

MINUTES OF THE House COMMITTEE ON InsuranceThe meeting was called to order by Rep. Rex Hoy at
Chairperson3:30 ~~xxx~~ p.m. on Tuesday, Jan. 31, 1984 in room 521 S of the Capitol.

All members were present except:

Rep. Peterson, who was excused.

Committee staff present:

Wayne Morris, Legislative Research
Gordon Self, Revisor's Office
Mary Sorensen, Committee Secretary

Conferees appearing before the committee:

Verne McNatt, Shawnee, KS, Volunteer Fireman
Price Haren, Merriam, KS, President of Merriam Volunteer Fire Dept.
James Todd, Wichita, KS, Treasurer, Kansas State Fire Fighters Assn.
Jerry Marlatt, Emmett, KS, President, International Association of
Fire Fighters
Bill High, Topeka, KS, Insurance Agent
Chip Wheelen, Topeka, KS, Legislative Policy Group
Larry Magill, Topeka, KS, Independent Insurance Agents of Kansas
John Earhart, Osage City, KS, Fire Chief and Secretary of Kansas State
Fire Fighters Association

Others Present:

See Attachment 1 (11 pages)

The meeting was called to order to consider HB 2635 concerning the Firemen's Relief Act; tax, disposition of proceeds, workmen's compensation insurance. Re Proposal No. 50.

Verne McNatt, Legislative Representative for the Johnson County Fire Chiefs Assn. and the Johnson County Fire Prevention Association, was first to testify. His written testimony was provided (Attachment 2). Mr. McNatt stated that the various firemen's organizations in Johnson County were concerned about HB 2635 and asked that it be defeated in its entirety.

Price Haren, President of the Merriam, KS, Volunteer fire department was next to testify. He discussed several articles that appeared in newspapers recently that dealt with possible mishandling of the Firemen's Relief funds. He cited the various regulations dealing with administration of these funds, the supervision of the money disbursed from the fund, and the reports required from the various associations. Mr. Haren provided Attachment 3, a memorandum setting out the feelings of the Merriam fire department members. He said they were willing to pay a fair share of proven administrative costs but agreed with Mr. McNatt that HB 2635 should be defeated by the committee.

James Todd of Wichita, Treasurer of the Kansas State Fire Fighters Assn., Inc. was next. He discussed how workmen's compensation alone is not adequate to care for a volunteer fire fighter who is injured or killed in the line of duty. He discussed the 7 day waiting period required and how it would be a hardship especially for a volunteer who earned his living at another occupation and had to miss work. Attachment 4 was provided to the committee and Mr. Todd read the 6 points on pages 3 and 4 as an alternative proposal from their organization to those who oppose continuing the act in its present form. He asked the defeat of HB 2635 as written and said they would furnish an alternate bill to the committee for consideration.

Jerry Marlatt was next to testify. He said he was President of the Kansas State Council of Fire Fighters and their Legislative Representative, and assisted the Kansas State Fire Fighters Association in their

CONTINUATION SHEET

Minutes of the House Committee on Insurance Jan. 31, 1984

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legislative efforts. Their organization is in full agreement with the position of Mr. Todd. They are opposed to HB 2635 and support the bill to be presented by the Kansas State Fire Fighters and discussed by Mr. Todd in his testimony. Mr. Marlatt presented a petition signed by approximately 175 Topeka fire fighters (Attachment 5) and a copy was furnished to each committee member. He also furnished each member a copy of a pamphlet entitled "1981 Annual Death and Injury Survey" (Attachment 6).

Bill High of Topeka, representing Republic National Life Insurance Company of Dallas, testified to say that he had been selling insurance for 24 hour coverage to fire departments in the State of Kansas for about 32 years. He said the members of the fire departments he works with are opposed to HB 2635 because, at the present time, they can pay 15% of the premium and have 24 hour coverage in addition to the workmen's compensation, which only covers them when they are working. In the small volunteer fire departments this may mean they have coverage for 50 hours a year or less. If this is taken away from them, it will be hard to maintain a small volunteer fire department. He said there was no reason for the State to pay for workmen's compensation insurance when it was already being paid for by the cities, and sometimes the cities paid the additional 15% so there could be 24 hour coverage. He said he was opposed to the bill as written because it would take away some of the money used to purchase 24 hour coverage.

Chip Wheelen, representing the Legislative Policy Group, spoke briefly. He said theirs is a group of county officials and their organization was opposed to the bill in its present form.

John Earhart, Fire Chief of the Osage City Volunteer Fire Department and Secretary of the Kansas State Fire Fighters Assn., then spoke in opposition to HB 2635. He passed around Attachment 7 and discussed the contents.

Larry Magill, representing the Independent Insurance Agents of Kansas, spoke about state purchase of workmen's compensation insurance for the firemen. He said their organization has several problems with HB 2635. They do not believe it provides sufficient coverage for disability for volunteer firemen. The bill implies a single policy for firemen across the State and now they are dealing with 800 employers on workmen's compensation coverage. They are also specifically opposed to the workmen's compensation section because it mandates state purchase for local groups.

Mr. Todd added that when the departments use the money from the Firemen's Relief fund to negotiate an insurance policy they also negotiate for retired members and sometimes that is the only way they can have insurance. Mr. High added that many times, on the way to a fire, a rural volunteer fire department will pick up a resident on the road who is not a member of the fire department but helps out at that fire, and he isn't covered by insurance. "History Kansas Insurance Report 1896" (Attachment 8) was provided to the committee for their information.

Chairman Hoy said he would appoint Rep. Turnquist, Rep. Spaniol and himself to a sub-committee to study this bill and the alternate bill which will be submitted by the fire fighters and would try to arrange a joint meeting with a sub-committee from Ways and Means to work on a compromise.

Rep. Littlejohn moved to approve the minutes of the meetings on January 23, 1984, and January 25, 1984. Rep. Cribbs seconded. The motion carried.

The meeting adjourned at 4:30 PM.

GUEST LIST

Attachment 1

COMMITTEE: House Insurance

DATE: Thurs. Jan. 31, 1984

NAME	ADDRESS	COMPANY/ORGANIZATION
James E. Strathman	Seneca	Seneca Fire Dept
MARK Jeggneret	Seneca	Seneca fire Dept
Kenneth Strathman	Seneca	Seneca Fire Dept
Donald Duryea	Seneca	Seneca Fire Dept
Geo. Hea RN	PRATT	KSFFA
Lawrence Ruff	Logan	Logan Fire Dept
John Earhart	Osage City	KSFFA- Osage City F.D.
James S. Heinen	Seneca Ks.	Seneca Fire Dept
James Knight	Seneca Ks	Seneca Fire Dept
John Stallbauer	Seneca Ks	Seneca Fire Dept
Jim H. Stallbauer	Seneca Kans.	Seneca Fire Dept.
JOHN TIERNEY	PITTSBURG, KS	PITTS. FIRE DEPT
Frank Rusche	Seneca Ks.	KSFFA Seneca Fire Dept
Ronald S. Smitt	Oakley, KS	Oakley Fire Dept Logan Co. Chief
Frank R. Kaiser J	Oakley Ks	Logan Co. Fire Dept Sec. Inv.
Jerry Marlatt	Emmett, Ks.	KSCFF
Walter B. Thomas	Kansas City, Kansas	K.C. K.F.D.
Ronald L. Cooper	K.C. Ks.	K.C.K. F.D.
Jeri King	K.C. K.	K.C.K. F.D.
Mike Hinkle	K.C.K.	K.C.K. F.D.
Dallas Brown	B.C.S.	B.C.S. F.D.
John T. Cooper	K.C. Kansas	K.C.K. F.D.
George D. Stollen	Seetha Ks.	Seetha Fire Dept

GUEST LIST

Attachment 1

COMMITTEE: House Insurance

DATE: Tues. Jan. 31, 1984

NAME	ADDRESS	COMPANY / ORGANIZATION
Charles H. Miner	5985 Reardon ⁷⁰⁸	Missouri
Hansson	157 TERR. TRL W LAKE QUIVIRA	QUIVIRA FIRE DEPT
Jerry Montgomery	6912 OGG SHAWNEE KS.	SHAWNEE FIRE DEPT.
JEFF JOHNSON	5334 OUTLOOK MISSION, KS	MISSION FIRE DEPT.
Terry Wood	333 N Chestnut Bloche, Ka	Bloche Fire Dept.
William Hibbard	1308 FREDRICKSON. OLATHE, KS.	Olathe Fire Dept.
Verne M ^{rs} Natt	5710 MONROVILL Shawnee, KS 66216	Shawnee Fire Dept
Lussard Lemmon	1106 Newell ^{main} Fort Scott, Mo	Fort Scott Fire Dept
Nike R. Conroy	18 West 18 th Ft. Scott, Kansas	Ft. Scott Fire Dept.
Clord Zimmerman	1226 S Raymond Ft. Scott, Kansas	Ft. Scott Fire Dept.
Ralph Button	Lake Fort Scott Fort Scott, Kansas	Ft. Scott Fire Dept.
Elvin D. Witz	506 So Broadway Ft. Scott, Kansas	Ft. Scott Fire Dept.
Robert Burns	212 E. 12 th Concordia Kansas	Concordia Fire Dept
Jack Graves	801 E. South Emporia Kan	Emporia Fire Dept
Roy C. Reed	4423 GEORGINA KCK	KCK FIRE DEPT
Pricc Hare	8508 Johnson ^{Memoria} Ks.	Memoria Vol. F.D.
John Hendrix	Rt 5 Box 3008 Hutchinson	Hutchinson Fire Dept
Chuck Peterson	RR1 Buhler Ks	Reino County Fire Dept
James D. Cranson	1222 Crawford St.	Chy Center Fire Dept.
Jim Jimmy	1103 Dexter	Chy Center Fire Dept
Vernon A. Hayes	3204 17 th St B. Ks	Great Bend Fire Dept
John & Mae	4030 N. Kaman	TOPEKA FIRE DEPT
Charles L. Hunter	3909 So. 51 st Terr. K.C.K.	K.C.K. F.D.

GUEST LIST

COMMITTEE: Home Insurance

DATE: Jan 31, 1984

NAME	ADDRESS	COMPANY / ORGANIZATION
Robert R. Gray	TOPEKA	TOPEKA FIRE DEPT
Donald J. Gleason	Topeka	Topeka Fire Dept
Donald Dean Godfrey	Americus	Americus Vol. Fire Dept
Delores Turner	Emporia	Emporia Fire Dept
Manda Sigelle	K.C. Kansas	K.C. Ks. Fire Dept
J. E. Johnson	Topeka Kan	topeka Teamwork
Larry L. Swallow	Topeka, Kansas	Topeka Teamwork
Ken Condeley	Topeka, Kansas	Topeka Fire Dept
Leon F. Condeley	Topeka, Ks.	Topeka Fire Dept.
Wokie M. Graves	Emporia, Mo.	Emporia Fire Dept
Harold E. Higgins	3102 Douglas Ct	K.C. Ks F.D
Mark E. Jackson	Atchison, KS	Atchison Fire DEPT
Dean Linton Sr.	atchison Ks	Atchison Fire Dept.
A. Jockel	W. Cent	KS FFA
Chip Wheelen	Topeka	Leg. Policy Group
Bill High	"	Republic Nat'l Ins Co.

GUEST LIST

COMMITTEE: House Insurance

DATE: Jan 31, 1984

NAME	ADDRESS	COMPANY/ORGANIZATION
Ed Remmer	Sabetha Mo	Sabetha Fire Dept
James H. Omdoff	Kansas City, Ks	KCKFD
David Talbot	Coffeyville Ks	Coffeyville Fire Dept
Geodon Smy	PO Box 498 Coffeyville Ks	" " "
Jim Edwards	Coffeyville, Ks	CFD
Ron Green	Coffeyville Ks	" "
Kenneth Brown	K.C.K.	KCKFD
Keith E. Bernard	K.C.K.	K.C.K.F.D.
Louis W. Winkler Jr.	K.C.K.	K.C.K.F.D.
John J. Adcox	K.C.K.	K.C.K.F.D.
Natalie Oyer	Topeka	Topeka
Beth Warner	Topeka	Topeka
Alan Warner	Topeka	TFD
Gay Oyer	Topeka	Topeka Fire Dept.
Robert A. Cowan	Goodland Ks.	Goodland Fire Dept
Byron E. Lindsay	Abilene, Ks.	Abilene Fire
Robert D. Davis	Abilene, Ks.	Abilene Fire
J.P. Longhin	Abilene Ks.	Abilene Fire Dept
Jane Frederick	Abilene Ks.	Abilene Fire Dept
Warren Whaley	K.C.K.	K.C.K.F.D.
DAVID McAREN	Chanute Ks. 66720	Chanute Fire Dept
Alta Walter	Wolcott, Mo	Ford Co. Fire Dept.
Pick Brent	Great Bend, Ks	Great Bend Fire Dept

GUEST LIST

COMMITTEE: House Insurance

DATE: Jan 31, 1984

NAME	ADDRESS	COMPANY/ORGANIZATION
ED SANDER	GREAT BEND, KS	GREAT BEND FIRE DEPT.
Lee MILLER	GREAT BEND KS.	GREAT BEND Fire Dept.
Pat Weaver	Topeka, KS	Topeka Fire Dept
Jerry Kingsley	Topeka, KS	Topeka Fire Dept
WAYNE P. HOWARD	KANSAS CITY, KANSAS	K.C.K FIRE DEPT.
AL Bishop	KANSAS CITY KANSAS	K.C.K.F.D.
H.A. TALVIN	KANSAS CITY MO	KCK FD
Jed Montgomery	Valley Falls, MO	Valley Falls FD
Raymond Calhoun	Valley Falls	Valley FD
Kenneth C Howard	KANSAS CITY KS	KCK FD
Dennis McGuire	Junction City, KS	JCFD
Dial Bleakley	Junction City	JCFD
Harvey Hardy	KCKFD	KCK
Bob O'Wing	K.C. KANS.	KCKFD
Tom DeKensy	KCKS	KCKFD
A Estabrook	Ford County	Dodge City
DENNIS BASKA	KCKFD	KCKS. J
Charles Czira	KCK KANS	KCKFD
DANNY WATSON	KCK	KCKFD
J.M. Malibe	KCK.	KCKFD.
BRUCE DIXON	Lawrence	Lawrence Fire Dept
William A. Ford	LAWRENCE	LAWRENCE F.D.
RD HARRISON	KCKFD	KCKFD

GUEST LIST

COMMITTEE: House Insurance

DATE: Jan 31, 1984

NAME	ADDRESS	COMPANY/ORGANIZATION
Mike Petley	Kans City, Kansas	K.C.K. Fire Dept.
Robert D. Mauter	Topeka, Ks	T.F.D.
James E. Huffard	2205 Mission	Topeka Fire Dept.
David M. Melcher	220 Fillmore	Topeka Fire Dept.
Mary E. Melcher	220 Fillmore	Topeka
James D. Mauter	TOPEKA	T.F.D.
Don McDivis	KANSAS CITY, KANS.	KCK. FIRE DEPT.
William J. Booz	CHAUWATE KANS.	CHAUWATE FIRE DEPT.
Kimberly S. Harris	1705 So Central Chaut.	Chautauque Fire Dept.
Leo D. Butler	114 S MAIN, EUREKA, MO.	EUREKA VOL. FIRE DEPT.
Arnold W. Schaefer	1400 N.W. Daisy Dr. Topeka	Soldier Township F.D.
Paul H. B. Muecke	Box 37 Topeka	Topeka Fire Dept.
Lloyd Scott	2621 SE 45th	Topeka, Ks
John R. May	817 JEWELL	TOPEKA, Ks
Linda May	126 N. Courtland	Topeka, Ks
John R. May	905 N. Blk	T.F.D.
LARRY MAY	2209 CENTRAL PARK	T.F.D.
Allen Starr	3307 N Topeka	Topeka Fire
Michael Jensen	2262 West Park Dr.	Topeka, Ks
Neil Six	715 LINCOLN	TOPEKA, Ks.
Dick Steusack	2315 NW 46th Tr.	T.F.D.
Ken Bedonach	4920 Cayuse TR.	T.F.D.
RANDY CURRIE	4031 TRUMAN	T.F.D.

GUEST LIST

COMMITTEE: House Insurance

DATE: Jan 31, 1984

NAME	ADDRESS	COMPANY/ORGANIZATION
Basil Hicks	1920 NW 59 ST E.	Topeka Fire Dept.
Sul Sherman	3638 W 38 th Terr	Topeka Fire Dept
Arnold R. Smith	2808 Ohio	Topeka Fire Dept
Clarence Simpson	1222 WATSON	T.F.D.
LARRY LEINACKER	5625 W. 16TH	TFD
NORM LEINACKER	2715 NE 37TH	TFD
Joseph W. Wolfe	1172 Woodward	TFD
Paul Saper	404 Norwood	TFD
Vincent R. Ruppel	2626 S Haight	TTFD
Rick Schuet	2626 Shawnee Hght Rd	TTFD
Ramon Dreier	2028 E 35TH	TTFD
Roger Horro	2509 Duran	TFD
Doug Delwitt	7320 Berrington Rd	Topeka Fire Dept
Mark Lynel	7039 SE 89	Berrington, Kans
Leo W. Yarker	2320 Chelsea Dr	Topeka Kans
Frank Dikhem	2843 Lower Libundale Rd.	Topeka Ks.
GEORGE V. Rocha	511 SW LANE	Topeka, Ks.
John Aical	3218 Burlingame	Topeka, Ks.
Shada G. Garrada	1423 N. 59	K. C. Ks.
Samuel D. Carlson	107 S 2nd	Seneca Kans.
Blaise S. Hiley	X. C. K. F. D.	X. C. K. F. D.
Frankendragan	104 N. Madison ^{Junction} City	Junction City, Ks.
Maurice J. Level	P.O. Box One	Topeka PD

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NAME	ADDRESS	COMPANY / ORGANIZATION
William White	KCKs -	KCKFD
James A Bradish	K.C.K.	K.C.K.F.D.
Alan Luff	3640 N.W. Green Hills Rd	TFD
Harold Biddle	1345 NW 39th	TFD
Leslie Newman	2727 S.E. August	TFD
Don McSheehy	2587 Crest Dr	TFD
Carol M. Wahn	5609 6 ^{MISSION} RD LAURENCE	Fire Dist #2
Donald Knight	173824 Terr Lawrence Ks	Lawrence Fire
GEORGE H. FRANCIS	KCK	KCK F.D.
Robert L Long	KCK	KCK F.D.
Best Saltsch	K.C.K.	K.C.K.F.D.
James L Hopkins	Topeka 3200 west	TFD Topeka
Deborah May	Topeka, KS	TFD Topeka
Clayton Sills	" "	" "
Frank O. Boli	315 WOODRUFF TOPEKA KS	" "
Esther D. Tracy	Topeka	" "
Kelley R. Robinson	RT 1 Haystack	" "
Barry Blankenbaker	Topeka	" "
Wm. C. Rathke	Box 174 Ope	Ope Fire Dept
Mattie Erickson	Po 738 Madison	Madison Fire Dept
Geneard Zogg	Po 616 Madison	Madison Fire Dept
Jim O'Brien	Topeka Ks	Topeka Fire Dept
Marion McDowell	Topeka KS	Topeka Fire Dept

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NAME	ADDRESS	COMPANY/ORGANIZATION
David Lee	1214 Osage	K.C.K. Fire Dept
James Johnson	1701 Haskell	K.C.K. Fire Dept
W. A. White	1211 N. 18	K.C.K. Fire Dept
Jackie Bennett	21320 J. Crestway	Wichita Fire Dept.
Jimmy J. Duff	702 S. Bonn	Wichita Fire Dept.
Dale A. Kuhn	Sedg. K9.	Wichita Fire Dept.
Paul A. Doytman	1519 Burns/Wichita	Wichita Fire Dept.
John E. Wegener	5018 Shunga	Topeka Fire Dept
Rebecca L. Wegener	5018 Shunga	Topeka Fire Fighters Ladies Auxiliary
Leslie Huffard	2205 Mission	Topeka Fire Dept.
Helen Condit	1129 High	Topeka Fire Dept.
Don Munch	3944 N. 62	Kan City F.D.
Steve Montan	1936 N. Monroe	Topeka K1
Ally Beakling	7331 SE Parkway	Peroff K1
Tuck J. Pardee	2260 S.E. DAVIES	TOPEKA, KS
Jim Madry	2932 SUNNYMEDE CT	Topeka Fire Dept.
Dale Karkins	921 Strait	Topeka F.D.
Paul J. Blum	6921 NE Kincard	" " "
Donald Decker	1328 E 19th	" " "
Ronald Steub	2981 SE Barton	Topeka Fire Dept
George Munsch	707 Wapakoneta Ridge City	Chubb Ridge City Fire Dept
David Blissett	6422 NW Beckley	So. Ca Fire Dist 2
Robert K. Nowak	6015 Sewell	K.C.K. F.D.

GUEST LIST

COMMITTEE: House Insurance

DATE: Jan 31, 1984

NAME	ADDRESS	COMPANY/ORGANIZATION
Leon Jannard	760 N. 16 th	K.C.K. Fire Dept
Jerry Vest	4400 SPRINGFIELD KC	KCK FIRE DEPT
Bill High	5440 S. 110 th Th Highway	Rep. High Dept
RAYMOND E. BENDER	1108 E 10 th	Pittsburg Fire Dept
JOHN NEWBERRY	1105 N Taylor	PITTSBURG FIRE DEPT
James Frey	638 Lawrence Rd	K.C. K.F.D.
A. L. Diamond Jr.	1131 N. Sycamore	Ottawa, Ks
Daryl W. Shult	1840 S. Col	Ottawa, Ks.
Bill Downing	KCK	KCK F.D.
Mike Romm	7425 Kansas Ave	KCK F.D.
Jim W. Litch	40 So. 20 K.C.K. 66102	K.C.K. F.D.
Louis Trawal Jr.	2505 Central Ave	K.C.K. F.D.
Dary D. Boyest	1116 So 48 th ^{ter}	K.C.K. F.D.
Mike Emert	1045 Locust	K.C.K. F.D.
James K.J. Wilcox	819 N. Nettleton	KCK F.D.
James K.J. Wilcox Jr	6275 71 th ^{Tck}	KCK F.D.
Off Meyer	318 No 37 th	KCK F.D.
Clarence D. High	4541 N. 93 rd	KCK F.D.
Kenneth Boyer	4339 Fisher	KCK F.D.
Zimmie E. McFinnis	7128 Cragt Drive	K.C.K. F.D.
Danny K. Watson	5129 Lathrop	KCK F.D.
William J. Smith	2201 O'Neill	KCK F.D.
John C. Summa	5048 FOREST	KCK F.D.

Ladies and Gentlemen of the Insurance Committee Hearings.

My name is Verne McNatt, I am a legislative representative for the Johnson County Fire Chiefs Association, the Johnson County Fire Prevention Association. I am a 35 year member of the Shawnee Fire Department as a volunteer and the Secretary Treasurer of the Shawnee Kansas Firemans Relief Association for the past 14 years. I have attended at least 12 of the Kansas State Fire Fighters Annual Meetings held over the State each year in April. I am told I missed out on the first 75 meetings or so.

The Shawnee Fire Department has eight paid personnel plus approximately 75 volunteers I do not have figures on all of Johnson County, however among these Cities: Merriam, Quivira, Monticello, De Soto, Lexinton, Gardner City, Aubry, Stilwell, Edgerton, Stanley, Leawood, District 2 - District 3, Mission, Lenexa, Olathe, Gardner Rural, Spring Hill, and Industrial Airport, it is believed that the total number of paid and volunteer personnel is around 800.

The State Fire Fighter Association meetings that I have attended, for the most part have been for the good of the participants, be he paid or volunteer. We have in the fire service, persons from all walks of life therefore it takes many types of services and considerations to meet everyones needs, but we try.

The changes in the relief act from the very first enactment to the most resent enactments, has always been to strengthen and make better the use of the 2% monies in order to serve the fireman killed or injured in the line of duty. Yes, some changes have had to be made, as years of experience have taught us all.

In 1974-75 the Kansas Legislation made it possible for Cities to purchase workmens compensation for volunteer fireman, our City did so immediately, and it continues as of this day.

In 1976 this legislation made it possible for Firemans Relief Association such as ours to purchase 24 hour insurance coverage for life insurance with payment of 85% of the money coming out of the 2% funds of the Association for our many volunteers.

The Kansas State Fire Fighters Organiztion has always encouraged its members to be very careful with use of relief act money and to only encourage good sound legislation for its members. Always remembering to stay within the guide-lines for fireman killed or injured in the line of duty. The purchase of disability insurance and life insurance for those fireman has always been good sound legislation and we believe it to be within the scope of legislative intent.

Speaking on behalf of the Johnson County Fire Chiefs Association, the Johnson County Fire Prevention Committee and various departments within Johnson County I ask that House Bill number 2635 be defeated in its entirety. If this Bill is enacted into law it could very easily destroy our insurance programs. This Bill could have a detrimental effect for volunteers and paid personnel alike, that we have had insurance on for a number of years.

Ladies, Gentlemen; thank you for allowing me the opportunity to bring to this committee, concerns of the various firemans organizations within Johnson County.



MERRIAM FIRE DEPARTMENT
9000 West 62nd Terrace
Merriam, Kansas 66202

M E M O R A N D U M

Date: December 23, 1983
To: Members of the House Ways and Means Committee
Re: Kansas Fireman's Relief Association

We at the Merriam Fire Department would like to take this time to express our concern over pending legislation concerning the Kansas Fireman's Relief Association. We have determined from recent newspaper articles that the Fund in its present state is about to be abolished. The articles lead the reader to believe that the Fund is antiquated and has outlived its usefulness. The articles cite several cases where the Fund has been mis-used. They also state that there are many Fire Departments who are not receiving any benefits, and those Fire Departments currently receiving money are merely providing supplemental benefits. There is also a problem of administering the Fund which costs \$35,000 out of the state general fund. We would like to address these problems.

It is our contention that the Fund is well written and its usefulness is quite evident to the 441 Fire Departments using it today. Many of these departments are using this money to provide Health and Death benefits that would otherwise not be provided. We believe it is imperative that you understand where this tax originates and that it is not meant to preclude any departments from participation.

The Fund was established in 1895 to provide firemen Medical and Death benefits. The money for these benefits is taken out of a 2% tax levied against fire and casualty insurance companies. Each fire department belonging to the Kansas Fireman's Relief Association receives 2% of it's fire and lightning premiums being paid in their town, city, or fire district. Any qualified city, town, county, or fire district may belong. There are currently 441 departments out of approximately 800 that belong to the Asscociation. The majority of those departments that do not belong, do so of their own choosing.

The money from the Kansas Fireman's Relief Association can only be spent on specific items. Any mis-use of these funds can result in the loss of further earnings from the premium's relief tax until full restitution is made for the infraction. Any infraction is supposed to be reported to the county attorney of said Fire Department by the Insurance Commissioners Office. It should also be noted that any disbursement over \$500.00 requires a letter from the attorney of the governing body of the association certifying the expenditure is in accordance with Section 40 - 1706 of the Fireman's Relief Act. Therefore, it is our contention that there are already built-in measures to correct any mis-use of these Funds. Also the Insurance Commissioners Office should be fully aware of how the Funds are being used since they are supposed to receive a full report of all financial disbursements and assets, on or before April 1st of each year.

According to Mr. Bunten, "There is no evidence, the money is used for any purpose other than to supplement the Firemen's benefits." He makes a broad statement that suggests all Fire Departments are already offering health insurance, retirement, and life insurance and that the Kansas Fireman's Relief Association only supplements these benefits. We contend that most departments are offering these benefits out of the money they receive from the Fireman's Relief Tax, and that many departments would be unable to continue to supply these benefits if the Fund is abolished. This would hinder many Volunteer Departments from acquiring new members and retaining current members.

We are also concerned about the belief that Workmens Compensation will take care of everything. An injured person will not receive benefits for seven days after his or her injury; this loss of income can be crucial. Although Workmens Compensation will pay for the medical bills, it will not provide an income that the injured person is accustomed to. We find it hard to consider these benefits as supplemental to Workmens Compensation, they are a necessity.

There has been a lot of controversy over the administrative cost of the Fund. It is currently being taken out of the General Fund at an approximate cost of \$30,000. It is our understanding that the interest on the 2.2 million dollars that the state had for 150 days, generated approximately \$69,000. This should be more than enough to cover the administration of the Fund. However, we would not be against a set amount of money up to \$40,000 to be taken from the Fund for administrative costs. This would give the state over

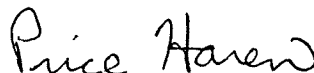
\$100,000. in extra funds for their budget.

There has been very little said about the 3% that is deducted from the Fireman's Relief Tax for the specific purpose of training and education. This money is used for putting on State and Regional Fire Training Schools. This money provides valuable training to many departments who otherwise would have to do without this training. It is important that all firefighters receive proper training to reduce their risks in this extremely hazardous occupation.

There are many departments who have set up various health and death benefit programs for their firefighters. These programs are considered as essential if we are going to provide adequate insurance and incentives for these individuals to risk their lives on a daily basis. We feel that the loss of this fund could seriously hinder participation of our volunteers and may result in the loss of some of them. We hope that you will consider the adverse effect that abolishing the fund will create, and vote NO against any proposals that will abolish the Kansas Fireman's Relief Association as it currently stands.

If we can answer any questions or offer any suggestions, please feel free to contact us.

Sincerely,



Price Haren
President
Merriam Fireman's Relief Association

M E M O R A N D U M

TO: Members of the Insurance Committee

Attachment 1

Re: Firemen's Relief Act

In an attempt to clear unpopular misconceptions about the Firemen's Relief Act and how it functions, we submit the following statement which outlines our position and the reasons for our position. We also attach a proposed compromise which may well satisfy the objections to the present system.

The Firemen's Relief Act is derived from a 2% charge on that portion of an insurance policy premium dedicated to fire insurance. The Act distributes monies to 441 local Firemen's Relief Associations. The local associations elect unpaid officers who are authorized to make expenditures from the local fund subject to the restrictions of the Firemen's Relief Act, the by-laws of the local association, and a review of all expenditures by the local city attorney over \$500.00.

More than 80% of the firefighters who are members of local associations are volunteers from small communities. It is our understanding that all firefighters in the state are covered by workmen's compensation.

We also understand that workmen's compensation requires a seven day waiting period to elapse before benefits accrue. While this waiting period might prove no hardship for a firefighter who is employed by a large firm which grants sick leave, consider the small town volunteer who works for a small business which grants no sick leave or who is the proprietor and sole employee of his own business. A seven-day waiting period might create a severe hardship for that individual. The poten-

ALC b. 4

tial financial loss surely serves as a disincentive to a person who is considering becoming a volunteer firefigher. The Firemen's Relief Act, on the other hand, allows immediate benefits to a firefighter injured while firefighting.

The average Kansas volunteer fire department experiences a 40-50% turnover in membership every two years. We would agree that this turnover would greatly increase if the Act were replaced by workmen's compensation and if the firefighters were aware of the potential total loss of seven-day's wages.

We understand the workmen's compensation law does not cover heart and lung diseases. The Firemen's Relief Act does. The Federal Emergency Management Agency has determined that in 1981, 43.8% of the on-duty deaths of firefighters were caused by heart attacks. Common sense tells us that any firefighters greatest on-duty risk is that of heart or lung damage.

The Firemen's Relief Act also provides some life insurance and local associations usually maintain a cash reserve which is paid out to the surviving family of a firefighter killed in the performance of duty.

The Firemen's Relief Act also provides money for the training of firefighters. Again, common sense tells us that well-trained firefighters are more likely to quickly extinguish fires and thus save life and property and hold down the cost of insurance premiums. Well-trained firefighters are also less likely to be injured.

Let us turn briefly to consider the large-city paid fire de-

partents. Those full-time professional firefighters are currently covered by the Firemen's Relief Act. While elimination of the Act would save some money for insurance companies, abolishment of the Act would force the taxpayers of these cities to suddenly begin paying for workmen's compensation benefits for all their firefighters.

As in 1895, when this law was enacted, firefighting is still the most hazardous occupation in the United States. Over twice as many firefighters die in the line of duty as do police. The original intent of the benefits provided by the Act is still very much valid. It is a small tax imposed on insurance premium which provides an incentive for people to volunteer their services as firefighters and which provides the training to help them do a good job of protecting property. The Firemen's Relief Act is still a very viable and necessary act for the firefighters, and also good for the state as it was when enacted in 1895.

We offer an alternate proposal to address the concerns which we feel satisfy the objections raised by those who oppose continuing the Act in its present form:

1. To collect 2% on total fire insurance premiums.
2. 3% to be distributed to the Kansas State Firefighters Association.
3. Provide a death benefit up to \$50,000.00 for all firefighters in the state of Kansas.
4. 1.5% (approximately \$42,000.00) distributed to the Kansas Insurance Department to administer the Act.

5. Minimum amount of \$500.00 to be distributed to all Firemen's Relief Associations.
6. Remainder of the money to be distributed to Firemen's Relief Associations based on the percentage that was distributed in 1984.

PETITION TO KANSAS HOUSE INSURANCE COMMITTEE

WE URGE THIS COMMITTEE TO REPORT UNFAVORABLY
HOUSE BILL 2635, OR ANY AMENDED VERSION OF IT.

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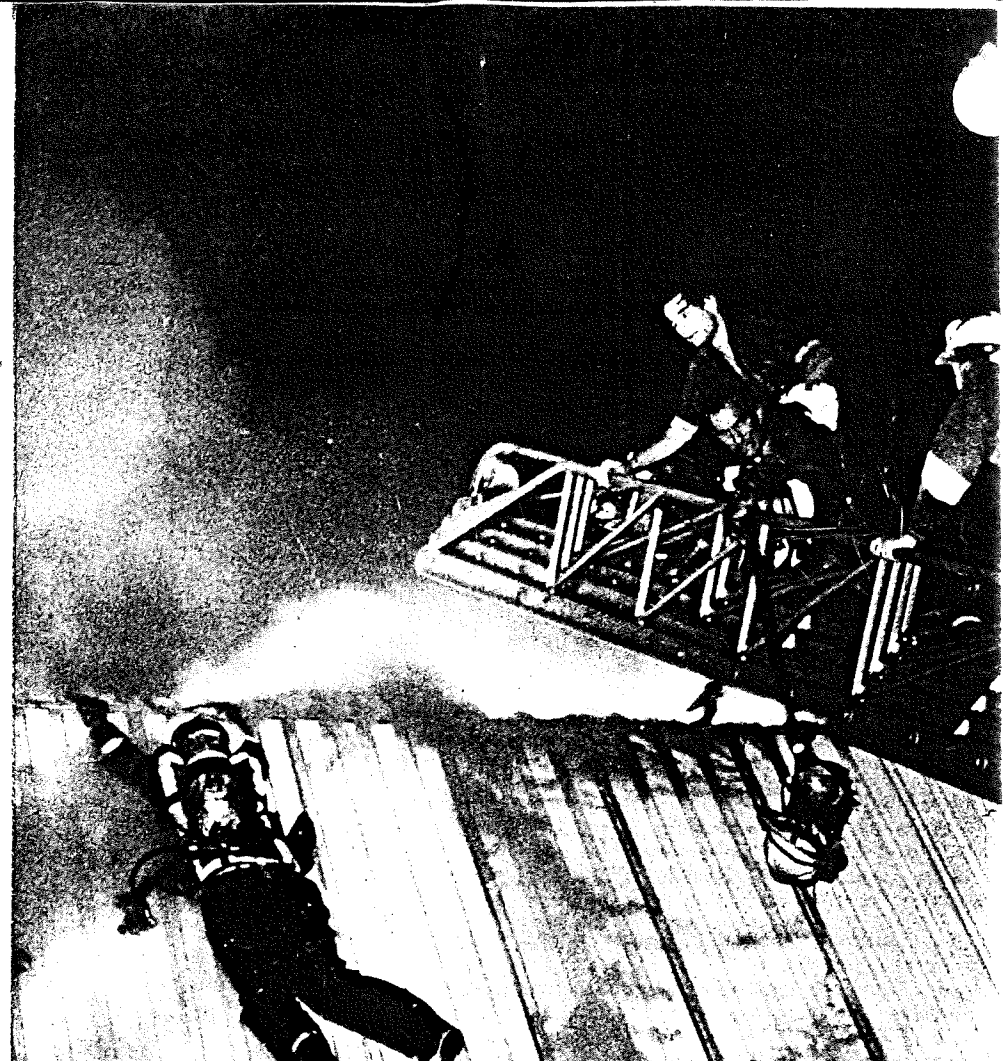
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*Attachment
.6*

1981 Annual Death and Injury Survey



IAFF Department of Research
Health and Safety Division *Atch. 6*

Commitment means progress...

Once again, we must report that fire fighting is the most hazardous of all professions. Our 1981 survey found that professional fire fighters experienced 73 line-of-duty deaths, 99 deaths from occupational illnesses, 56,097 injuries and 982 forced retirements due to occupationally induced illnesses or injuries. In times when personal suffering and loss seems to be overshadowed by economic issues, this year's survey has shown a sampling of the staggering hospitalization and loss-time costs resulting from fire fighters being injured in the course of their duties. This International believes it is time the fire service addressed these injury-related costs by properly manning our fire departments with fire fighting utilizing the best protective clothing and equipment technology can provide.



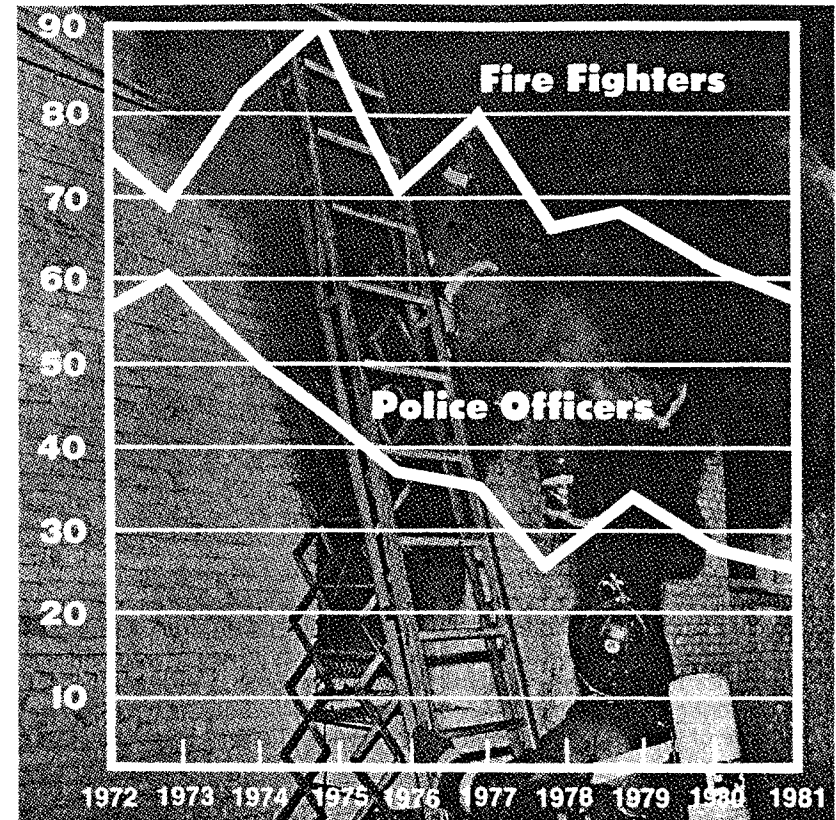
Despite the untenable statistics, the 1981 Death & Injury Survey does appear to be indicative of progress in the area of fire fighter health. However, we must be careful in interpreting the data especially in regards to the reported decrease in the number of retirements due to occupational illnesses. Although it is our hope that the data truly reflects a significant decrease, we must be aware of the fact that budget restraints may be causing workers compensation and pension disability boards to be taking a harder line against claimants.

While we will have to wait to determine if occupational illnesses will continue to decrease, it is encouraging to note that a similar reduction in the number of smoke inhalation cases may show that the use of positive-pressure self-contained breathing apparatus is becoming far more common and may be contributing to the reduction in occupational illnesses.

As I enter my second term, we believe it is appropriate to reiterate our moral commitment to improving the safety and health of fire fighters. The funding provided this International by the U.S. Occupational Safety and Health Administration has allowed us to establish and maintain the Health and Safety Division within the Department of Research and to initiate vital safety and health activities from training seminars to the development of materials designed specifically for the fire fighter. Thus far, these federal funds have been used to develop comprehensive manuals on self-contained breathing apparatus, rescue rope, contract language, cancer, thermal stress and standards for protective clothing and equipment.

There has been progress, but as this year's survey all too clearly shows, our responsibility in the area of safety and health is far from complete. However, as this International works to ensure that fire fighters become more aware of the environment and health hazards they confront and we begin utilizing better protective clothing and equipment, then the progress noted in this year's survey can and will continue.

Fire Fighters and Police Deaths In Line of Duty Per 100,000 Employees 1972-1982



This graph illustrates fire fighters and police deaths per 100,000 workers. Despite the publicity given to the hazards of police work, it is clearly shown that fire fighting presents a greater life hazard. On the average during the past ten years, 1972-1981, there were 72 deaths for every 100,000 fire fighters compared to 40 deaths for every 100,000 police officers.

SOURCES: Police statistics computed from Public Safety Officers' Benefits Program, Law Enforcement Assistance Administration, U.S. Department of Justice and Federal Bureau of Investigation's Uniform Crime Report. Fire fighter statistics are as reported to the IAFF by Fire Department Administrators and the Public Safety Officers' Benefits Program.

This year's survey continued to show fire fighting as the most hazardous profession. In 1981, 73 fire fighters died in the line-of-duty, while another 99 died as a result of occupational illnesses. Although the line-of-duty deaths increased by 10 during 1981, the deaths per 100,000 workers actually decreased slightly from the previous year.

This year's reported data showed a minimal increase in the number of occupational illness deaths from 98 in 1980 to 99 in 1981. However, the causal factors of those deaths remained relatively constant: 60% due to heart disease, 33% due to cancer and 4% were attributed to lung disease.

For the first time, the 1981 survey also requested information on the ages of fire fighters who died. *The average age of those fire fighters who died were:*

Line-of-duty	44
Cancer	55
Heart	54
Lung	62

Fire Fighter Injury and Illness

The 1981 Survey reported 56,097 injuries or almost 10,000 more injuries than reported in the previous year. However, based on the number of injuries per 100 workers, the level of injuries remained almost constant. The 1981 data once again meant that over 40% of all fire fighters can still be expected to be injured at least once during the course of a year.

Of the 56,097 injuries reported, 43,799 occurred while at the emergency scene. Sprains and strains once again was the leading cause of on-duty injury followed by lacerations and contusions, burns, inhalation of hazardous materials and eye injuries.

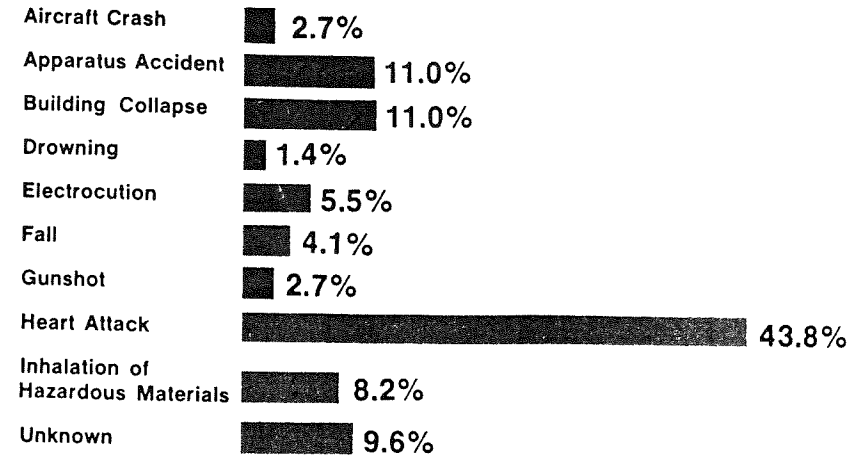
Again, for the first time, this year's survey requested information on the location of the emergency scene injuries. This data may be indicative of the use of poor quality protective clothing, especially fire fighter gloves. This can be seen through the large number of burns, cold injuries and lacerations of the hands. As might also be expected, the data for sprains and strains showed that back injuries were the prominent cause of fire fighter injuries.

Additional survey data found:

- * 2,262 injuries while training
- * 6,736 injuries at the fire station
- * 3,077 injuries responding or returning from an incident
- * 116 injuries responding or returning from a false alarm
- * 107 injuries due to assault

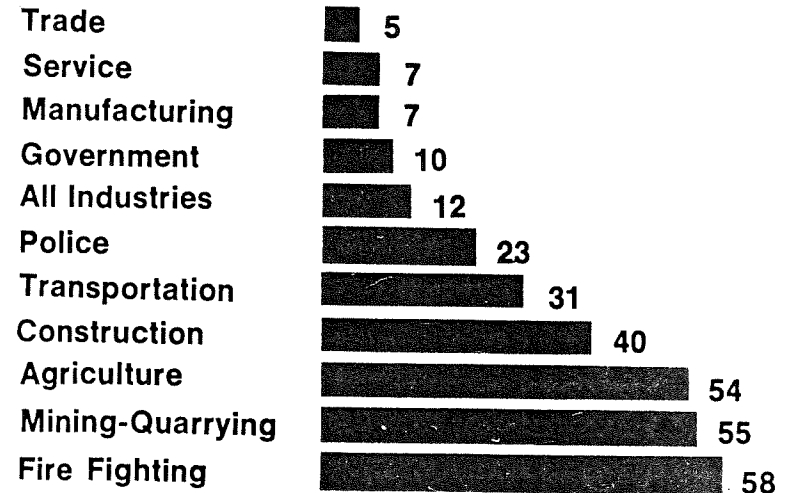
The 1981 survey represents data for 125,258 fire fighters from approximately 995 participating municipalities. This is one of the best responses to the survey in recent memory. We wish to thank everyone for their participation and hope for an even better response next year.

Percentage Breakdown of Causes for Line-of-Duty Deaths



SOURCE: Fire fighter statistics are as reported to the IAFF by Fire Department Administrators.

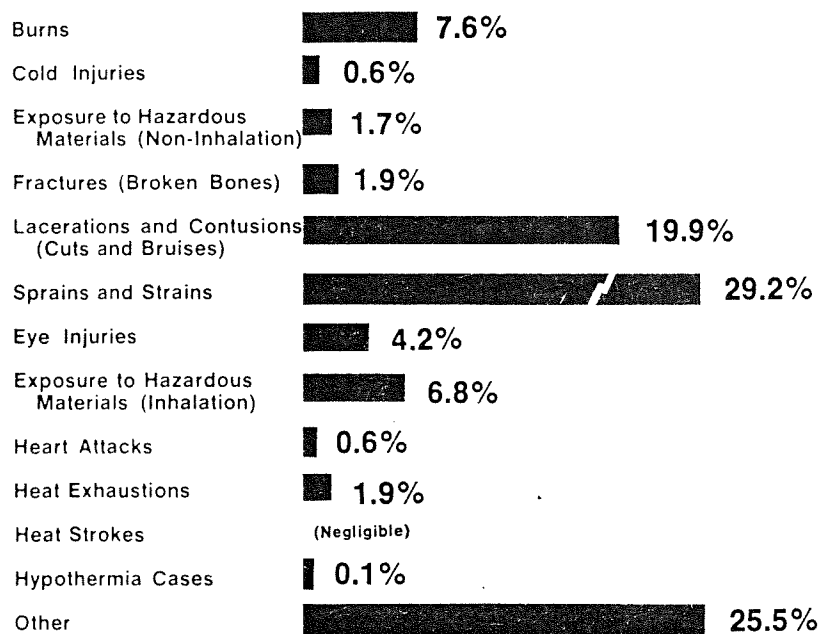
Accidental Work Deaths Per 100,000 Workers-1981



SOURCES: National Safety Council. Police statistics computed from Public Safety Officers' Benefits Program, Law Enforcement Assistance Administration, U.S. Department of Justice and Federal Bureau of Investigation's Uniform Crime Report. Fire fighter statistics are as reported to the IAFF by Fire Department Administrators and the Public Safety Officers' Benefits Program.



Percentages of Specified Fire Fighter Injuries 1981



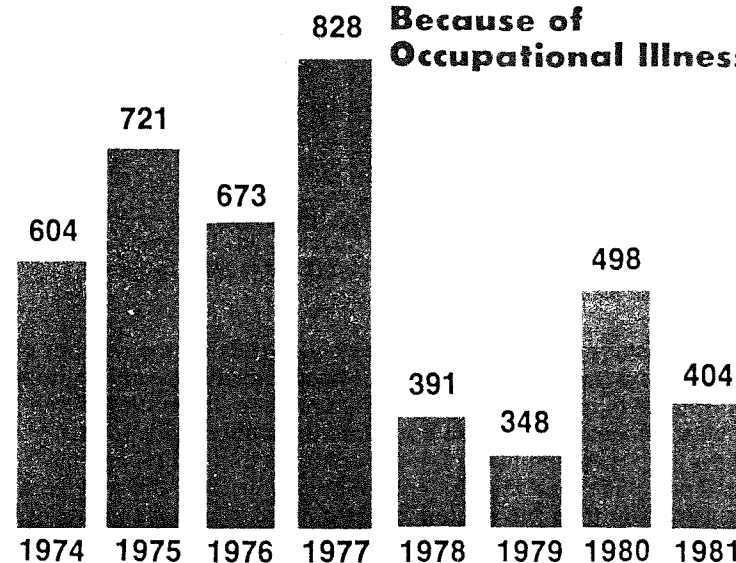
SOURCE: Fire fighter statistics are as reported to the IAFF by Fire Department Administrators.

The 1981 survey reported 56,097 injuries sustained by fire fighters during the past year. Of these injuries, 43,799 occurred while at the emergency scene with the remainder being sustained in training operations, responding to and from a fire, false alarms, station accidents, etc. The above chart gives a percentage breakdown of the type of injuries sustained at the emergency scene.

Location of Specified Fire Fighter Injuries

	HAND	FACE	TORSO	FOOT
Burns	39.3%	35.8%	21.9%	3.0%
Cold Injuries	44.7%	25.8%	8.0%	21.5%
Exposure to Hazardous Materials (Non-Inhalation)	23.4%	39.1%	25.4%	12.1%
Fractures	33.0%	7.8%	38.9%	20.3%
Lacerations and Contusions	43.5%	12.0%	33.4%	11.1%
Sprains and Strains	8.4%	3.1%	77.0%	11.5%

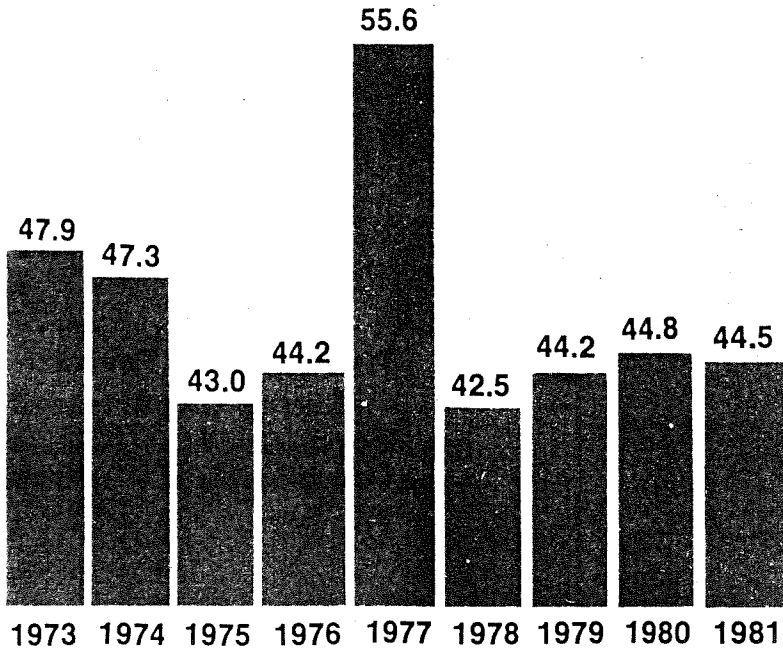
Fire Fighters Forced to Leave Department Because of Occupational Illnesses



SOURCE: Fire fighter statistics are as reported to the IAFF by Fire Department Administrators.

As reported in this year's survey, 404 fire fighters were forced to leave their departments or retire because of occupational diseases. Of these fire fighters, 70.3% had heart damage, 13.4% had lung damage, 4.2% had cancer, 2.2% had mental stress and 1.7% had hearing damage. In addition, 578 fire fighters were forced to leave the department due to an on-duty injury in 1981. This represents a significant increase from the 293 retirements reported in 1980.

Fire Fighter Injuries Per 100 Workers



SOURCE: Fire fighter statistics are as reported to the IAFF by Fire Department Administrators.

This year's survey for the first time compiled data on the number of lost work days and number of days of hospitalization resulting from a job-related injury. Since this was the first time that such information was requested, many fire departments could not respond. However, from among those fire departments that did report this data, it was estimated that the cost of hospitalization and lost work days was more than \$76 million for job-related injuries. This dollar loss was calculated based solely on the average fire fighter salary (according to the IAFF Salary and Working Conditions Survey) and the average cost of a hospital room without medical and physician fees (according to the Health Care Financing Administration, U.S. Department of Health and Human Services). It does not include any additional salaries that may have to be paid to replace the injured fire fighter or other indirect costs. This preliminary data does indicate that IAFF local affiliates, when promoting safety and health through collective bargaining and/or joint safety and health committees, may want to carefully examine their own departments' health care and personnel costs associated with fire fighter injury and illness.

Attachment 7

Representing approximately 8000 plus volunteer fire fighters in the State of Kansas, we adamantly oppose H. B. No. 2635 for the following reasons.

Regardless of the present wording of the bill, it is designed to accomplish three things.

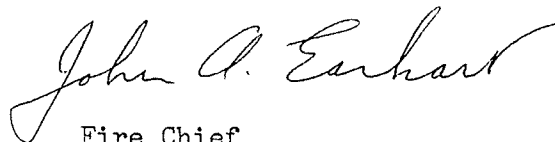
1. Bring \$500,000.00 into the general fund which amounts to a tax increase.
2. Take the firemen's relief benefits from the fire fighters of the State of Kansas.
3. Provide workmen's compensation which is already mandated by state law, the premiums being paid by the local governing bodies.

Volunteer fire departments use the firemen's relief money to provide insurance coverage that fills the gaps in workmen's compensation, such as the seven-day waiting period. Most injuries fall into this category. Firemen's relief also covers heart and lung problems, while workmen's compensation does not. By paying 15% of the premium out of their own pocket, the coverage is expanded to 24 hours. These benefits purchased with firemen's relief funds also provide the volunteer fire service with an incentive that helps attract and keep good people to serve without pay in this very hazardous activity.

After the first or second year the money required to purchase a workmen's compensation policy for all fire fighters as outlined in H. B. No. 2635 will increase dramatically as a rate history is established, leaving nothing to distribute back to the fire departments. The benefit programs now in force for both volunteer and paid departments would then have to be discontinued.

All these things could serve no other purpose than to adversely effect the quality of the fire service in the State of Kansas.

John A. Earhart



Fire Chief
Osage City Volunteer Fire Department
Secretary, KANSAS STATE FIRE FIGHTERS ASSOC.

Attch. 7

DURING THE YEAR 1896, MR. GEORGE T. ANTHONY, STATE SUPERINTENDENT OF INSURANCE, REPORTED COMMENTS CONCERNING THE "BENEFIT FUND FOR FIRE DEPARTMENTS" IN THE KANSAS INSURANCE REPORT. THE NEW LAW WAS QUITE CONTROVERSIAL AND A PORTION OF HIS COMMENTS IS QUOTED BELOW:

"UNDER THE ABOVE TITLE, THE LATE LEGISLATURE, BY ACT APPROVED MARCH 7, 1885, PROVIDED THAT, IN ALL CITIES HAVING AN ORGANIZED FIRE DEPARTMENT, UNDER THE CONTROL OF THE MAYOR AND COUNCIL, AND HAVING, IN SERVICEABLE CONDITION FOR FIRE DUTY, FIRE APPARATUS AND EQUIPMENTS BELONGING THERETO TO THE VALUE OF \$1,000 OR UPWARDS, EVERY FIRE-INSURANCE COMPANY, NOT INCORPORATED UNDER THE LAWS OF THIS STATE, DOING BUSINESS IN SUCH CITIES SHOULD RETURN TO THIS DEPARTMENT A JUST AND TRUE ACCOUNT, VERIFIED BY OATH, OF ALL PREMIUMS RECEIVED FROM FIRE-INSURANCE BUSINESS DONE IN SUCH CITIES, AND PAY A TAX OF 2 PERCENT, THEREON, FOR THE CREATION OF 'BENEFIT FUND FOR FIRE DEPARTMENTS' THEREIN.

"IT IS BUT JUST TO REPORT TO YOU THAT THIS LAW MET A GENERAL AND VIOLENT PROTEST FROM INSURANCE COMPANIES GENERALLY DOING BUSINESS IN THIS STATE, AND AN ORGANIZED OPPOSITION TO ITS ENFORCEMENT, EMBRACING A MAJORITY OF THEM. THIS OPPOSITION ASSUMED A VIRULENT AND DEFIANT ATTITUDE NEVER BEFORE KNOWN OR SUPPOSED POSSIBLE, IN A COUNTRY WHERE LOYALTY TO LAW IS THE PARAMOUNT DUTY OF THE CITIZEN AND THE PRIME ELEMENT OF SAFETY TO THE PUBLIC. THE LAW WAS DECLARED UNJUST, UNWISE, AND UNCONSTITUTIONAL, AND THE METHODS PRESCRIBED FOR ITS ADMINISTRATION BY THIS DEPARTMENT UNREASONABLE, INQUISTORIAL, AND UNBEARABLE; THAT ENFORCEMENT OF THE LAW IN THE MANNER PROPOSED WOULD RESULT IN THE IMMEDIATE WITHDRAWAL OF INSURANCE COMPANIES FROM THE STATE, LEAVING ITS PEOPLE UNPROTECTED AND HELPLESS AGAINST THE RAVAGES OF FIRE AND TEMPEST.

"IT BECOMES A PROFOUND PLEASURE TO REPORT THAT THIS REVOLUTIONARY PURPOSE WAS ABANDONED BY THOSE WHO THREATENED RESORT TO IT, AND SEVERELY CONDEMNED BY THOSE WHO HAD REFUSED TO COMMIT THEMSELVES TO IT. EVERY COMPANY FINALLY YIELDED, AND MADE THE RETURNS IN FORM AND MANNER PRESCRIBED BY ME, AND PAID THE TAX, PENNY FOR PENNY, AS ASSESSED UPON SUCH RETURNS. A FEW PAID UNDER FORMAL PROTEST, RESERVING THE RIGHT TO BRING SUITE AGAINST THE STATE FOR ITS RECOVERY WHEN THE LAW SHOULD BECOME INVALIDATED BY THE DECREE OF A COURT OF LAST RESORT.

"DURING THE HEATED CONTROVERSY PENDING THE EXECUTION OF THIS LAW, I HAVE REFUSED TO CONSIDER OR GIVE THE LEAST RESPECT TO THE QUESTIONS OF WISDOM, JUSTICE AND CONSTITUTIONALITY OF THE LAW, THAT HAVE BEEN URGED AS REASONS FOR ITS NONENFORCEMENT, SIMPLY ANSWERING THAT MY DUTIES WERE ADMINISTRATIVE, NOT JUDICIAL, AND THAT IT WAS NONE OF MY OFFICIAL OR PERSONAL CONCERN AS TO THE MERITS OF A LAW THAT IT BECAME MY SWORN DUTY TO EXECUTE; THAT IF A BAD LAW, AS ALLEGED, THE SHORTEST ROAD TO RELIEF FORM IT WAS THE PATH OF RIGID ENFORCEMENT.

"THE SITUATION IS ALTOGETHER CHANGED NOW, AND IN THIS COMMUNICATION IT IS NOT AN IMPINGEMENT UPON OFFICIAL PEREOGATIVE AND PROPRIETY, BUT STRICTLY IN ACCORD WITH THEM, TO DISCUSS THE MERITS OF THIS LAW. INDEED, THE INCUMBENT OF THIS OFFICE IS COMMENDED BY STATUTE TO ACCOMPANY THIS REPORT 'WITH SUCH SUGGESTIONS AS HE DEEMS EXPEDIENT.'

IT IS A PLEASANT DUTY TO STAND NOW AS A DEFENDER OF THIS LAW, AND TO COMMEND IT AS WISE IN STATESMENSHP, JUST IN PURPOSE, AND UNDOUBTDLY, WITHIN THE LIMIT OF LEGISLATIVE POWER CONFERRED BY THE CONSTITUTION. IT IS THE ONE TAX THAT HAS BEEN IMPOSED WITH ABSOLUTE WISDOM AND JUSTICE, AND AGAINST WHICH NO VALID OBJECTION CAN BE RAISED IN THE INTEREST OF INSURER OR INSURED. NEXT TO THE SOLDIER WHO DEFENDS THE FLAG AND THE CONSTITUTION OF HIS COUNTRY STANDS THE BRAVE AND FEARLESS FIREMAN. THEY ALIKE PERFORM DUTIES THE VALUE OF WHICH CANNOT BE ESTIMATED NOR PAID FOR IN MONEY, AND EACH MAY RIGHTFULLY COMMAND PRACTICAL GRATITUDE IN THE FORM OF REWARDS FOR FAITHFULNESS AND PROTECTION FROM DISASTER SO SURE TO FOLLOW IN THE LINE OF THEIR DUTIES. FROM WHENCE THE PRIDE OF PROFESSION IN FIRE DEPARTMENTS SPRINGS MAY NOT BE WITHIN COMPREHENSION, BUT THAT IT EXISTS AS AN INSPIRATION TO VALOROUS DEEDS AND HEROIC DARING, TO THE VERY COURTING OF DEATH IN THE PROTECTION OF THE LIVES AND PROPERTY OF THOSE IN WHOM THEY HAVE NO PERSONAL INTEREST, MUST BE RECOGNIZED AS A UNIVERSAL FACT IN OUR STATE AND COUNTRY.

"BUT STRIPPED OF THE ROBINGS OF SENTIMENT, AND PRESENTED IN THE NAKEDNESS OF A COLD, CALCULATING BUSINESS PROPOSITION, THE MAINTENANCE OF THESE FIRE DEPARTMENTS AND THE PROTECTION OF FIREMEN FROM CASUALTIES, BY RESORT TO MUNICIPAL TAXATION, SUPPLEMENTED BY A CORPORATE TAXATION UNDER LAWS NOW BEING CONSIDERED, WILL FIND ABUNDANT VINDICATION BOTH AS A RIGHTFUL AND ECONOMICAL COLLECTION AND USE OF MONEY. I DO NOT BELIEVE THERE IS A SINGLE CITY AFFECTED BY THIS LAW WHEREIN IT HAS NOT OCCURED MORE THAN ONCE, IN A SINGLE DAY OR NIGHT, PROPERTY OWNERS AND INSURANCE COMPANIES HAVE BEEN SAVED FROM LOSSES GREATER IN AMOUNT THAN EITHER OR BOTH WILL BE CALLED UPON TO PAY IN TAXES TO THEIR FIRE DEPARTMENT IN 10 YEARS. THE PROTECTION FROM FIRE LOSSES PURCHASED BY THE MAINTENANCE OF THESE ORGANIZATIONS YIELDS TO THE CITIZEN A MUCH GREATER RETURN, MEASURED BY ITS COST, THAN COMES TO THEM FROM FIRE INSURANCE, AND INSURANCE COMPANIES THEMSELVES WILL FIND AN EQUALLY PROFITABLE INVESTMENT IN THEIR CONTRIBUTIONS TO THE 'BENEFIT FUND FOR FIRE DEPARTMENTS' UNDER THE EXISTING LAW. AND IN THEIR MAD ASSAULTS UPON IT THEY SIMPLY KNEW NOT WHAT THEY DID.

"I HOPE THIS LAW WILL BE ALLOWED TO STAND UNIMPAIRED, AND WITH A SINGLE AMENDMENT, MAKING IT APPLY TO COMPANIES INCORPORATED UNDER THE LAWS OF THIS STATE, AS IT NOW DOES TO COMPANIES ADMITTED TO DO BUSINESS HERE FOR OTHER STATES AND COUNTRIES."