

as before. This is 50¢ for three years. The mathematical average, based on distribution of insurance and rates is .5375. This insurance, being at a rate below that contemplated for the 80% Co-Insurance Clause, and then being without co-insurance, is, we believe, obtained under favorable conditions from the tariff companies. The insurance under the other schedules is purchased in all respects more favorably than under previous policies.

The original fire protection report upon the University brought out the need for improved protection, for one reason or another, at a goodly number of vulnerable points about the properties. These improvements were urged not only for property protection, but also to safeguard in instances invaluable and original collections and records of the University, some of which we understand is held in trust. Upon review of these recommendations by your Engineering Department, they were approved in toto, and upon submissal to the Finance Committee, they also found support, and appropriations were authorized for the completion of at least the major of this work.

Some of the work has been done. Some of the more principal items, however, for one reason or another, have not yet been completed, although some preliminary work has been done.

In a subsequent review of the University property, it was indicated that the item of fire protection is divisible into two definite items. The first may be said to cover a program for the substantial development of the fire protection by the installation at certain points of protective devices, automatic sprinklers, standpipes, fire doors with fire cut offs, and features of major structural, occupational, protective and exposure features in general. Secondly and also of considerable importance is the matter of maintenance, a day by day routine. By this we mean the constant search for the elimination of minor hazards and their protection, electrical hazards, gas hazards, heating hazards, waste paper hazards, gasoline hazards, watch and patrol service, the maintenance of protective devices, sprinklers, alarms, hose, fire doors and such. This requires a systemization and a co-operation to assure best results, and we are not at all certain that further efforts cannot profitably be employed in this end.

The program of the University is one of continued development. Plans in more or less immediate prospect look toward the erection of additional substantial units to the University. Problems of fire protection and of insurance will come up in this connection. It is entirely desirable that the protection and insurance of these buildings be carefully co-ordinated with that of the rest of the University to the best advantage.

New properties will probably from time to time be acquired as was recently one of the residences on University Avenue. As such units are added, either by acquisition or by construction, they should be consolidated with the schedules, either upon acquisition or expiration of the specific insurance, or upon completion of construction.