection the building was entirely locked and access to the interior could not be obtained and the above information was developed from residents in the neighborhood.

Building is in a fair state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on the building and \$65 on contents.

DISCUSSION OF RATE: Building is located in the Urbana District and outside the limits of any recognized fire protection zone, and therefore, the correct rate should be 70 cents building and contents.



*Colored
Della - pic. in black book*

NO. 30 - COMSTOCK (Colored)

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof covered with wood shingle; interior finish of wood lath and plaster sidewalls and ceiling, with floor of ordinary wood joist construction. Building consists of one classroom, is lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground. Building is in a good state of repair; is not owned by the School Board, same having been devoted to residents of the neighborhood by a Philanthropist having a residence in the vicinity and the estimated 100% insurable value is approximately \$2,000 after deducting cost of foundations, excavations and depreciation, while at the present time the School Board is not carrying any insurance on the building, but \$180 on the contents.



PLEASANT GROVE

DESCRIPTION: One story frame building on concrete foundations, with an ordinary wood joist roof covered with metal; interior finish of pressed metal ceiling and wood lath and plaster sidewalls. Ordinary wood joist floor; building is lighted by electricity and heated by stove with pipe running to brick chimney built from the ground. Building consists of one room only, and we were advised is no longer used as a school. At time of our inspection building was locked, but from observation it would appear that the building is used as a Community House. Building is in a fair state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$250 is carried on the building. Building is located in Urbana District, beyond the limits of fire protection and correct rate is 65 cents building and contents.



NO. 51 - LIBERTYTOWN

DESCRIPTION: Two story brick building with an ordinary wood joist roof covered with slag; division walls are brick with hallway floors of concrete, and concrete and steel stairs. Floors in classrooms being ordinary wood joist construction. Interior finish is wood lath and plaster sidewalls, with composition board ceiling. Building is lighted by electricity and heated by steam from boiler in the basement, the latter being in a separate fireproof room, cut off from the remainder of the building.

Second floor contains eight classrooms, with an auditorium, cafeteria, office and chemistry room on first floor; cafeteria is equipped with gas stove using Pyrofax for fuel.

This building, building in 1927, is in a good state of repair and the estimated 100% insurable value is approximately \$45,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$31,500 is carried on building and \$2,250 on contents.

PROTECTION: This building is located beyond the limits of any recognized fire protection zone and the correct rate, therefore, is 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide three 2½ gallon chemical labelled extinguishers on each floor.
2. Clean up and remove all rubbish in closet under stairs.
3. Footlights on stage of auditorium to be permanently installed, using either metal conduit or BX cable.



NO. 32 - MAPLEVILLE

DESCRIPTION: One story frame building on stone foundations, having ordinary wood joist roof covered with metal; interior finish is of tongued and grooved wood sheathing on the ceiling, with wood lath and plaster sidewalls; floor being ordinary wood joist. Building consists of one classroom; is lighted by kerosene lamps and heated by stove with pipe running to brick chimney supported on joist straps. Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on building and \$90 on contents. This building is outside the limits of any fire protection zone and the correct rate is 65 cents building and contents.

NO. 33 - LIBERTYTOWN (Colored)

DESCRIPTION: One story frame building on stone foundations, ordinary wood joist roof covered with metal; floor is ordinary wood joist, with interior finish of tongued and grooved wood sheathing on ceiling and wood lath and plaster sidewalls. At time of inspection building was locked and access to the interior could not be obtained, although we were advised that same consists of one classroom, is heated by stove with pipe running to brick chimney and has no means of artificial light. Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,200 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on building and \$90 on contents.

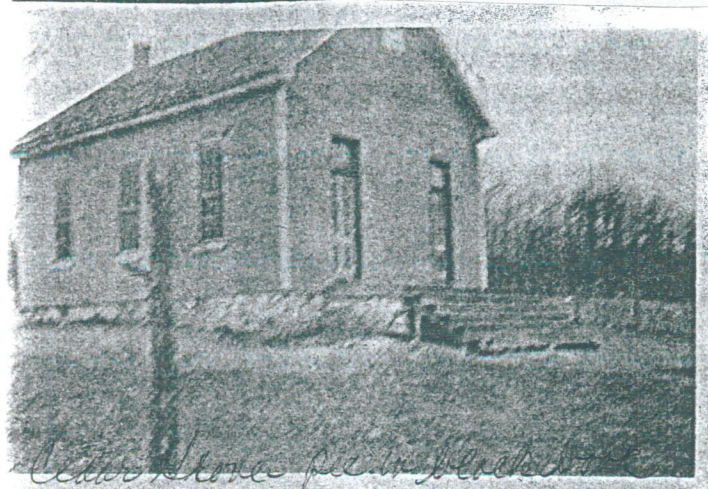


CEDAR GROVE

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof covered with wood shingle; floors of ordinary wood joist construction, with an interior finish of tongued and grooved wood sheathing on ceiling and wood lat and plaster sidewalls. Building is lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground.

This building, while owned by the School Board, is no longer used as a school but is being occupied as a dwelling and the estimated 100% insurable value, therefore, is represented by whatever amount can be obtained by the sale of the building, while at the present time insurance is being carried in the amount of \$250 on the building.

DISCUSSION OF RATES: This building, located in Libertytown District, is beyond the limits of any recognized fire protection zone and the correct rate, therefore, is 70 cents buildings and contents.



NO. 34 - NEW MARKET

DESCRIPTION: One and two story brick building on concrete foundations, with ordinary wood joist roof covered with slate and slag. The two story section has brick division walls, with concrete floor in hallways and ordinary wood joist floor in classrooms. Interior finish being wood lath and plaster sidewalls and ceiling. Building is lighted by electricity and heated by steam from boiler in small basement.

Second floor consists of three classrooms, music room and cafeteria, while the first floor contains four classrooms.

The one story portion of the building is used as an auditorium and gymnasium with ordinary wood joist floor, has a small stage but no scenery, is lighted by electricity and heated from the boiler in the main building.

This entire building is in a very good state of repair and the estimated 100% insurable value is approximately \$35,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$27,500 is carried on the building and \$2,700 on contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide two 2½ gallon chemical labelled extinguishers on each floor and two in the gymnasium.
2. Remove crepe paper now stuck into electric outlets of the footlights on stage.

DISCUSSION OF RATE: This building is located beyond the limits of any recognized fire protection zone and the correct rate, therefore, is 58 cents building and contents.



NO. 35 - NEW MARKET (Colored)

DESCRIPTION: One story stone building with ordinary wood joist roof covered with metal; interior finish is wood lath and plaster sidewalls with tongued and grooved wood sheathed ceiling; floor being of ordinary wood joist construction. Building has no means of artificial light; heated by stove with pipe running to brick chimney built from the ground. Building consists of one classroom only.

This building is quite old, in a fair state of repair and the estimated 100% insurable value is approximately \$2,400 after deducting cost of foundations and depreciation, while at the present time \$350 is carried on the building and \$90 on the contents.

DISCUSSION OF RATE: This building is also located beyond the limits of any recognized fire protection zone and the correct rate, therefore, is 58 cents building and contents.



New Market (Colored). See in black book

NO. 56 - BARTONSVILLE (Colored)

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof covered with metal; floor of ordinary wood joist construction and while the building was locked at time of inspection and no access could be obtained to the interior, we were advised that same had wood lath and plaster sidewalls with tongued and grooved wood sheathed ceiling. Building has no means of artificial light, but is heated by coal stove with pipe running to brick chimney.

Building is in a fair state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on the building and \$90 on the contents.

DISCUSSION OF RATE: This building, located in the New Market District, is outside the limits of any fire protection zone and the correct rate, therefore, is 65 cents building and contents.



NO. 37 - NEW LONDON (COLORED)

DESCRIPTION: One story frame building on stone foundations with ordinary wood joist roofcovered with metal; interior finish is of wood lath and plaster sidewalls with tongued and grooved wood sheathed ceiling. Floor is of ordinary wood joist construction. Building consists of one classroom; there is no means of artificial light and it is heated by stove with pipe running to brick chimney.

Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on the building and \$90 on contents.



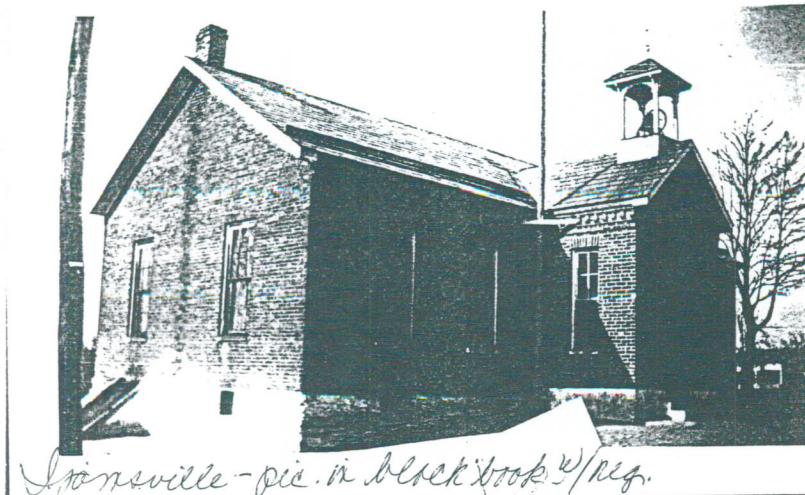
IJAMSVILLE

DESCRIPTION: One story brick building on stone foundations with an ordinary wood joist roof covered with slate; interior finish being wood lath and plaster, with floors of ordinary wood joist construction.

This school consists of two classrooms and was formerly heated by a pipeless furnace located in small basement and lighted by electricity.

Building is no longer used as a school, is not necessary for the purposes of the School Board and the insurable value, therefore, is represented by whatever sale price can be obtained.

PROTECTION: This building, located in NewMarket District, is outside the limits of any recognized fire protection zone and the correct rate, therefore, should be 58 cents building and contents.



NO. 38 - SABILLASVILLE

DESCRIPTION: Two story brick building on concrete foundations, with ordinary wood joist roof covered with slate and slag; interior finish is of wood lath and plaster sidewalls, with composition board ceiling, floors being of ordinary wood joist construction. Building is lighted by electricity and heated by steam from boiler in the basement.

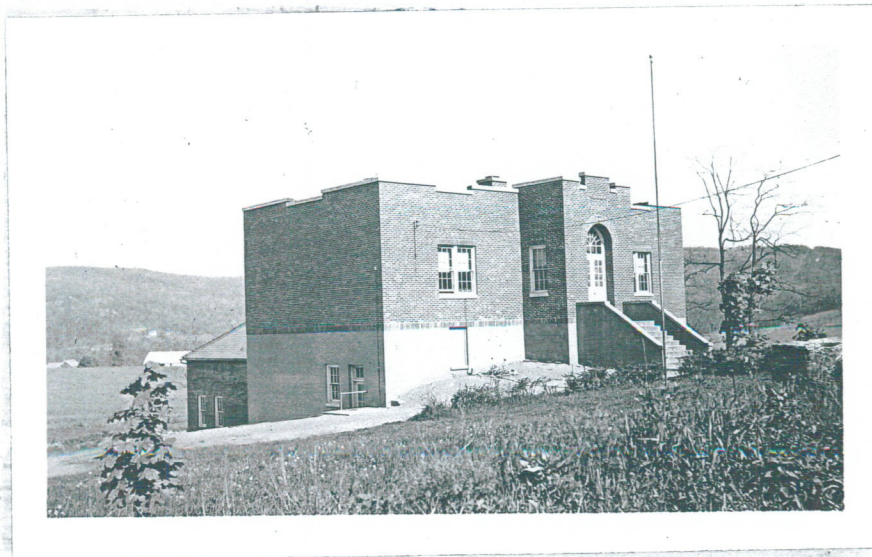
Second floor of the front section contains two classrooms, with two classrooms on the first floor. Rear section first floor consists of toilets, with boiler room in the basement.

Original portion of this building was built in 1926, and the rear portion added in 1934; the entire building being in a very good state of repair and the estimated 100% insurable value is approximately \$15,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$12,000 is carried on the building and \$550 on contents.

DISCUSSION OF RATE: This building is located in Heavers District, and is outside the limits of any fire protection zone and, therefore the correct rate is 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide a permanent and rigid stand for electric stove, discontinuing placing same on fibre carton.
2. Clean up and remove all dirt and rubbish in cloak room.



NO. 39 - FOXVILLE

DESCRIPTION: One story stucco on frame building on concrete foundations, with ordinary wood joist roof covered with composition shingle; interior finish is wood lath and plaster sidewalls and ceiling, with floors of ordinary wood joist construction. This building consists of two rooms and a library; is heated by stoves with pipe running to concrete chimney built from the ground and lighted by kerosene lamps.

Building is in a good state of repair and the estimated 100% insurable value is approximately \$4,000 after deducting cost of foundations and depreciation, while at the present time \$4,050 is carried on the building and \$450 on contents.

DISCUSSION OF RATE: This building, located in Hauvers District, is outside the limits of any recognized fire protection zone and, therefore, the correct rate is 65 cents building and contents.



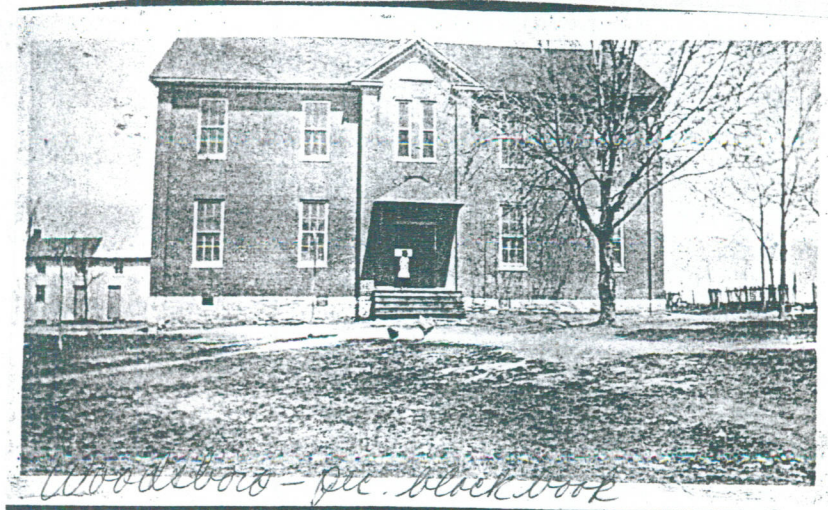
NO. 40 - WOODSBORO

DESCRIPTION: Two story brick building on stone foundations, with ordinary wood joist roof covered with wood shingle; interior finish is of tongued and grooved wood sheathing on ceiling, with wood lath and plaster sidewalls, floors being of ordinary wood joist construction. Building is lighted by electricity and heated by steam from boiler in small basement.

Second floor consists of two classrooms, with two classrooms on the first floor.

This building is very old, in a fair state of repair and the estimated 100% insurable value is approximately \$9,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$6,300 is carried on the building and \$650 on contents.

DISCUSSION OF RATE: This building, located in Woodsboro District, is not in any fire protection zone, therefore, the correct rate is 61 cents buildings and contents.



NO. 41 - NEW MIDWAY

DESCRIPTION: Two story brick building on concrete foundations, with ordinary wood joist roof covered with slate; division walls are of brick construction, with floors of concrete in the hallways and ordinary wood joist floors in classrooms. Interior finish being of wood lath and plaster sidewalls and ceiling. Building is lighted by electricity and heated by steam from boiler in the basement.

Second floor containing four classrooms, with three classrooms, office and storeroom on the first floor. Small basement under one corner of the building only is used for boiler room.

This building, built in 1930, is in an excellent state of repair and the estimated 100% insurable value is approximately \$25,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$18,000 is carried on the building and \$2,250 on the contents.

DISCUSSION OF RATE: This building, located in the Woodsboro District, is outside the limits of any recognized fire protection zone and the correct rate, therefore, is 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide two 2½ gallon chemical labelled extinguishers on each first and second floors.



NO. 42 - KNOXVILLE

DESCRIPTION: One story and basement brick building on concrete foundations, with ordinary wood joist roof covered with slag; interior finish wood lath and plaster sidewalls, with composition board ceiling; floors being of ordinary wood joist construction, except basement which has a concrete floor.

Building consists of four classrooms, is lighted by electricity and heated by steam from boiler in the basement; the basement extending under part of the building only.

This building, built in 1925, has depreciated very rapidly in that the walls show signs of roof leaks in several places and the floors are badly warped and loose from the joist, and the estimated 100% insurable value is approximately \$10,000 after deducting cost of foundations, excavations and depreciation, while at the present time insurance is carried in the amount of \$9,900 on building and \$900 on contents.

PROTECTION: This building is located outside the limits of any recognized fire protection zone and the rate, therefore, is 38 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide two 2½ gallon chemical labelled extinguishers on first floor.



NO. 43 - MOUNT PLEASANT

DESCRIPTION: One story brick building on stone foundations with an ordinary wood joist roof covered with wood shingle; interior finish is of wood lath and plaster sidewalls, with tongued and grooved wood sheathing ceiling.

Building consists of two classrooms, is lighted by electricity and heated by means of stove with pipe running to brick chimney built from the ground.

This building is fairly old but in a good state of repair and the estimated 100% insurable value is approximately \$3,000 after deducting cost of foundations and depreciation, while at the present time \$1,080 is carried on the building and \$450 on contents.

PROTECTION: This school is located beyond the limits of any recognized fire protection zone and the rate, therefore, is 61 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide a sheet of metal on the floor beneath all stoves, so arranged that same will extend at least 12" beyond the widest portion of the stove on all four sides.



NO. 44 - MT. PLEASANT (colored)

DESCRIPTION: One story frame building on stone foundations, with metal roof on ordinary wood joist; interior finish is of wood lath and plaster, with floor of ordinary wood joist construction. This building consists of one room, lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground.

School is in a good state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on building and \$155 on contents.

PROTECTION: This building is located outside of any recognized fire protection zone and, therefore, the correct rate is 65 cents building and contents.



Mt. Pleasant (Colored) - pic. in black book

NO. 45 - JEFFERSON

DESCRIPTION: One story brick building with ordinary wood joist roof covered with slag; interior finish is of wood lath and plaster sidewalls with composition board ceiling; floors being of ordinary wood joist construction.

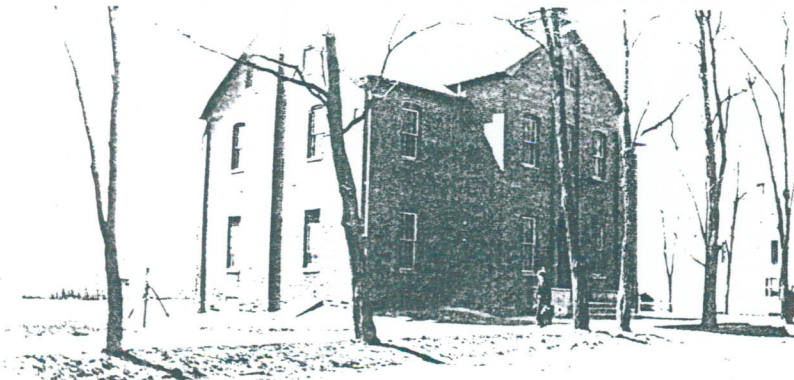
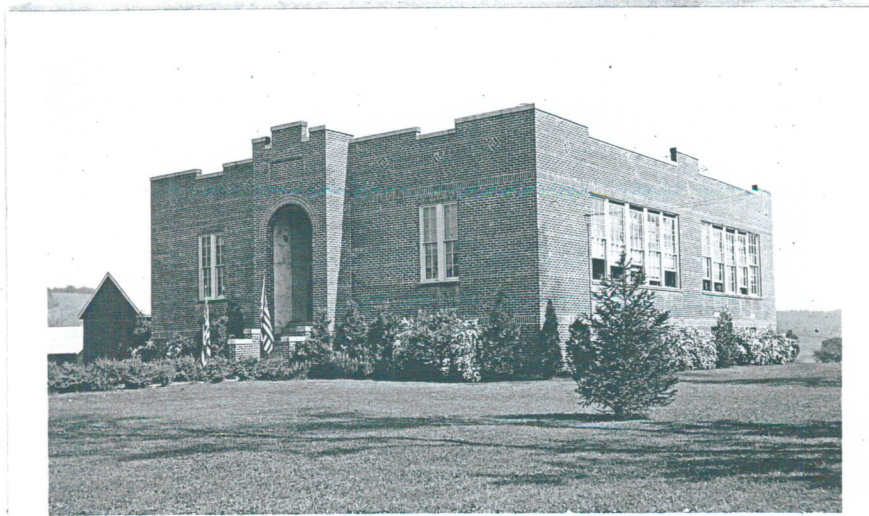
Building consists of four classrooms, is lighted by electricity and heated by means of steam from boiler in the basement, the latter having a concrete floor and is used as a gymnasium and boiler room.

This building was built in 1926, is in an excellent state of repair and the estimated 100% insurable value is approximately \$19,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$12,000 is carried on the building and \$900 on contents.

PROTECTION: This school is located beyond the limits of any recognized fire protection zone and the correct rate, therefore, is 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Repair electric light switches in gymnasium.



NO. 46 - MOUNTVILLE

DESCRIPTION: One story frame building of the portable type on brick piers, having an ordinary wood joist roof of light construction covered with composition; no interior finish on sidewalls or ceiling, with floor of ordinary wood joist construction. This building apparently has no means of artificial light; is heated by means of stove with pipe running to brick chimney built from the ground, is in a fair state of repair and the estimated 100% insurable value is approximately \$900 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on building and \$135 on contents.

PRETECTION: This building is outside the limits of any recognized fire protection and the correct rate is 65 cents building and conten



NO. 47 - SUNNYSIDE, (Colored)

DESCRIPTION: One story frame building on stone foundations, ordinary wood joist roof covered with metal; interior finish is of wood lath and plaster sidewalls with tongued and grooved wood sheathed ceiling. Floors being of ordinary wood joist construction. Building consists of one classroom, is lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground. Building is in a fair state of repair and the estimated 100% insurable value is approximately \$900 after deducting cost of foundations and depreciation, while at the present time \$850 is carried on building and \$90 on contents.



NO. 48 - THURMONT

DESCRIPTION: Two story and basement brick building with ordinary wood joist roof covered with slag; division walls are of brick construction with floors of ordinary wood joist. Interior finish is wire lath and plaster sidewalls and ceiling; entire building being lighted by electricity and heated by steam from boiler in the basement.

Second floor consists of six classrooms, library and auditorium, having a small stage but no scenery, while the first floor contains eight classrooms, office and retiring room. Basement, which has a concrete floor, contains cafeteria, home economics department, chemistry room, boiler room and manual training room.

This building is in a very good state of repair, the main portion having been built some years ago, while in 1928 an addition was added, and the estimated 100% insurable value is approximately \$70,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$54,000 is carried on building and \$5,400 on contents.

PROTECTION: This building is classed as protected and takes a rate of .07 on the building and .13 on contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Discontinue the practice of storing baled paper in the basement; same to be removed at least once a week.
2. Footlights on stage of auditorium to be installed in accordance with the requirements of the National Electric Code.
3. Discontinue the practice of storing and using gasoline blow torch in manual training department.



NO. 49 - CATOCTIN FURNACE

DESCRIPTION: One story frame building of the portable type on stone piers, with ordinary wood joist roof of light construction covered with composition; interior finish is composition board sidewalls and ceiling, with floor of ordinary wood joist construction.

This building consists of one classroom, is heated by stove with pipe running to brick chimney built from the ground, is in a fair state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$575 is carried on the building and \$225 on contents.

PROTECTION: This building, located in Thurmont District, is beyond the limits of any recognized fire protection zone and, therefore, takes a rate of 65 cents building and contents.



NO. 50 - CATOCHIN FURNACE

DESCRIPTION: One story frame building of the portable type with ordinary wood joist roof covered with composition; no interior finish sidewalls or ceiling, with floor of ordinary wood joist construction. This building consists of one classroom only, is lighted by kerosene lamps and heated by means of stove with pipe running to brick chimney built from the ground.

Building is in only a fair state of repair and the estimated 100% insurable value is approximately \$900 after deducting cost of foundations and depreciation, while at the present time \$575 is carried on the building and \$225 on the contents.

PROTECTION: This building is located in Thurmont District, is also beyond the limits of any recognized fire protection zone and takes a rate of 65 cents building and contents.



NO. 51 - MYERSVILLE

DESCRIPTION: Two story brick building with ordinary wood joist roof covered with slag; interior finish of wood lath and plaster sidewalls, with composition board ceiling; floor is of ordinary wood joist construction.

Second floor contains four classrooms, while the first floor which is of concrete, consists of an auditorium having a small stage but no scenery and boiler room.

This building was built in 1927, is in a very good state of repair and the estimated 100% insurable value is approximately \$22,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$13,500 is carried on the building and \$900 on contents.

PROTECTION: This building, located in Myersville District, is outside the limits of any recognized fire protection zone and, therefore, takes a rate of 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Footlights on stage of auditorium should be installed in accordance with the requirements of the National Electric Code.
2. Clean up and remove all rubbish from closet beneath the stairs.



NO. 52 - HARMONY

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof of light construction covered with composition. Interior finish is of composition board sidewalls and ceiling, with floor of ordinary wood joist construction. Building is of the portable type.

This building consists of two classrooms, is heated by means of stove with pipe running to brick chimney built from the ground; is in a fair state of repair and the estimated 100% insurable value is approximately \$2,000 after deducting cost of foundations and depreciation, while at the present time \$400 is carried on the building and \$270 on contents.

PROTECTION: This building, located in Jackson District, is beyond the limits of any recognized fire protection zone and the correct rate is 65 cents building and contents.



NO. 53 - JOHNSVILLE

DESCRIPTION: One story brick building on stone foundations with an ordinary wood joist roof covered with metal; interior finish is of wood lath and plaster sidewalls with tongued and grooved wood sheathed ceiling. Floor is of ordinary wood joist construction.

This building consists of two classrooms, is lighted by electricity and heated by means of stoves with pipes running to brick chimney built from the ground.

This school is quite old but in a good state of repair and the estimated 100% insurable value is approximately \$4,500 after deducting cost of foundations and depreciation, while at the present time \$1,350 is carried on the building and \$450 on contents.

PROTECTION: This building, located in Johnsville District, is beyond the limits of any recognized fire protection zone and the correct rate, therefore, is 58 cents building and contents.



NO. 55 - FRIENDSHIP

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof covered with metal; interior finish is of wood lath and plaster on sidewalls with tongued and grooved wood sheathed ceiling. Building consists of one room only, is lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground.

Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on the building and \$90 on contents.

PROTECTION: This school, located in Woodville District, is outside the limits of any recognized fire protection zone and the correct rate, therefore, is 65 cents building and contents.



NO. 56 - FOREST GROVE

DESCRIPTION: One story frame building on stone foundations with ordinary wood joist roof covered with metal; floor is of ordinary wood joist construction, with tongued and grooved wood sheathed ceiling and sidewalls are wood lath and plaster.

Building consists of one classroom, is lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground.

This building is in a good state of repair and the estimated 100% insurable value is approximately \$1,200 after deducting cost of foundations and depreciation, while at the present time \$450 is carried on the building and \$135 on contents.

PROTECTION: This building, located in Woodville District, is outside the limits of any recognized fire protection zone and the correct rate, therefore, is 65 cents building and contents.



NO. 57 - PROSPECT

DESCRIPTION: One story frame building on stone foundations with ordinary wood joist roof covered with metal; interior finish is of wood lath and plaster with floor of ordinary wood joist construction.

Building consists of two classrooms, although apparently one is not being used, is lighted by electricity and heated by means of stoves with pipes running to brick chimney built from the ground.

This building is in a good state of repair and the estimated 100% insurable value is approximately \$2,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$750 is carried on building and \$180 on contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Repair all broken lath and plaster.

PROTECTION: This building, located in Woodville District, is outside the limits of any recognized fire protection zone and the correct rate is 65 cents building and contents.



NO. 58 - HARRISVILLE

DESCRIPTION: One story frame building on stone foundations with metal roof on ordinary wood joist; floor is ordinary wood joist construction, with an interior finish of wood lath and plaster sidewalls and tongued and grooved wood sheathed ceiling.

Building consists of one classroom, is lighted by means of gasoline lamp and heated by coal stove, with pipe running to brick chimney built from the ground.

This building apparently is quite old, in a poor state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time insurance is being carried in the amount of \$450 on building and \$135 on contents.

PROTECTION: This building, located in Woodville District, is outside the limits of any recognized fire protection zone and the correct rate, therefore, should be 65 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Discontinue the practice of using gasoline pressure lamps for lighting.



WOODVILLE (Colored)

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof covered with metal; interior finish is of tongued and grooved wood sheathing on ceiling, and wood lath and plaster sidewalls, floor being ordinary wood joist construction. At time of inspection this building was locked and no access could be obtained to the interior, but we were advised that same consisted of one classroom, is lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground.

Building is in a fair state of repair and the estimated 100% insurable value is approximately \$1,100 after deducting cost of foundations and depreciation, while at the present time no insurance is carried.

PROTECTION: This building, located in Woodville District, is outside the limits of any recognized fire protection zone and the correct rate, therefore, is 65 cents building and contents.



NO. 59 - UNIONVILLE

DESCRIPTION: Two story Brame building with ordinary wood joist roof covered with metal; interior finish wood lath and plaster side walls and ceiling second floor, with tongued and grooved wood sheathing first floor; floors being of ordinary wood joist construction.

Second floor is used as an auditorium, having a small stage but no scenery, as a community meeting place, while the first floor consists of two classrooms. Entire building being lighted by electricity and heated by stove with pipe running to brick chimney built from the ground.

This building is in a good state of repair and the estimated 100% insurable value is approximately \$4,000 after deducting cost of foundations and depreciation, while at the present time \$2,700 is carried on the building and \$450 on contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Discontinue practice of parking automobiles beneath sliding ladder of fire escape.



NO. 60 - OLDSFIELD (Colored)

DESCRIPTION: One story frame building on stone foundations, with ordinary wood joist roof covered with metal; interior finish is of wood lath and plaster sidewalls and ceiling, with floors of ordinary wood joist construction.

This building consists of two classrooms, which are lighted by kerosene lamps and heated by hot air from pipeless furnace located in small basement.

Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,200 after deducting cost of foundations and depreciation, while at the present time \$775 is carried on building and \$135 on contents.

PROTECTION: This building, located in Linganore District, is outside the limits of any recognized fire protection zone and the correct rate, therefore, is 65 cents building and contents.



No. 61 - LEWISTOWN

DESCRIPTION: One story brick building with ordinary wood joist roof covered with slag; interior finish is wire lath and plaster sidewalls with composition board ceiling. Floor ordinary wood joist construction with brick division walls.

Building consists of five classrooms, and library; is lighted by electricity and heated by steam from boiler in the basement, the latter extending under a portion of the building only and is used for boiler room and storage of miscellaneous articles.

The original part of this building was built in 1926 and in 1930 an addition was added, building is in a very good state of repair and the estimated 100% insurable value is approximately \$28,500 after deducting cost of foundations, excavations and depreciation, while at the present time \$15,750 is carried on the building and \$900 on contents.

PROTECTION: This building, located in Lewistown District, is outside the limits of any recognized fire protection zone, therefore, the correct rate is 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Provide two 2½ gallon chemical labelled extinguishers on the first floor and one in the basement.



NO. 62 - BLOOMFIELD

DESCRIPTION: One story frame building on stone foundations with ordinary wood joist roof covered with metal; floors of ordinary wood joist, with an interior finish of tongued and grooved wood sheathing on ceiling and wood lath and plaster sidewalls.

This building consists of one room only and is heated by stove with pipe running to brick chimney built from the ground.

Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,200 after deducting cost of foundations and depreciation, while at the present time \$550 is carried on the building and \$180 on contents.

PROTECTION: This school, located in Tuscarora District, is beyond the limits of any recognized fire protection zone and the correct rate, therefore, should be 65 cents building and contents.



NO. 63 - BROCK HILL

DESCRIPTION: One story brick building on stone foundations with ordinary wood joist roof covered with metal; interior finish is of tongued and grooved wood sheathing on the ceiling, with wood lath and plaster sidewalls; floors being of ordinary wood joist construction.

This building consists of two classrooms, is lighted by electricity and heated by means of stoves with pipe running to brick chimney built from the ground.

Building is old, but in a good state of repair and the estimated 100% insurable value is approximately \$3,500 after deducting cost of foundations and depreciation, while at the present time \$1,25 is carried on the building and \$270 on contents.

PROTECTION: This building, located in Tuscarora District, is beyond the limits of any recognized fire protection zone and the correct rate, therefore, should be 58 cents building and contents.



NO. 64 - BROAD RUN

DESCRIPTION: One story brick building with metal roof on ordinary wood joist; interior finish is of wood lath and plaster sidewalls and ceiling, with floor of ordinary wood joist construction.

This building consists of two classrooms; apparently one is not being used; is lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground.

There is a small basement under a portion of this building which has a concrete floor and is used for storage purposes.

Building is quite old, in a fair state of repair and the estimated 100% insurable value is approximately \$3,000 after deducting cost of foundations and depreciation, while at the present time \$1,125 is carried on the building and \$270 on contents.

PROTECTION: This building, located in Burkittsville District, is outside the limits of any recognized fire protection zone, and the correct rate, therefore, is 58 cents building and contents.



NO. 65 - BURKITTSVILLE

DESCRIPTION: One story and basement brick building with ordinary wood joist roof covered with slag; interior finish is wood lath and plaster sidewalls with pressed metal ceiling; floor is of ordinary wood joist construction.

Building consists of four classrooms and office; entire building being lighted by electricity and heated by steam from boiler in the basement, the latter having a concrete floor and metal ceiling and is used as playroom for the children attending the school.

This building, built in 1914, is in a good state of repair and the estimated 100% insurable value is approximately \$13,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$6,750 is carried on the building and \$775 on contents.

PROTECTION: This building, located in Burkittsville District, is beyond the limits of any recognized fire protection zone and, therefore, takes a rate of 58 cents building and contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Repair all broken lath and plaster.
2. Clean up and remove all rubbish from closet beneath the stairs.



NO. 66 - HORSEY'S (Colored)

DESCRIPTION: One story frame building on stone foundations with ordinary wood joist roof covered with wood shingle; interior finish is tongued and grooved wood sheathed ceiling, with wood lath and plaster walls. Building consists of one classroom only, is lighted by kerosene lamps and heated by stove with pipe running to brick chimney built from the ground.

This building, built in 1898, is in a good state of repair and the estimated 100% insurable value is approximately \$900 after deducting cost of foundations and depreciation, while at the present time \$350 is carried on the building and \$65 on contents.

PROTECTION: This building, located in Burkittsville District, is also outside the limits of any recognized fire protection zone and, therefore, the correct rate is 70 cents building and contents.



NO. 67 - BURKITTSVILLE (Colored)

DESCRIPTION: One story frame building on stone foundations with ordinary wood joist roof covered with wood shingle; floor of ordinary wood joist construction, with tongued and grooved wood sheathed ceiling and wood lath and plaster sidewalls.

This building consists of one classroom only, is heated by stoves with pipe running to brick chimney built from the ground.

Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$350 is carried on the building and \$90 on contents.

PROTECTION: This school is also located in Burkittsville District, beyond the limits of any recognized fire protection zone and the correct rate, therefore, is 70 cents building and contents.



NO. 68 - FEAGAVILLE

DESCRIPTION: One story brick building on stone foundations with ordinary wood joist roof covered with wood shingle; interior finish is wood lath and plaster sidewalls and tongued and grooved wood sheathed ceiling.

This building consists of two classrooms, is lighted by electricity and heated by stoves with pipe running to brick chimney built from the ground.

Building is in a good state of repair, although quite old, and the estimated 100% insurable value is approximately \$3,000 after deducting cost of foundations and depreciation, while at the present time \$1,350 is carried on the building and \$450 on contents.

PROTECTION: This school, located in Ballenger District, is about 3 miles from Frederick and beyond the limits of any recognized fire protection zone and the rate, therefore, is 51 cents building and contents.



NO. 69 - MT. PHILIP

DESCRIPTION: One story frame building on concrete foundations, with wood shingle roof on ordinary wood joist; interior finish is wood lath and plaster sidewalls, with tongued and grooved wood sheathed ceiling; floor being ordinary wood joist.

This building consists of one classroom only, is lighted by kerosene lamps and heated by stove with pipe running to a tile flue.

Building is in a good state of repair and the estimated 100% insurable value is approximately \$1,000 after deducting cost of foundations and depreciation, while at the present time \$550 is carried on the building and \$135 on contents.

FIRE PREVENTION RECOMMENDATIONS:

1. Build an approved brick chimney up from the ground; smoke pipe from stove to enter same at least 12 inches from any woodwork.



NO. 70 - BRUNSWICK HIGH

DESCRIPTION: One and two story and basement brick building with an ordinary wood joist roof covered with slate; one story portion being covered with slag. The Main Building has brick division walls, with concrete floor in hallways and concrete and steel stairs; floors in classrooms being ordinary wood joist construction. Interior finish is wood lath and plaster sidewalls and ceilings.

Second floor contains nine classrooms, office, storage room and library, with eight classrooms on first floor. Basement of this section contains Home Economics Room, locker room and manual training room. Building is heated by steam and lighted by electricity.

The one story section which directly communicates to the Main Building, has an ordinary wood joist floor and is used as an auditorium or gymnasium, there being a small stage with no scenery.

This building, built in 1928, is in a good state of repair and the estimated 100% insurable value is approximately \$95,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$85,500 is carried on the building and \$9,000 on contents.

PROTECTION: This building is located in the protected Town of Brunswick and, therefore, subject to the full protection afforded by the community and, in addition, has two 2" standpipes with 50 ft of hose at each outlet on each floor, with the exception of one outlet in the basement.

Co-Insurance rates on this building are .333 on building and .433 on contents. In this rate is included a charge of 3 cents which it might be possible to remove. This charge is made for chemical laboratory, but inasmuch as the laboratory that is in use is not for experimentation on the part of the pupils, but only as a demonstration proposition on the part of the instructor it may be possible to have this charge removed from the rate.

A credit of 3 cents can also be obtained by providing two 2½ gallon chemical labelled extinguishers on each floor and basement of the main building and two in the auditorium.

A further credit of 2 cents could be obtained if the two standpipes were extended to the top floor and 50 ft of hose provided at each outlet.

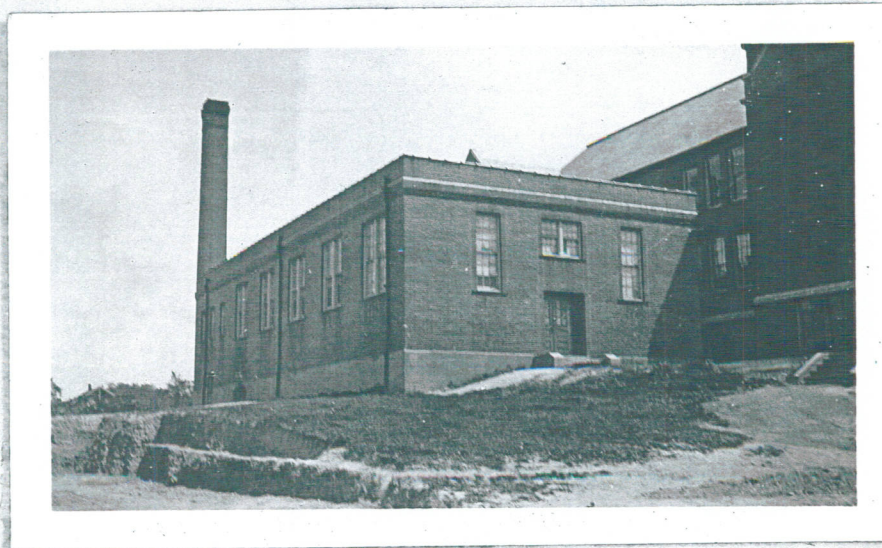
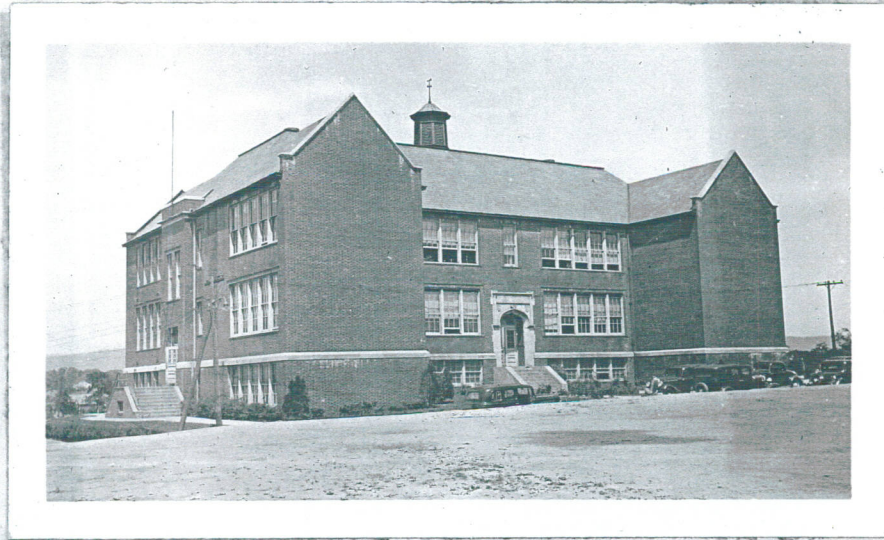
FIRE PREVENTION RECOMMENDATIONS:

1. Footlights on stage to be installed in accordance with the requirements of the National Electric Code.
2. Remove barrel bolts from exit doors of auditorium, allowing only the panic bolt to lock the doors.

3. Discontinue the practice of using or storing gasoline torch

NO. 70 - BRUNSWICK HIGH, cont'd

3. torch in manual training room.
4. Replace hose now missing on standpipe outlet in basement.



NO. 71 - EAST BRUNSWICK

DESCRIPTION: Two story and basement brick building on stone foundations, with ordinary wood joist roof; one section being covered with composition shingle and the other section with wood shingle. Interior finish is of wood lath and plaster side-walls, with tongued and grooved wood sheathed ceiling. Entire building is lighted by electricity and heated by steam from boiler in the basement.

Second floor consists of four classrooms and office, with four rooms on the first floor. Basement of the front section, which has a concrete floor, is used as a boiler room and storage of miscellaneous odds and ends and rubbish, while the basement of the rear section is used for general storage purposes.

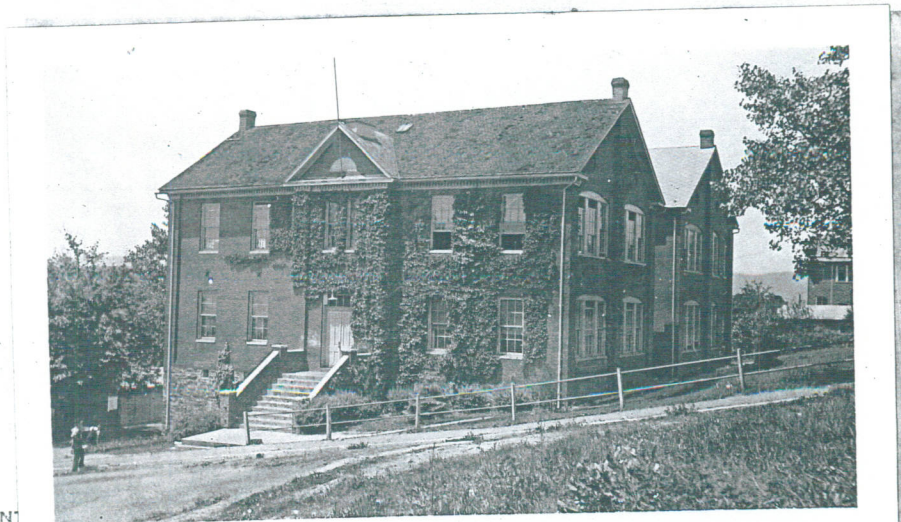
Building is quite old and the stair arrangement is exceptionally poor from an emergency exit standpoint; in addition, the electric wiring is in very bad shape and serious consideration should be given to these features.

The building is in a fair state of repair and the estimated 100% insurable value is approximately \$18,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$18,900 is carried on the building and \$1,440 on contents.

PROTECTION: This building, located in the protected Town of Brunswick, is subject to the full fire fighting facilities afforded by the Town. The co-insurance rates on this building are .263 on building and .363 on contents. There are no charges making up this rate which can be easily or inexpensively removed, although a credit of 3 cents could be obtained by the provision of two 2½ gallon chemical labelled extinguishers on each floor and basement.

FIRE PREVENTION RECOMMENDATIONS:

1. Clean up and remove from the building all dirt and rubbish and accumulated unused articles.
2. Electric wiring to be installed in accordance with the National Electric Code.



NO. 72 - WEST BRUNSWICK

DESCRIPTION: Two story brick building with an ordinary wood joist roof covered with metal; interior finish is of wood lath and plaster sidewalls with tongued and grooved wood sheathed ceiling. Floors are of ordinary wood joist construction, excepting the basement which has a concrete floor.

Second floor contains four classrooms, with four classrooms on the first floor; basement is used as boiler room, music room and general storage purposes. The entire building being lighted by electricity and heated by steam from boiler in the basement.

This building is old but in a good state of repair and the estimated 100% insurable value is approximately \$27,000 after deducting cost of foundations, excavations and depreciation, while at the present time \$20,250 is carried on the building and \$1,575 on contents.

PRECAUTION: This building is located in the protected Town of Brunswick and, therefore, subject to the full fire fighting facilities afforded by the Town.

The Co-Insurance rate on this school is .163 on building and .263 on contents, in which rate there are no charges which can be easily or inexpensively removed.

A credit of 3 cents, however, can be obtained by the provision of two 2½ gallon chemical labelled extinguishers on each floor and basement, and a reduction of 4 cents in the contents rate can be had by applying the new differential now in effect.



NO. 73 - BRUNSWICK (Colored)

DESCRIPTION: One story brick building with ordinary wood joist roof covered with pressed metal; building standing on stone foundations. Interior finish is tongued and grooved wood sheathed ceiling, with wood lath and plaster sidewalls. Floors of ordinary wood joist construction.

This building consists of one classroom only, is lighted by electricity and heated by means of stove with pipe running to brick chimney built from the ground.

Building is quite old, in a fair state of repair and the estimated 100% insurable value is approximately \$1,400 after deducting cost of foundations and depreciation, while at the present time \$900 is carried on the building and \$135 on the contents.

PROTECTION: This building is in the protected Town of Brunswick and, therefore, subject to the full protection afforded by the Town and the co-insurance rates are .295 on building and .395 on contents. There are no charges making up these rates that can be reduced in the present condition and construction and occupancy, but a reduction of 4 cents can be obtained in the contents rate by application of the new differential now in effect.



NO. 74 - BRUNSWICK (Colored)

DESCRIPTION: One story frame building of the portable type with ordinary wood joist roof of light construction covered with composition; no interior finish sidewalls or ceiling, with floor of ordinary wood joist construction.

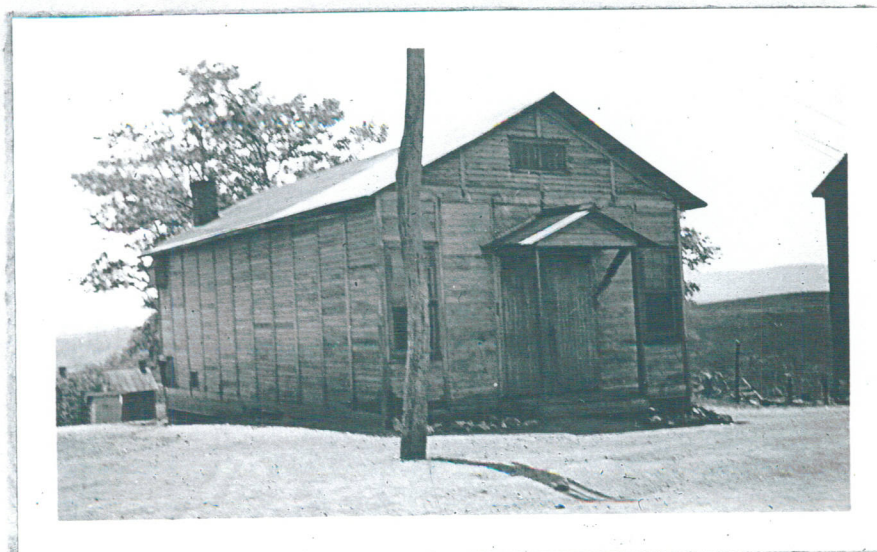
Building consists of one classroom only, is heated by stove with pipe running to brick chimney built from the ground and lighted by electricity from the adjacent building.

This building is in a fair state of repair and the estimated 100% insurable value is approximately \$900 after deducting cost of foundations and depreciation, while at the present time \$200 is carried on the building and \$135 on contents.

PROTECTION: This building is also within the limits of the protected Town of Brunswick and, therefore, subject to the full fire fighting facilities afforded by that Community. The rates are .523 on building and .523 on contents with 80% co-insurance, which are made up of no charges which can be removed under present conditions of construction and occupancy, although the contents rate can be reduced by 4 cents by the application of the new differential now in effect.

FIRE PREVENTION RECOMMENDATIONS:

1. All electric wiring should be installed in accordance with the requirements of the National Electric Code.



NO. 75 - WALKERSVILLE

DESCRIPTION: One story brick building with ordinary wood joist roof covered with slag; interior finish is wood lath and plaster sidewalls and ceilings, with floors of ordinary wood joist construction in classrooms and concrete floors in hallways; division walls are of brick and in the rear of the center section of the building is a one story and basement addition, first floor being used as an auditorium or gymnasium, with boiler room in the basement. This boiler room is of fire resistive construction, having a concrete ceiling and floor, and the communicating opening into the remainder of the building being protected by a sliding fire door.

There are nine classrooms in the building, together with several offices, home economics room, cafeteria, and the entire building is lighted by electricity and heated by steam from boiler in the basement.

This building, built in 1922, is in a very good state of repair and the estimated 100% insurable value is approximately \$65,000 after deducting cost of foundations and depreciation, while at the present time \$45,000 is carried on the building and \$3,150 on contents.

PROTECTION: This building is within the limits of the protected Town of Walkersville and, therefore, subject to the full fire fighting facilities afforded by the community. The rates are .148 on building and .248 on contents with co-insurance and this building also has a possibility of a 3 cent reduction for charge made for chemical laboratory where no laboratory exists - the room being used merely for demonstration purposes by the chemistry instructor.

A further credit of 3 cents could be obtained by the provision of four 2½ gallon chemical labelled extinguishers on the first floor and two in the basement.

A 4 cent reduction can also be obtained in the contents rate by the application of the new differential now in effect.

FIRE PREVENTION RECOMMENDATIONS:

1. Clean up and remove all dirt and rubbish in janitor's supply closet.
2. Provide pilot lights on all electric hot plates and pressing irons in home economics room.
3. Repair all broken outlets in footlights of auditorium stage.

INSURANCE COMPANY OF NORTH AMERICA
INSPECTION & SURVEY REPORT

