

APPLICATION FOR AVERAGE RATE

To Virginia Insurance Rating Bureau
Richmond, Virginia

Gentlemen:

The undersigned requests that you promulgate an average rate to cover on Our
(my or our)
property, consisting of Buildings and Contents
(buildings, machinery, fixtures, and equipment, stock, state specifically.)

located City of Roanoke, Bedford and Roanoke Counties, Virginia.

.....and more specifically described below.

The values stated are based on **Maximum Values** during the preceding twelve months in or on each unit and are, to the best of Our
(my or our) knowledge and belief, correct.

ITEM	BUILDING		CONTENTS	
	VALUE	RATE	VALUE	RATE
Municipal Building	\$1,050,000.	.078	\$132,200.	.1635
Municipal Building Annex	52,000.	.434	1,350.	.434
Mercantile - 321-23 2nd St., S. E.	8,000.	1.728	1.	—
Mercantile - 205-07 W. Church	4,000.	.833	1.	—
Office - 209 W. Church	10,000.	.728	2,000.	.728
Dwelling - 515 Gilmer	3,500.	.19	1.	—
Church - Barham & Lofton Rd.	5,000.	.3105	1.	—
City Market	260,000.	.228	39,800.	.228
Scale House	150.	1.26	1,900.	1.26
Academy of Music	—	—	13,800.	2.808
City Garage (Repair)	20,000.	.966	13,000.	1.204
City Garage (Storage)	22,000.	.357	1,500.	.448
Old Incinerator	13,000.	.405	8,000.	.405
Blacksmith Shop	5,000.	1.08	2,000.	1.08
Broom Shop & Shed	750.	.735	4,000.	.735
Implement Shed	1,000.	.735	50.	.735
Locker Room (white)	5,000.	.408	1.	.408
Locker Room (colored)	5,000.	.516	1.	.516
Storage Room & Grease Rack	8,000.	.651	1.	.651
Dog Pound	250.	.54	1.	.54
New Incinerator	125,000.	.1688	100.	.1688
Parking Lot Shed 327 Salem	6,000.	.624	1.	—
Office & Tool Shop 327 Salem	3,000.	1.485	2,000.	1.485
Storage Bldg. Asphalt Plant	1,500.	3.78	500.	3.78
Timber Trestle Asphalt Plant	1,400.	3.78	—	—
Tanks Asphalt Plant	2,000.	1.647	1.	1.647
Police Radio Bldg. Mill Mountain	300.	.35	2,500.	.6188

AIRPORT

Hangar No. 1	24,500.	1.44	1.	1.44
Hangar No. 2	25,500.	2.355	1.	2.355
Administration Building	15,000.	2.21	1,400.	2.21
Office Building	31,000.	.656	1,500.	.656
Storage House	100.	.70	1.	.70
Garage (Coach)	2,000.	.90	1,600.	.90
Dwelling	2,500.	.45	1.	.45
Individual Hangar "A"	18,000.	3.06	1.	3.06
Individual Hangar "B"	18,000.	2.43	400.	2.43
Nose-In Hangar	30,000.	1.136	600.	1.136
Quonset Hangar No. 1	8,000.	.735	1.	.917
Quonset Hangar No. 2	8,000.	.735	1.	.917
Quonset Hangar No. 3	8,000.	.735	1.	.917
Quonset Hangar No. 4	8,000.	.735	50.	.917
Storage House	250.	.90	1.	.90
Coal House	200.	.90	1.	.90
Barn	250.	.90	1.	.90
Crash Truck Garbage	1,500.	.80	200.	1.00

FIRE DEPARTMENT

Fire Station No. 1	77,000.	.192	50,000.	.192
Fire Station No. 2	31,000.	.192	5,800.	.192
Fire Station No. 3	35,000.	.192	4,400.	.192
Fire Station No. 4	20,000.	.192	2,200.	.192
Fire Station No. 5	20,000.	.192	1,800.	.192
Fire Station No. 6	20,000.	.192	1,950.	.192
Fire Station No. 7	29,000.	.0631	2,200.	.111
Fire Station No. 8	62,000.	.059	2,200.	.1059
Fire Station No. 9	48,000.	.0563	2,200.	.1054
Fire Station No. 10	13,000.	.576	1,600.	.576

ITEM		BUILDING		CONTENTS	
		VALUE	RATE	VALUE	RATE
<u>RECREATION DEPARTMENT</u>					
Hotel	Mill Mountain	\$20,000.	2.08	\$ 200.	2.08
Dwelling	" "	3,000.	.26	1.	.26
Club Room	Elmwood Park	5,500.	.18	200.	.18
Toilet	" "	800.	.0973	1.	.150
Bandstand	" "	500.	2.70	1.	.07
Dwelling	Highland Park	9,000.	.19	1. 1.	.19
Bandstand	" "	500.	2.70	1. 1.	.35
Rest House	" "	4,500.	.19	1.	.26
Garage	" "	1,000.	.60	1.	.60
Shop & Paint Room	" "	1,600.	1.80	400.	1.80
Tool House	" "	1,700.	.60	2,000.	.60
Shop	" "	1,000.	2.16	2,500.	2.16
*Quonset Building	" "	6,000.	1.116	1,000.	1.4475
Dwelling	Wasena Park	3,500.	.26	1.	.26
Storage Bldg.	" "	100.	.66	1.	.66
Barn	" "	500.	.66	1.	.66
Rest House	" "	2,000.	.19	1.	.19
Pavilion	" "	1,300.	.19	1.	.19
Dwelling	" "	2,400.	.26	1.	.26
Dwelling	Jackson Park	42,000.	.26	6,450.	.26
Garage	" "	300.	.26	1.	.26
Rest House	" "	250.	.19	1.	.19
Rest House	Melrose Park	2,000.	.19	1.	.19
Rest House	Eureka Park	1,000.	.19	1.	.19
Rest House	Memorial Bridge Park	750.	.19	1.	.19
Rest House	Lakewood Park	750.	.19	1.	.19
Rest House	Fallon Park	2,000.	.19	1.	.19
Pavilion	" "	1,300.	.19	1.	.19
Dwelling	Fishburn Park	3,000.	.19	1.	.19
Shed	" "	100.	.19	1.	.19
Tool Shed	" "	25.	.19	1.	.19
Storage Building	" "	50.	.19	1.	.19
Garage	" "	75.	.19	1.	.19
Barn	" "	3,000.	.60	1.	.60
Rest House	" "	2,000.	.32	2,100.	.32
Pavilion	" "	1,300.	.32	1.	.32
Dwelling	Washington Park	3,500.	.19	1.	.19
Rest House	" "	1,500.	.32	1.	.32
Shelter House	" "	4,000.	.32	1.	.32
Storage Building	" "	250.	.19	1.	.19
Stone Crusher	" "	250.	1.35	1.	1.35
Engine House	" "	250.	1.35	1.	1.35
Blacksmith Shop	" "	100.	1.35	1.	1.35
Field House	Maher Field	15,000.	.27	5,450.	.27
Dwelling No. 1	" "	1,200.	.19	1.	.19
Office Building (Storage)	Maher Field	300.	.19	100.	.19

WATER DEPARTMENT

General Office	20-E Salem	25,000.	.483	14,900.	.483
Meter Shop	23-25 E. Norfolk	34,000.	.6905	20,000.	1.0985
Garage & Shed	13-19 E. Norfolk	2,000.	.3654	1.	
Garage	20E. Salem (Rear)	1,350.	.8098	50.	1.0745
Pump Station	Crystal Springs	28,300.	.45	90,500.	.45
Green House	" "	400.	1.575	1.	
Booster Pump Station	" "	800.	.45	2,850.	.45
Compressor House	" "	200.	1.125	4,550.	1.125
Chemical Laboratory	" "	12,000.	.434	850.	.534
Dwelling No. 1	Belmore Street	10,500.	.19	1.	.19
Garage	" "	500.	.19	1.	.19
Dwelling No. 2.	" "	5,300.	.19	1.	.19

ITEM	BUILDING VALUE	RATE	CONTENT'S VALUE	RATE	
WATER DEPARTMENT (CONT.)					
*Pump House	Sherwood Forest	\$ 250.	.525	500.	.525
Pump House	Grandin Road	150.	1.50	1,300.	1.50
Pump House	Memorial Bridge	250.	.975	650.	.975
Pump House	River Springs	1,800.	1.40.	1,800.	1.40
Pump House	Muse Springs	1,800.	.15	6,400.	.15
Dwelling	" "	4,000.	.26	1.	.26
Pump House	Smith Spring	2,500.	.64	800.	.64
Filter House	Falling Creek Dam	10,000.	1.28	27,100.	1.28
Chlorinator	" " "	1,600.	.15	3,600.	.15.
Line House	" " "	2,000.	.15	1,100.	.15
Dwelling (Log)	" " "	8,800.	.45	1.	.45
Barn	" " "	2,000.	.90	1.	.90
Old Dwelling	" " "	1,500.	.95	1.	.95
Dwelling (Wheeler)	Beaver Dam	3,000.	.45	1.	.45
Outbuilding	" "	100.	.45	1.	.45
Dwelling (Spratlin)	" "	2,300.	.45	1.	.45
Outbuilding	" "	100.	.45	1.	.45
Booster Pump House	Prospect Hills	1,400.	.15	400.	.15
Hollins Pump House	Near Hollins College	7,000.	.15	1,500.	.15
Pump Station (Vault)	Hanover Avenue	---		500.	.15
Pump Station (Vault)	Edgehill	---		900.	.15
Pump Station (Vault)	Lakewood	---		700.	.15
^ Pump Station (Vault)	Chestnut Hills	---		950.	.15
Filter Plant	Carvins Cove	227,000.	.1589	63,900.	.2376
Low Lift Pump House	" "	6,000.	.15	1,000.	.15
Valve House	" "	2,500.	.15	4,500.	.15
Insurance Required (See Page 704)					
Elmwood Park Library		30,000.	.228	77,000.	.228
Raleigh Court Branch Library		15,000.	.276	22,000.	.276
Melrose Branch Library		20,000.	.2112	17,500.	.2112
Gainsboro Branch Library (Colored)		42,000.	.228	26,000.	.228
Williamson Road Book Station		---		2,100.	.576
Sewage Disposal Plant & office		12,000.	.21	500.	.30
" " " Dwelling		4,000.	.26	1.	.26
" " " Garage		750.	.26	1.	.26
" " " Storage Building		1,500.	.66	1.	.26

WELFARE DEPARTMENT

Almshouse		92,000.	.1037	1,900.	.2331
Dwelling (Superintendent's)		10,000.	.26	200.	.26
Garage		350.	.66	75.	.66
Smoke House		500.	.66	1,200.	.66
Barn		2,000.	.66	600.	.66
Chicken House No. 1		100.	.66	1.	.66
Chicken House No. 2		300.	.66	1.	.66
Chicken House No. 3		25.	.66	1.	.66
Spring House		150.	.66	1.	.66
Pump House		200.	.25	50.	.25
Hay Barn		2,000.	.66	400.	.66
Fig Pen		50.	.66	1.	.66
Tool House		100.	.66	1.	.66
Chicken House		100.	.66	1.	.66
Toilet		50.	.26	1.	.26

<u>ITEM</u>	<u>BUILDING VALUE</u>	<u>RATE</u>	<u>CONTENTS VALUE</u>	<u>RATE</u>
<u>WELFARE DEPARTMENT (CONT.)</u>				
Quarantine House (now dwelling)	3,600.	.26	50.	.26
Dwelling	2,500.	.26	1.	.26
Wash House	50.	.26	1.	.26
Barn	250.	.66	825.	.66
Toilet	50.	.26	1.	
Garage	100.	.26	1.	.26
Dairy Barn (Shelton)	---		475.	.90
Barn (Hash)	---		400.	.90
Corn Crib	---		450.	.90
Barn (Red Barn - Hash)	---		100.	.90
Relief Center	2,500.	1.062	1,500.	1.062
Coal House	200.	1.062	50.	1.062
Dairy Barn	---		4,300.	.66
Detention Home	105,000.	.0687	4,850.	.1701
City Sanatorium	180,000.	.648	17,600.	.648
City Sanatorium Dwelling	2,000.	.45	50.	.45
City Sanatorium Garage	1,000.	.90	1.	.90
	<u>\$3,254,625.</u>		<u>\$754,662.</u>	

Total Building Value	\$3,254,625.
Total Contents Value	754,662.
	<u>\$4,009,287.</u>
Less(10% Blanket Form)	400,928.
	<u>\$3,608,359.</u>
Insurance Required (Say)	3,608,300.

* One-Half Interest

Estimated Average Rate .3411

CITY OF ROANOKE, VIRGINIA

§ on buildings and contents of every kind and description of the assured, (except as hereinafter specifically excluded) including all their buildings now existing or hereafter erected or acquired, all additions, attachments, improvements, extensions and permanent fixtures; including contents in and improvements to any buildings leased or otherwise occupied by the assured, specifically assuming liability on all property on which by the printed conditions of the policy contract it is required that liability shall be specifically assumed, belonging to the assured or the property of others for which the assured may be liable in the event of loss or damage by fire and lightning, situated anywhere in the City of Roanoke, or elsewhere in the counties of Bedford and Roanoke, in the State of Virginia. It is understood and agreed that this policy covers above-ground tanks and their contents and wood trestle at asphalt plant.

EXCLUSIONS: It is understood and agreed that this policy does not cover the following properties: accounts; bills, currency, deeds; evidences of debt; money and securities; motor driven vehicles; bridges and trestles, except trestle at asphalt plant; Brick and concrete Victory Stadium and contents, and frame grandstand at Maher Field, Roanoke, Virginia; Concrete pumping station vaults at Hanover Ave., N. W., Edgehill, Lakewood, Chestnut Hills; Livestock and Poultry; Property of Roanoke School Board; Lifesaving equipment, wherever located; works or art; contents of rock crusher plant, located in Washington Park; Settling basin at Carvin's Cove; underground tanks and their contents; Valuable Papers in the various Library Buildings.

PERMISSIONS GRANTED—For buildings to be upon leased ground or under mortgage.

FOUNDATION CLAUSE—It is understood and agreed that brick, stone or concrete foundations, piers or other supports, which are below the under surface of the lowest floor of basement (or basements), or where there is no basement, which are below the surface of the ground for the within described buildings and machinery, and also cost of all excavations of whatever nature, are not included in this insurance, and in no event will be taken as a part of the valuation of the buildings for the purpose of arriving at the assured's contributory proportion in the application of the co-insurance clause.

The foundations and costs of excavations above described being exempted from the application of the co-insurance clause of this policy, and not being covered by this insurance, it is hereby understood and agreed that in the event of loss, if the insurance company should elect to rebuild, and it should be found necessary on account of statutory or other cause to replace said foundations or restore said excavations, in whole or in part, the cost of doing so shall be at the expense of the assured.

CO-INSURANCE CLAUSE—(Percentage)—It is a part of the consideration of this policy, and the basis upon which the rate of premium is fixed, that the assured shall at all times maintain insurance on each item of property insured by this policy of not less than 90 per cent of the actual cash value thereof, and that, failing so to do, the assured shall be an insurer to the extent of such deficit, and in that event shall bear his, her or their proportion of any loss.

In the event that an aggregate claim for any loss is less than Ten Thousand Dollars (\$10,000.) (provided, however, such amount does not exceed five per cent (5%) of the total amount of insurance upon the property described herein and in force at the time such loss occurs) no special inventory or appraisal of the undamaged property shall be required. If this policy be divided into two or more items, the foregoing conditions shall apply to each item separately.

CO-INSURANCE RIDER—The rate on the property herein described, without a co-insurance clause is _____% higher than the rate at which the policy is written; and in consideration of the lower rate being used, the 90% co-insurance clause is attached to and made a part of this policy.

WORK AND MATERIALS CLAUSE—Permission granted for such use of the premises as is usual and incidental in the business, as conducted therein, and to keep and use all articles and materials usual and incidental to said business, in such quantities as the exigencies of the business require.

ALTERATIONS AND REPAIRS CLAUSE—Permission granted to make alterations, additions and repairs to the above described building(s) and this policy, in accordance with its conditions, shall include (so far as it covers on the building) such additions, alterations and repairs, also materials and supplies for same in the building or on open premises adjacent thereto, and (so far as it covers on the contents) shall include said contents contained on such new additions. This permit does not waive or modify any of the terms or conditions of the Fire Protection Clause, if any, attached to this policy. However, should any of the property covered by this policy be protected by an automatic sprinkler system, no reconstruction or enlargement of that property is permitted unless notice of change and proper charge, if any, for same is endorsed hereon; endorsement shall clearly specify changes contemplated and shall be limited to sixty days from a specified date.

UNEARNED PREMIUM CLAUSE—In consideration of \$_____ additional premium, this policy is hereby increased in an amount sufficient to cover the unearned premiums involved in this policy against the hazards herein specified.

If, by reason of loss occurring during the term of this policy, any loss-payments are made which shall reduce the insurance under this policy, this insurance shall indemnify the insured for loss of the pro rata unearned premium on the amounts of such loss-payments. However, such recovery shall not exceed an amount equal to the cost required to reinstate this policy in the amount it was reduced by payment of loss.

ELECTRICAL APPARATUS CLAUSE: If electrical appliances or devices, (including wiring) are covered under this policy, this Company shall not be liable for any electrical injury or disturbance to the said electrical appliances or devices (including wiring) caused by electrical currents artificially generated unless fire ensues, and if fire does ensue this Company shall be liable only for its proportion of loss caused by such ensuing fire.

FIRE PROTECTION CLAUSE: In consideration of the rate at which this policy is written it is stipulated that the insured shall exercise due diligence in maintaining in complete working order all equipment and services, installed for the detection, prevention and extinguishment of fire in the property covered by this policy and under control of the Insured. It is further stipulated that no change shall be made in any sprinkler system, its water or chemical supplies, or any watchman service without the approval in writing of this Company, either direct or through the Rating Bureau having jurisdiction.

AUTOMATIC REINSTATEMENT CLAUSE: In the event of any loss payment under this policy, not exceeding two hundred and fifty dollars (250) if covering dwelling (and contents thereof) other than country, or not exceeding one hundred dollars (100) if covering any other building or its contents, the amount of insurance under this policy shall not be reduced.

BREACH OF WARRANTY CLAUSE: Provided where it is stipulated in this policy, that, without consent of the insurer endorsed hereon or added hereto, the breach of a warranty or condition shall void the policy, it shall be held such breach does not in fact void the policy but only suspends the operation of the policy during the time the breach continues. Provided, further that no breach shall suspend the insurance under this policy except upon property wherein or whereon the breach of warranty or condition existed at the time of the fire; unless a loss or damage by or from fire originating in or communicated to such property shall extend to or be sustained in and/or on other property insured hereunder.

WARRANTIES OR CONDITIONS CLAUSE: This policy shall not be affected by failure of the insured to comply with any of the warranties or conditions endorsed hereon in any portion of the premises over which the insured has no control.

VACANCY OR UNOCCUPANCY PERMIT: Unless otherwise provided in writing added hereto, this company shall not be liable for loss occurring while a described building, whether intended for occupancy by owner or tenant, is vacant or unoccupied beyond a period of **90 consecutive days or protected property, 60 consecutive days on other property**, which permitted period includes 60 consecutive days allowed in printed conditions of this policy. However, if the subject of insurance is a dwelling under public fire protection permission is granted for it to be unoccupied or vacant without limit of time.

BRICK-ON-EDGE, TILE, TERRA COTTA, CEMENT, OR METAL FLUE WARRANTY (applicable only to 4th class and country property) In consideration of the reduced rate at which this policy is issued, it is warranted by the assured that the building and additions thereto, described in this policy, contains no brick-on-edge, tile, terra cotta, cement or metal flue; nor any metal smoke pipe carried through a combustible partition, floor or ceiling; and it is further warranted that no such flue and/or metal pipe shall be erected during the term of this policy.

If this warranty is violated in any particular, this policy shall be null and void.

INCUBATOR AND/OR BROODER WARRANTY: In consideration of the rate at which this policy is written, it is warranted by the insured that no incubator and/or brooder will be operated in any building (other than dwelling, in which class permission is hereby granted to operate one incubator and one brooder) described in this policy, unless permission therefor is specifically endorsed hereon, with appropriate additional premium.

REMOVAL OF DEBRIS CLAUSE: It is a condition of this policy that this insurance covers expenses incurred in the removal of all debris of the property insured here-under which may be occasioned by loss caused by any of the perils insured against in this policy. However, the total liability under this policy shall not exceed the amount named therein, nor such proportion of such expense as the amount of insurance hereunder bears to the total amount of all insurance, whether such insurance includes this clause or not. In no event shall this policy cover against loss occasioned by the enforcement of any state or municipal law or ordinance which necessitates the demolition of any portion of the insured building which has not suffered damage by any of the perils insured against in this policy, unless such liability is specifically assumed elsewhere in the policy. Cost of removal of debris shall not be considered in the determination of actual cash value when applying any Co-insurance Clause attached to this policy.

Attached to and Forming Part of Policy No. _____ of the _____

_____ of _____

subject to the provisions and stipulations hereinafter stated.

Issued at its _____ Va., Agency.

_____, Agent

THE
WICKESVILLE
A. S. V.
BOND
COOPERATIVE

SANITATION DEPARTMENT



February - 1949

SEWAGE DISPOSAL PLANT
Lincoln Ave., Williamson Road

DESCRIPTION: This is a one story building with concrete walls, floor, and roof.

OCCUPANCY: Sewage disposal plant.

VALUATION: The sound value of this building is approximately \$12,000.00.

(We have not received values of contents from the city, consequently, for purposes of illustration, elsewhere in this report we used an amount of \$500.00 for contents values).

February - 1949

DWELLING
Sewage Disposal Plant

DESCRIPTION: This is a one story frame dwelling of frame construction with approved roof covering. Stove heat.

OCCUPANCY: Dwelling.

VALUATION: The sound value of this dwelling is approximately \$4,000.00.

February - 1949

GARAGE
Sewage Disposal Plant

DESCRIPTION: This is a one story frame building with approved roof covering.

OCCUPANCY: Garage.

VALUATION: The sound value of this building is approximately \$750.00.

February - 1949

STORAGE BUILDING
Sewage Disposal Plant

DESCRIPTION: This is a frame building with approved roof covering.

OCCUPANCY: Storage.

VALUATION: The sound value of this building is approximately \$1,500.00.

U.S.
BENEFICIAL
BOARDS

WELFARE DEPARTMENT

AVIATION



CITY FARM PROPERTY

Situate: Southside of Bent Mountain Road
Approximately three miles south of Roanoke.



DATON'S

ROANOKE, VIRGINIA

February - 1949

ALMSHOUSE
City Farm Property

DESCRIPTION: A two story and part basement brick building of fire resistive construction, roof of composition on concrete slab, concrete floors, plastered interior finish, electric lighting, low pressure steam heat. Approximately twenty-five years old and in good condition.

OCCUPANCY: First floor - kitchen, dining room, reception and sleeping rooms. Second floor - sleeping rooms.

VALUATION: The sound value of this building is approximately \$92,000.00.



February - 1949

SUPERINTENDENT'S DWELLING
City Farm Property

DESCRIPTION: A one story and part basement building of frame construction, composition shingled roof, wood floors with exception of basement which is part concrete and part earth. Electric lighting, stove heat.

OCCUPANCY: One family dwelling.

VALUATION: The sound value of this building is approximately \$10,000.00.

February - 1949

GARAGE
City Farm Property

DESCRIPTION: A one story frame building, composition shingled roof, concrete floor.

OCCUPANCY: Two car garage.

VALUATION: The sound value of this building is approximately \$350.00.

February - 1949

SMOKE HOUSE
City Farm Property

DESCRIPTION: A small one and a half story building of frame construction, composition roof, concrete first floor and wood floor on second, wood board interior finish.

VALUATION: The sound value of this building is approximately \$500.00.




February - 1949

STABLE, CORN HOUSE, MACHINE SHED
City Farm Property

DESCRIPTION: A two and one and a half story frame building with metal roof, wood floors, electric lighting.

VALUATION: The sound value of this building is approximately \$2,000.00.


EATON'S
CORRASABLE
BOND

February - 1949

CHICKEN HOUSE # 1
City Farm

DESCRIPTION: A one story frame building with composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$100.00.



February - 1949

CHICKEN HOUSE # 2
City Farm

DESCRIPTION: A one story frame building with composition roof, concrete floor.

VALUATION: The sound value of this building is approximately \$300.00.

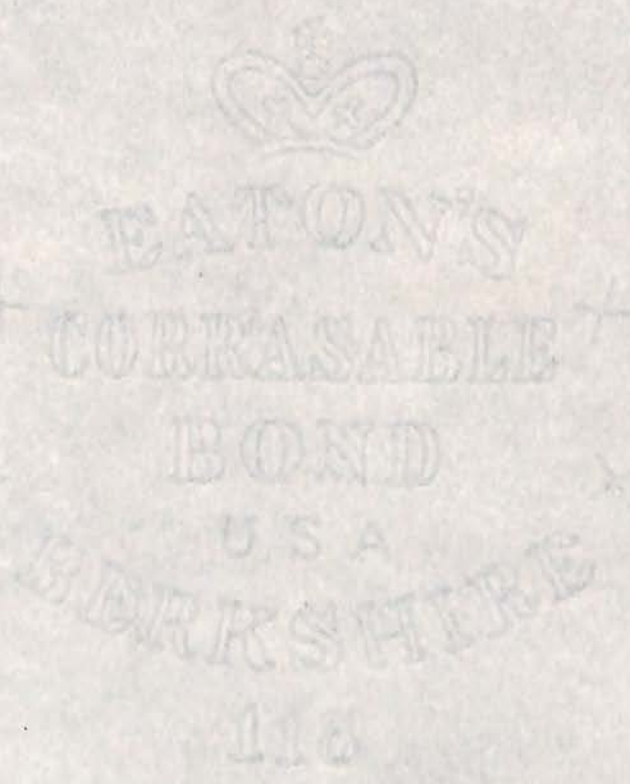


February - 1949

SPRING HOUSE
City Farm

DESCRIPTION: A one story building of concrete and wood frame construction with composition roof and concrete floor.

VALUATION: The sound value of this building is approximately \$150.00.



February - 1949

PUMP HOUSE
City Farm

DESCRIPTION: A small brick building with concrete floor and roof.

VALUATION: The sound value of this building is approximately \$200.00.

February - 1949

HAY BARN
City Farm

DESCRIPTION: One story frame building with metal roof, wood floor, open interior finish, electric lighting.

VALUATION: The sound value of this building is approximately \$2,000.00.

February - 1949

PIG STY
City Farm

DESCRIPTION: A small one story building of frame construction, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$50.00.

TOOL HOUSE
City Farm

DESCRIPTION: Small one story building of frame construction, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$100.00.

February - 1949

CHICKEN HOUSE
Rear of Quarantine House

DESCRIPTION: A small one story frame building, composition roof, wood floors.

VALUATION: The sound value of this building is approximately \$100.00.

TOILET
Rear of Quarantine House

DESCRIPTION: A small one story frame building, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$50.00.

February - 1949

QUARANTINE HOUSE
City Farm

DESCRIPTION: A one story frame building, metal roof, wood interior finish, wood floors, fair condition.

OCCUPANCY: Tenant dwelling.

VALUATION: The sound value of this building is approximately \$3600.00.



February - 1949

DWELLING
At Quarantine House

DESCRIPTION: A two and one story frame building, composition roof, wood floors, plastered interior finish. Fair condition.

VALUATION: The sound value of this building is approximately \$2500.00.

EATON'S
CORRA SABLE
BOND

February - 1949

TOILET
Rear of Quarantine House

DESCRIPTION: A small one story frame building, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$50.00.

WASH HOUSE
Rear of Dwelling

DESCRIPTION: A small one story frame building, composition roof, wood floor, open interior finish.

VALUATION: The sound value of this building is approximately \$50.00.

February - 1949

BARN
At Quarantine House

DESCRIPTION: Two story frame constructed building, composition roof, wood floors, open interior finish.

VALUATION: The sound value of this building is approximately \$250.00.



February - 1949

CHICKEN HOUSE
At Quarantine House

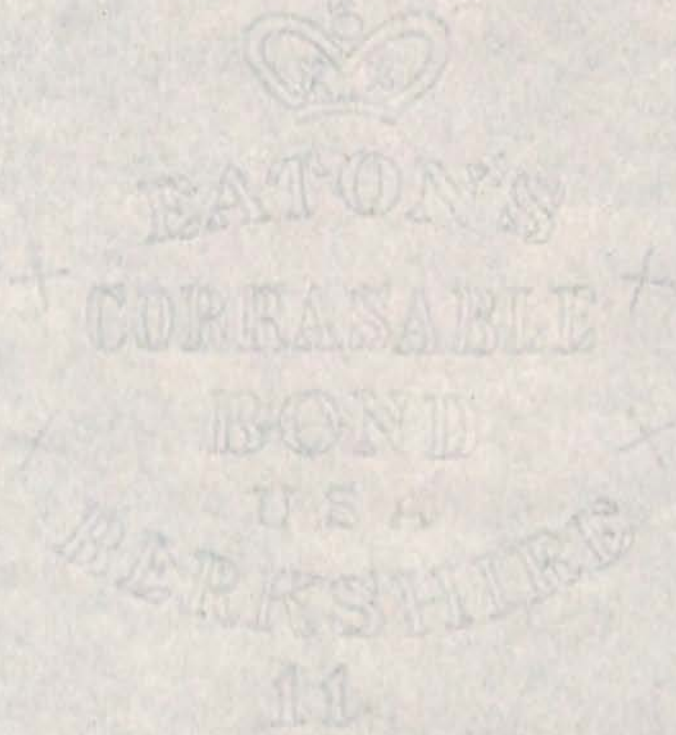
DESCRIPTION: One story frame constructed building, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$25.00.

GARAGE
At Quarantine House

DESCRIPTION: One story frame building, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$100.00.



February - 1949

RELIEF CENTER (COLORED)
Gregory Avenue and Sixth Street, N. E.

DESCRIPTION: A two story frame building, metal roof, wood floors, plastered interior finish, electric lighting, brick chimneys, no heat. Approximately fifty years old and in poor condition.

OCCUPANCY: Nursery (colored).

VALUATION: The estimated salvage value of this building is approximately \$2,500.00.

February - 1949

COAL HOUSE
At Relief Center (Colored)

DESCRIPTION: One story, metal roof, frame, earth floor.

VALUATION: The sound value of this building is approximately \$200.00.

THE
BERKSHIRE
BOND
CORPORATION
BYLON



February - 1949

DETENTION HOME
622 Royer Avenue

DESCRIPTION: This is a three story and basement and part two story and basement brick building of fire resistive construction with a roof of composition on concrete slab, concrete floors throughout. One open stairs from basement to third floor. Electric lighting and low pressure steam heat. This building is approximately fifteen years old and in good condition.

OCCUPANCY: Offices, matrons' quarters, detention rooms, class room and kitchen.

VALUATION: The sound value of this building is approximately \$105,000.00.



February - 1949

COYNER SPRINGS TUBERCULOSIS SANITORIUM
Near Bonsack, Virginia

DESCRIPTION: A two and one story part basement building of brick and frame construction with composition shingled roof, concrete floors with tile and wood surfacing, plastered interior finish, electric lighting, low pressure steam heat. Built in 1939 and in excellent condition.

OCCUPANCY: First floor - White and colored ward rooms and private rooms, X-ray offices and examination rooms, kitchen. Second floor - Nurses' quarters. Basement - Heating equipment, storage room.

VALUATION: The sound value of this building is approximately \$180,000.00.



February - 1949

COOK'S RESIDENCE
At Sanitorium

DESCRIPTION: A small one story frame building, composition roof, wood floors, plastered interior finish, built in 1938 and in excellent condition.

VALUATION: The sound value of this building is approximately \$2,000.00.

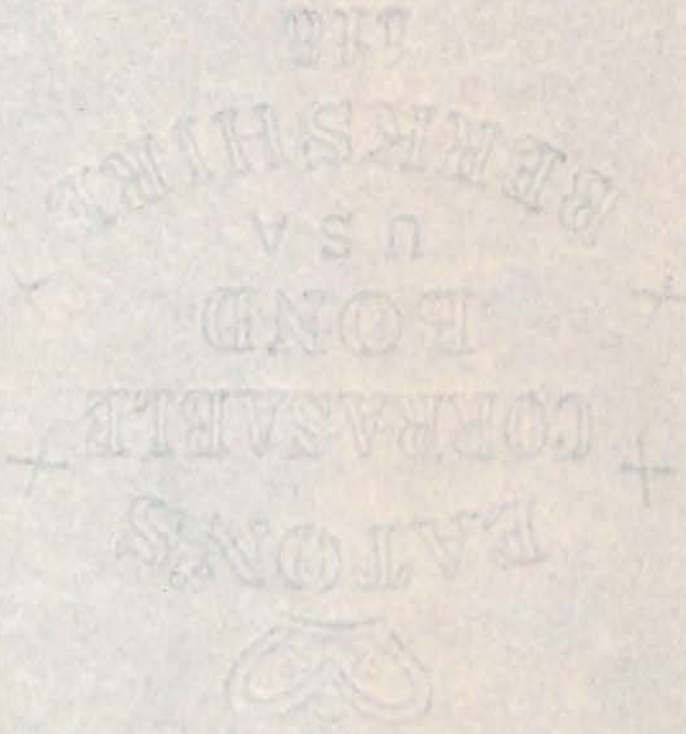
February - 1949

GARAGE
At Sanitorium

DESCRIPTION: A one story frame building, composition roof, earth floor, excellent condition.

OCCUPANCY: Two-car garage.

VALUATION: The sound value of this building is approximately \$1,000.00.



SUMMARY

REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF EDUCATION
DIVISION OFFICE - CAGAYAN

RECOMMENDATIONS FOR INSURANCE COVERAGE

1. We recommend that the following buildings be excluded from the blanket coverage and specific coverage provided.

- (a) Academy of Music ✓ *BY*
- (b) Underground pump station on Hanover Avenue
- (c) Underground pump station at Edgehill
- (d) Underground pump station at Lakewood
- (e) Underground pump station at Chestnut Hills
- ✓ (f) Frame grandstand at Maher Field -
- ✓ (g) Concrete grandstand at Maher Field
- (h) Bridges and trestles
- (i) Livestock and Poultry -
- (j) Property of Roanoke City School Board
- (k) Work of Art
- (l) Contents of rock crusher plant
- (m) Settling basin at Carvin's Cove

2. There is in existence a floater policy in the amount of \$20,000. covering on lifesaving equipment. We are informed by Captain J. S. Wise that the value of this equipment is approximately \$8,500. We recommend that this type of insurance be continued, but that the policy be reduced to \$8,500.00. Coverage on this equipment should be excluded from blanket coverage.

3. We recommend that tractors and other motor vehicles be excluded from blanket coverage and insured under automobile or marine policies.

4. Our estimate of recommended additional insurance is made on the basis of the present policies totalling \$36,000. covering specifically, being endorsed to cover blanket. If these policies have not been endorsed, this should be done immediately.

5. Any property which we have recommended to be excluded can be covered under specific policies. For example, bridges and trestles are exposed to many hazards other than fire and lightning and those covered by the Extended Coverage Endorsement, and should be insured under "all risk" policy or policies.

RECOMMENDED COVERAGE CONT'D

Whenever there is a sizeable premium paid by an Assured, we suggest that the Unearned Premium Endorsement be attached to all policies. This insurance covers only the premium which becomes immediately earned by virtue of loss, from date of loss to expiration of policy, figured on a pro rata basis.

RECOMMENDED INSURANCE

In order to obtain the broad Blanket Form of Coverage, you agree in the contract to carry at all times insurance equal to 90% of your total values or accept a proportionate penalty in the adjustment if loss should occur to any one unit.

According to our estimate of your total values, we are tabulating below the amount of additional insurance you will require:

Estimated Value of Buildings	\$ 3,254,625.
Value of Contents	<u>754,662.</u>
Total Value Buildings and Contents	4,009,287.
Less; 10% (Blanket Form)	<u>400,928.</u>
Insurance Required	3,608,359.
*Less Present Insurance	<u>1,410,000.</u>
Additional Insurance Required	2,198,359.

*Of the above listed present total insurance, \$36,000. is written in policies covering specifically; the remainder covers blanket.

In addition to present insurance listed above, there exists a floater policy in the amount of \$20,000. covering lifesaving equipment, wherever located.

Based on values used in this survey, the average annual rate will be approximately .3411 per hundred dollars of insurance; three year rate will be approximately .8527.

TERM INSURANCE

We wish to point out the advantage of term insurance. Three year rates are two and one-half times the annual rate, while five year rates are four times the annual rate, thereby creating a savings of one-half and one full year premium respectively.

GENERAL FIRE PREVENTION RECOMMENDATIONS

Chemical Extinguishers - It is our recommendation that a standard supply of approved fire extinguishers be provided in all buildings, not only from a safety standpoint, but due to the fact that some consideration may be obtained in the rate. All extinguishers should be recharged at least once each year. We recommend that the fire department be instructed to explain the operation of fire extinguishers to all city employees.

In order to obtain credit in rate for the installation of chemical extinguishers, it is necessary to provide one Underwriter's Laboratories approved 2½ gallon chemical extinguisher for each 2,500 square feet of floor area, but not less than one on any one floor and not less than two to a building. In fire resistive buildings occupied as offices, one extinguisher for each 5,000 square feet is in order.

It is recommended that a concerted effort be made to improve the maintenance and cleanliness of all property. It was noted at the time of this inspection that the housekeeping at the city garage, for example, was sub-standard.

A number of non-standard flues were noted in scattered buildings and it is recommended that all such flues be replaced with standard flues.

ADMINISTRATION, MAINTENANCE, AND MISCELLANEOUS

February - 1949

MUNICIPAL BUILDING

South Side of Campbell Avenue, S.W. Between First and Second Streets

DESCRIPTION: This is a large five story building of fire resistive construction erected in 1916, having a built-up roof, concrete and terrazzo floors, and direct plaster interior finish. There are two open stairs from the first to the third floor, one enclosed stairs from the ground to the fifth floor, one enclosed elevator from the first to the third floor and a small enclosed elevator from the basement to the fifth floor; the lighting is electricity and the heating is low pressure steam. The building is in excellent condition.

OCCUPANCY: Municipal offices and courtrooms, Police Department and City Jail.

VALUATION: The sound value of this building is approximately \$1,050,000.00.



February - 1949

MUNICIPAL BUILDING ANNEX
319 Second Street, S. W.

DESCRIPTION: This is a two story and basement brick building with metal roof, plank floors with the exception of the basement floor which is concrete, plastered interior finish and one open stairs from basement to second floor, electric lights and low pressure steam heat. The building is in fair condition.

OCCUPANCY: Welfare offices and clinics.

VALUATION: The sound value of this building is approximately \$52,000.00.



February - 1949

DWELLING AND MERCANTILE BUILDING
321-323 Second Street, S. W.

DESCRIPTION: This is a two story frame building with metal roof, wood floors, plastered interior finish, electric lights and coal stove heat. This building is approximately fifty years old and in fair condition.

OCCUPANCY: Offices, drugstore and dwelling.

VALUATION: The sound value of this building is approximately \$8,000.00.



Gone

February - 1949

MERCANTILE BUILDING
205-207 West Church Avenue

DESCRIPTION: This is a one story brick building with metal roof, wood floors, plastered walls and metal ceiling, electric lights and cooking gas range. This building is approximately thirty years old and in fair condition.

OCCUPANCY: Restaurant.

VALUATION: The sound value of this building is approximately \$4,000.00.



Gone

February - 1949

OFFICE BUILDING
209 West Church Street

DESCRIPTION: This is a two story and basement brick building with slate roof, wood floors with the exception of the basement which is concrete, plastered walls with the exception of the basement which is open, electric lights and low pressure steam heat. This building is approximately fifty years old and in fair condition.

OCCUPANCY: Offices.

VALUATION: The sound value of this building is approximately \$10,000.00.



Gone

ATON'S
CORPORABLE
BOARD
U.S.A.
MEMBERSHIP

February - 1949

DWELLING (NEGRO)
515 Gilmer Avenue, N. E.

DESCRIPTION: Two story and part basement frame building, composition shingle roof, wood floors, plastered interior finish, electric lighting, coal stove heat.

OCCUPANCY: Two-family dwelling.

VALUATION: The sound value of this building is approximately \$3,500.00.

Next to
INCINERATOR

February - 1949

CHURCH
Barham and Lofton Roads

DESCRIPTION: One story part basement frame building, new composition roof, plastered interior finish, wood floors, electric lighting, hot air heat. Building in good condition.

OCCUPANCY: Church of Christ.

VALUATION: The sound value of this building is approximately \$5,000.00.



BERKSHIRE
U.S.A.
BOND
CORP
EASTON

February - 1949

CITY MARKET
East Campbell Avenue and First Street

DESCRIPTION: This is a three and two - three story and part basement building of brick construction with metal roof and concrete foundation. The basement and first floor are concrete, the second and third floors are wood boards. The interior finish of the first floor is metal ceiling and open walls, second and third floors have wood lath and plaster. Lighting is electricity and heat is low pressure steam. This building is approximately forty years old and in good condition.

OCCUPANCY: Meat markets, offices, auditorium, toilets; cold storage and heating equipment located in small basement.

VALUATION: The sound value of this building is approximately \$260,000.00.

February - 1949

CITY SCALE HOUSE
Randolph Street, at N. & W. Railroad

DESCRIPTION: A small one story frame building with composition, shingle roof. Stove heat venting to metal flue; fair repair.

OCCUPANCY: Building houses scale mechanism.

VALUATION: The sound value of this building is approximately \$150.00.



THE
BANKERS
U.S.A.
BOARD
CORPORATE
EVANS

February - 1949

CITY GARAGE - REPAIR SECTION
Twelfth Street, S. E.

DESCRIPTION: This is a one and two story brick and cinder block building with a roof of composition on wood boards on steel trusses, concrete floor, electric lights and steam heat. Building in fair condition.

OCCUPANCY: Auto and truck repair garage.

VALUATION: The sound value of this building is approximately \$20,000.00.



February - 1949

CITY GARAGE - STORAGE SECTION
Twelfth Street, S. E.

DESCRIPTION: This is a one story and two story brick building with a roof of composition on wood boards on steel trusses, concrete floor, electric lights; no heat. Building is indifferent condition.

OCCUPANCY: Auto and truck storage garage.

VALUATION: The sound value of this building is approximately \$22,000.00.



February - 1949

OLD INCINERATOR
At The City Garage

DESCRIPTION: This is a two - three story brick building with a roof of composition on wood boards on metal supports, concrete floors, electric lighting, outside concrete stack.

OCCUPANCY: Storage and carpenter shop. .

VALUATION: The sound value of this building, excluding smoke stack, is \$13,000.00.



February - 1949

BLACKSMITH SHOP
At City Garage

DESCRIPTION: This is a one story brick building with a metal roof, earth floor, open interior finish, in fair condition.

OCCUPANCY: Blacksmith Shop.

VALUATION: The sound value of this building is approximately \$5,000.00.



February - 1949

BROOM SHOP AND STORAGE BUILDING
At The City Garage

DESCRIPTION: This is a one story frame building with shed attached; earth floor, no heat. In indifferent condition.

OCCUPANCY: Broom and miscellaneous storage.

VALUATION: The sound value of this building is approximately \$750.00.

February - 1949

WAGON SHED
Adjoining Old Incinerator At City Garage

DESCRIPTION: A shed consisting of metal roof on wood supports, iron-clad on one side and end; in fair condition.

VALUATION: The sound value of this building is approximately \$1,000.00.



February - 1949

DOG POUND
At City Garage

DESCRIPTION: This is a one story brick building with one side screened; in fair condition.

OCCUPANCY: Dog pound.

VALUATION: The sound value of this building is approximately \$250.00.

February - 1949

NEW INCINERATOR
521 Gilmer Avenue, N. E.

DESCRIPTION: This is a three story building of brick fire resistive construction with roof of composition on concrete slab on unprotected steel, open interior finish, concrete floors, electric lighting. This building is approximately three years old and in excellent condition. There is an 85 foot air-cooled brick stack adjacent thereto.

OCCUPANCY: Furnaces and charging rooms.

VALUATION: The sound value of this building, excluding smoke stack, is approximately \$125,000.00.



February - 1949

PARKING LOT SHED
325 Salem Avenue

DESCRIPTION: One and two story frame, metal-clad building with earth floor and metal covered roof.

VALUATION: The sound value of this building is approximately \$6,000.00.



February - 1949

PARKING LOT OFFICE AND TOOL SHOP
325 Salem Avenue

DESCRIPTION: One story, frame, metal-clad building with earth floor and metal covered roof.

VALUATION: The sound value of this building is approximately \$3,000.00.



February - 1949

STORAGE BUILDING

Asphalt Plant, South Side Cedar Bluff Avenue, S. E.

DESCRIPTION: One story frame building, composition roof, earth floor, poor condition.

VALUATION: The sound value of this building is approximately \$500.00.



February - 1949

RAILROAD TRESTLE

Asphalt Plant, South Side Cedar Bluff Avenue, S. E.

DESCRIPTION: The single track railroad trestle of wood frame construction is approximately 168 feet long elevated at an average height of 9 feet; in poor repair.

VALUATION: The sound value of this trestle is approximately \$1,400.00.



February - 1949

POLICE RADIO BUILDING
Atop Mill Mountain

DESCRIPTION: This is a one story building having walls of cinder block, metal roof and apparently concrete floor, no heat; in very good condition. Building and fence locked at time of inspection.

OCCUPANCY: Used to house radio transmitter.

VALUATION: The sound value of this building is approximately \$300.00. This figure excludes tower.



1954
BETHLEHEM
AIRPORT

ROAD
COBBY 2711E
EYLOW 2



February - 1949

OFFICE BUILDING
Municipal Airport

DESCRIPTION: A two story and basement and part one story and basement brick building, metal roof, wood floors except basement which is earth, plastered interior finish, electric lights and steam heat; fair condition.

OCCUPANCY: Office and apartments.

VALUATION: The sound value of this building is approximately \$31,000.00.



EATON'S
COMPARABLE
BOND

U.S.A.
LIBERTY BELL
1918

February - 1949

TENANT DWELLING NO. 2

At Municipal Airport at N. End of N. - S. Runway

DESCRIPTION: A one story frame dwelling with composition covered roof and wood floor. Building in fair repair; occupied as tenant dwelling.

VALUATION: The sound value of this building is approximately \$2,500.00.



February - 1949

HANGARS A AND B
At Municipal Airport

DESCRIPTION: Two buildings of similar construction. Each building of cinder block walls with large frame doors, wood joisted roof covered with composition, concrete floor, electric lighting; stove heat. Buildings recently erected and in good repair.

OCCUPANCY: Airplane storage.

VALUATION: The sound value of Hangar A is approximately \$18,000.00.

The sound value of Hangar B is approximately \$18,000.00.



February - 1949

NOSE-IN HANGAR
Municipal Airport

DESCRIPTION: This is a one-high story building with roof of gypsum plank on unprotected steel, cinder block walls, concrete floor. One side is open. Building of recent construction and in good condition.

OCCUPANCY: Nose-in hangar and office.

VALUATION: The sound value of this building is approximately \$30,000.00.



February - 1949

HANGAR NO. 2
Municipal Airport

DESCRIPTION: This is a one story building of cinder block construction, all metal roof, concrete floor, electric lighting and steam heat.

OCCUPANCY: Airplane Hangar and supplies storage.

VALUATION: The sound value of this building is approximately \$25,500.00.



February - 1949

HANGAR NO. 1
Municipal Airport

DESCRIPTION: This is a one story building of cinder block construction, all-metal roof; concrete floor. Electric lighting and steam heat.

OCCUPANCY: Airplane hangar, with woodworking, machine shop, and spray painting.

VALUATION: The sound value of this building is approximately \$24,500.00.



February - 1949

QUONSET HANGARS NOS. 1, 2, 3 and 4
At Municipal Airport

DESCRIPTION: Four Quonset hut buildings of similar construction. Buildings of all metal on concrete dwarf walls, asphalt floors, electric lighting; no heat. Buildings new and in good condition.

OCCUPANCY: Airplane Storage.

VALUATION: The sound value of Quonset Hangar No. 1 is approximately \$8,000.00.
The sound value of Quonset Hangar No. 2 is approximately \$8,000.00.
The sound value of Quonset Hangar No. 3 is approximately \$8,000.00.
The sound value of Quonset Hangar No. 4 is approximately \$8,000.00.



February - 1949

ADMINISTRATION BUILDING
Municipal Airport

DESCRIPTION: This is a one story building of cinder block construction with a metal roof on wood boards on metal truss, concrete floor, electric lighting, stove heat.

OCCUPANCY: Offices, waiting room, and restaurant.

VALUATION: The sound value of this building is approximately \$15,000.00.



February - 1949

CARRIAGE HOUSE
At Municipal Airport

DESCRIPTION: One story, frame, metal roof building with earth floor;
in poor repair.

OCCUPANCY: Storage.

VALUATION: The sound value of this building is approximately \$2,000.00.

EATON'S
CURRASABLE
BOND

February - 1949

SMOKE HOUSE
At Municipal Airport

DESCRIPTION: One story brick building, roof in good repair; walls dilapidated.

OCCUPANCY: Unoccupied.

VALUATION: The estimated salvage value of this building is approximately \$100.00.

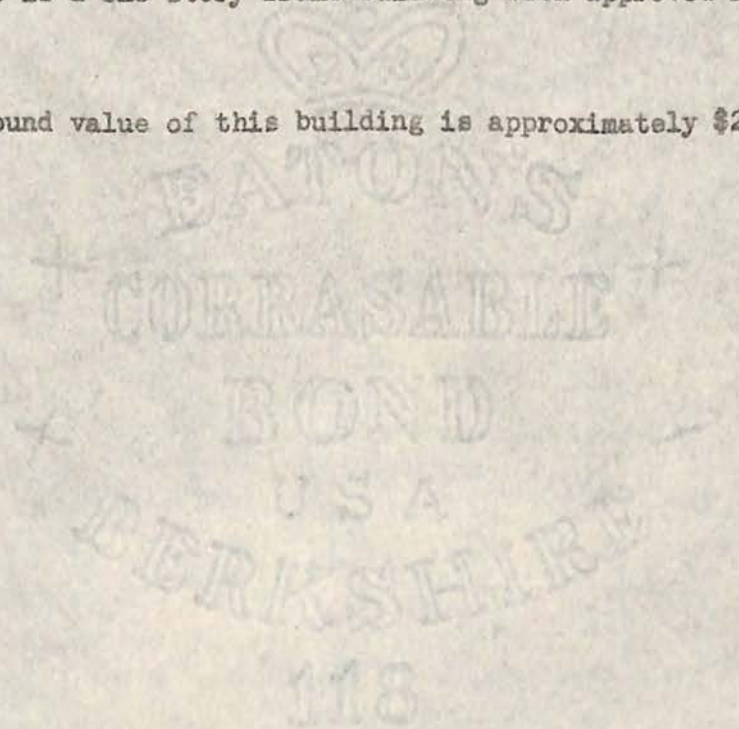
WATSON'S
INCORPORATED
BOND
118

February - 1949

ASBESTOS SHINGLE STORAGE HOUSE
At Municipal Airport

DESCRIPTION: This is a one story frame building with approved roof; in fair condition.

VALUATION: The sound value of this building is approximately \$250.00.



February - 1949

COAL HOUSE
At Municipal Airport

DESCRIPTION: A one story, frame, metal-clad building with metal covered roof and earth floor. Building in fair repair.

OCCUPANCY: Coal storage.

VALUATION: The sound value of this building is approximately \$200.00.



February - 1949

BARN

At Municipal Airport Rear Tenant Dwelling No. 2

DESCRIPTION: A one story, frame, metal roof barn. Building of considerable age and in poor repair.

VALUATION: The estimated salvage value of this building is approximately \$250.00.

TO
BE KEPT FILED
IN THE
BOARD

February - 1949

CRASH TRUCK GARAGE
Municipal Airport

DESCRIPTION: This is a one story building with cinder block walls, wood joisted roof, and concrete floor. No heat.

OCCUPANCY: Garage for crash truck.

VALUATION: The sound value of this building is approximately \$1,500.00.

MUNICIPAL FILTRATION

EATON'S

CORRASABLE

BOND

U.S.A.

BERKSHIRE

110

February - 1949

FIRE STATION # 1
132 Church Avenue

DESCRIPTION: This is a two story and part basement brick building, metal roof, concrete floors with the exception of the second which is wood boards, open interior finish with the exception of the second floor which is plaster. One stairs basement to first floor, two stairs first to second floor. Electric lighting, low pressure steam heat. This building is approximately sixty years old and in good condition.

OCCUPANCY: First floor - fire fighting apparatus. Second floor - central alarm station, dormitories, kitchen, bath.

VALUATION: The sound value of this building is approximately \$77,000.00.



February - 1949

FIRE STATION # 2
East Avenue and Fourth Street, N.E.

DESCRIPTION: This is a two story brick building with composition roof on wood boards. First floor has open interior finish, metal ceiling and concrete floor. Second floor has plastered interior finish and wood floors. One stairs first to second floor. Electric lighting and low pressure steam heat. Building approximately eighty years old and in fair condition.

OCCUPANCY: First floor - fire fighting apparatus.
Second floor - dormitories.

VALUATION: The sound value of this building is approximately \$31,000.00.



February - 1949

FIRE STATION # 3
Rorer Avenue and Sixth Street, S. W.

DESCRIPTION: This is a two story and part basement brick building of ordinary joisted construction with composition roof; open interior finish with exception of second floor which is plaster, concrete floors with exception of second floor which is wood boards. One stairs basement to first floor, one stairs first to second floor. Electric lighting, low pressure steam heat. Building approximately thirty-five years old and in excellent condition.

OCCUPANCY: First floor - fire fighting apparatus.
Second floor - dormitories.

VALUATION: The sound value of this building is approximately \$35,000.00.



EATON'S
CORRASABLE
BOND
U.S.A.
REGISTERED

February - 1949

FIRE STATION # 4
323 Highland Avenue, S. W.

DESCRIPTION: This is a two story and part basement brick building with slate roof. First floor, open interior finish with metal ceiling; second floor, plaster. Concrete floors with exception of second floor which is wood boards. One stairs basement to second floor. Electric lighting and low pressure steam heat. Approximately forty years old, good condition.

OCCUPANCY: First floor - fire fighting apparatus.
Second floor - dormitories.

VALUATION: The sound value of this building is approximately \$20,000.00.



February -- 1949

FIRE STATION # 5

Loudon Avenue and 12th Street, N. W.

DESCRIPTION: This is a two story and part basement brick building with slate roof. First floor, open interior finish with metal ceiling; second floor, plaster. Concrete floors with exception of second floor which is wood boards. One stairs basement to second floor. Electric lighting and low pressure steam heat. Approximately forty years old, good condition.

OCCUPANCY: First floor - fire fighting apparatus.
Second floor - dormitories.

VALUATION: The sound value of this building is approximately \$20,000.00.



February - 1949

FIRE STATION # 6
1015 Jamison Avenue, S. E.

DESCRIPTION: This is a two story and part basement brick building with slate roof. First floor, open interior finish with metal ceiling; second floor, plaster. Concrete floors with exception of second floor which is wood boards. One stairs basement to second floor. Electric lighting and low pressure steam heat. Approximately forty years old, good condition.

OCCUPANCY: First floor - fire fighting apparatus.
Second floor - dormitories.

VALUATION: The sound value of this building is approximately \$20,000.00.



BERKSHIRE
CORRASABLE
BOND
U.S.A.
BERKSHIRE

February - 1949

FIRE STATION # 7
Virginia Avenue and Ghent Blvd. in Va. Heights

DESCRIPTION: This is a two story and part basement brick building of semi-fire resistive construction with composition shingled roof on wood boards over concrete slab, open interior finish with exception of second floor which is plastered, concrete floors. One stairs first to second floor. Electric lighting and low pressure steam heat. Approximately forty years old and in good condition.

OCCUPANCY: First floor - fire fighting apparatus.
Second floor - dormitories.

VALUATION: The sound value of this building is approximately \$29,000.00.



February - 1949

FIRE STATION # 8
224 Virginia Avenue

DESCRIPTION: This is a two story and part basement brick building of semi-fire resistive construction with slate roof, open interior finish with exception of second floor which is plaster, concrete floors - wood surface on second floor. One stairs basement to second floor. Electric lighting, low pressure steam heat. Approximately 20 years old, excellent condition.

OCCUPANCY: First floor - fire fighting apparatus.
Second floor - dormitories.

VALUATION: The sound value of this building is approximately \$62,000.00.



EATON'S
CORPUSCABLE
BOND
U.S. &
ELECTRICITY
118

February 14, 1949

FIRE STATION # 9
Melrose Avenue and 24th Street, N. W.

DESCRIPTION: This is a two story and part basement brick building of semi-fire resistive construction with composition roof on concrete slab; Plastered interior finish with exception of basement which is open; concrete basement, terrazzo first floor, wood boards on second floor. One stairs basement to second floor. Electric lighting, low pressure steam heat. Building is approximately twenty years old and in excellent condition.

OCCUPANCY: First floor - fire fighting apparatus.
Second floor - dormitories.

VALUATION: The sound value of this building is approximately \$48,000.00.



February - 1949

FIRE STATION # 10
1617 - 23 W. Williamson Road

DESCRIPTION: This is a one, two story and part basement of brick-veneer, frame and cinder block, ordinary joisted construction with approved roof. Part of first floor concrete, stove heat; indifferent repair.

OCCUPANCY: 1617 - Life Saving Station
1619 - 21 Fire fighting apparatus
1623 - First floor - Library and dormitories.
Second floor - Vacant.

VALUATION: The sound value of this building is approximately \$13,000.00.



EATON'S

RECREATION DEPARTMENT

THE
E. B. SCHUBERT
BOYD

February - 1949

HOTEL
Atop Mill Mountain

DESCRIPTION: A large two story and basement building, frame clapboard and wood shingle construction, wood shingle roof, board floors, wood board interior finish, electric lighting, heat from stoves and fireplaces; in poor condition.

OCCUPANCY: First Floor - Dance Pavilion, kitchen.
Second Floor - living quarters, large part vacant.

VALUATION: The salvage value of this building is approximately \$20,000.00.



February - 1949

CARETAKER'S DWELLING
At Mill Mountain Hotel

DESCRIPTION: A one story frame, approved roof dwelling, electric lighting, stove heat; no basement, and in fair repair.

VALUATION: The sound value of this building is approximately \$3,000.00.



February - 1949

CLUB ROOMS
Elmwood Park

DESCRIPTION: A two story building of brick and stone stuccoed construction with composition shingle roof, wood board floors, plastered interior finish, electric lights, coal-fired Arcola heat. Approximately fifty years old and in good condition.

VALUATION: The sound value of this building is approximately \$5,500.00.



February - 1949

TOILET
Elmwood Park

DESCRIPTION: A one story building of fireproof construction, hollow tile and concrete walls, composition on concrete slab roof, concrete floor.

VALUATION: The sound value of this building is approximately \$800.00.

BOND
CORBY & WHITE
EVANSTON, ILL.
1949

February - 1949

BANDSTAND
Elmwood Park

DESCRIPTION: A one story octagonal shaped open pavilion with wood shingle roof, wood floors.

VALUATION: The sound value of this building is approximately \$500.00.



February - 1949

DWELLING
Highland Park

DESCRIPTION: A two story frame clapboard building with composition shingle roof, wood floors with exception of basement which is concrete, plastered interior finish with exception of basement which is open finish, one stairs basement to first floor and one stairs first to second floor. Electric lighting; heated by steam from central plant in shop and paint room.

OCCUPANCY: Basement - Storage, laundry.
First floor - 2 living rooms, dining room, kitchen.
Second Floor - Four bedrooms, bath.

VALUATION: The sound value of this building is approximately \$9,000.00.



February - 1949

BANDSTAND
Highland Park

DESCRIPTION: A one story octagonal shaped open pavilion with wood shingle roof, wood floors.

VALUATION: The sound value of this building is approximately \$500.00.



EATON'S

WATER DA SABLE

February - 1949

REST HOUSE
Highland Park

DESCRIPTION: A one story brick building, metal roof, concrete floors.

VALUATION: The sound value of this building is approximately \$4,800.00.



February - 1949

GARAGE
Highland Park

DESCRIPTION: A one story frame building, composition roof, earth floor, open interior finish.

VALUATION: The sound value of this building is approximately \$1,000.00.



February - 1949

SHOP AND PAINT ROOM (FORMERLY GREENHOUSE)
Highland Park

DESCRIPTION: A small glass and wood frame greenhouse, concrete floor. There is a small one story frame building attached to each end of the greenhouse, one having composition roof and the other having a metal roof. This building heated with low pressure steam boiler.

VALUATION: The sound value of this building is approximately \$1,600.00.



February - 1949

TOOLHOUSE
Highland Park

DESCRIPTION: A one and a half and one story building of frame construction with metal and composition roof, second floor is wood and remainder earth, open interior finish.

VALUATION: The sound value of this building is approximately \$1,700.00.



February - 1949

SHOP
Highland Park

DESCRIPTION: A one story frame building, composition roof, concrete floor, open interior finish, stove heat.

VALUATION: The sound value of this building is approximately \$1,000.00.



February - 1949

QUONSET BUILDING
Highland Park

DESCRIPTION: This is a one-story all-metal building of the Quonset type with concrete and earth floor. No heat.

OCCUPANCY: Storage of recreation equipment.

VALUATION: The sound value of the building is approximately \$6,000.00.



February - 1949

KEEPER'S DWELLING
Wasena Park

DESCRIPTION: A one story and part basement building of frame construction, concrete shingle roof, wood floors except basement which is concrete, plastered interior finish, electric lighting and coal stove heat. Building approximately twenty-five years old and in good condition.

OCCUPANCY: One family dwelling.

VALUATION: The sound value of this building is approximately \$3500.00.



U S A
BERKSHIRE
118

February - 1949

STORAGE BUILDING AND CHICKEN HOUSE
Wasena Park

DESCRIPTION: A small one story frame building, concrete shingle roof, wood and earth floors.

VALUATION: The sound value of this building is approximately \$100.00.



BERKSHIRE

February - 1949

GARAGE AND COW BARN
Wasena Park

DESCRIPTION: A one story frame building with composition roof, wood floors.

VALUATION: The sound value of this building is approximately \$500.00.



February - 1949

REST HOUSE
Wasena Park

DESCRIPTION: A one story stone building with composition on wood roof, concrete floor, about ten years old and in good condition.

VALUATION: The sound value of this building is approximately \$2000.00.



BERKS COUNTY
PA

February - 1949

PAVILION
Wasena Park

DESCRIPTION: A one story open pavilion with stone pier roof supports, composition shingle on wood roof, concrete floor.

VALUATION: The sound value of this building is approximately \$1300.00.



PAVILION'S
CORRANABLE
BOND
BARKSHIRE
M

February - 1949

DWELLING (TENANT)
Wasena Park

DESCRIPTION: A one story frame stuccoed building with concrete shingle roof, wood floors, plastered interior finish, electric lighting, stove heat. Building in good condition.

VALUATION: The sound value of this building is approximately \$2400.00.



February - 1949

RECREATIONAL BUILDING AND KEEPER'S DWELLING (BUENA VISTA)
Jackson Park

DESCRIPTION: A two story and part basement brick building with metal roof, wood floors, plastered interior finish, three stairs first to second floor, one stairs basement to first floor. Electric lighting and low pressure steam heat. About one hundred years old and in fair condition.

VALUATION: The sound value of this building is approximately \$42000.00.



EATON'S
CORRAVEDE
POND
U.S.A.

BOND
U.S.A.
BERNARD
February - 1949

LOG CABIN
Jackson Park

DESCRIPTION: A small one story log cabin with wood shingle roof and wood floors.

VALUATION: The sound value of this building is approximately \$300.00.

February - 1949

REST HOUSE
Jackson Park

DESCRIPTION: A one story concrete building with composition roof, concrete floor.

VALUATION: The sound value of this building is approximately \$250.00.

EATON'S
CORRASABLE
BOND
U.S.A.

February - 1949

REST HOUSE
Melrose Park

DESCRIPTION: A one story brick and concrete building with metal roof and concrete floors.

VALUATION: The sound value of this building is approximately \$2000.00.



February - 1949

REST HOUSE
Eureka Park

DESCRIPTION: A one story concrete building with composition roof and concrete floors.

VALUATION: The sound value of this building is approximately \$1,000.00.



178
BEEKSHIRE
RD
ROAD
COMMUNITY

February - 1949

REST HOUSE
Memorial Bridge Park

DESCRIPTION: A small one story frame building with composition roof and concrete floor.

VALUATION: The sound value of this building is approximately \$750.00.

February - 1949

REST HOUSE
Lakewood Park

DESCRIPTION: A frame building with composition roof and full plumbing.

VALUATION: The sound value of this building is approximately \$750.00.



February - 1949

REST HOUSE
Fallon Park

DESCRIPTION: A one story stone building with composition roof and concrete floors.

VALUATION: The sound value of this building is approximately \$2000.00.

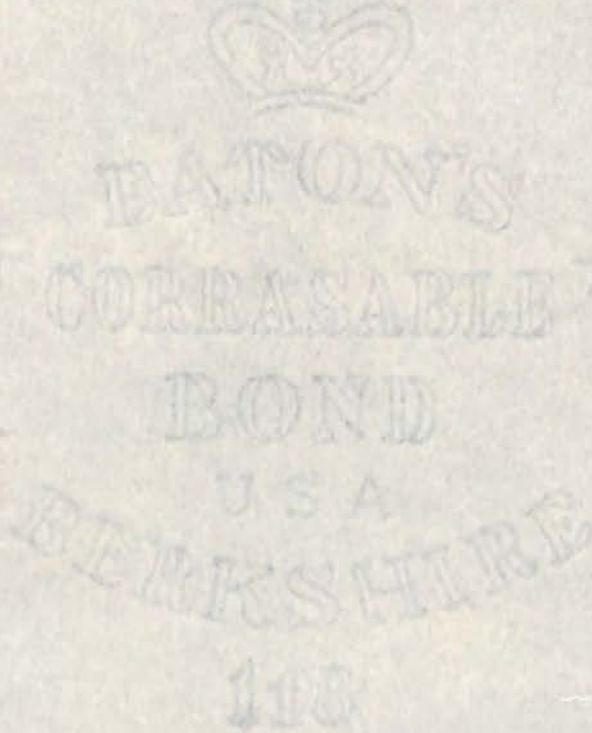


February - 1949

PAVILION
Fallon Park

DESCRIPTION: A one story open pavilion with stone pier roof supports, composition on wood roof, concrete floors. Large stone fireplace and chimney.

VALUATION: The sound value of this building is approximately \$1300.00.



February - 1949

KEEPER'S DWELLING
Fishburn Park

DESCRIPTION: A one and a half story part basement building of frame construction with metal roof, wood floors, plastered interior finish, electric lighting and stove heat. About 150 years old.

VALUATION: The salvage value of this building is approximately \$3000.00.



February - 1949

WOOD SHED
Fishburn Park

DESCRIPTION: A small one story frame building, metal roof, earth floor.

VALUATION: The sound value of this building is approximately \$100.00.



February - 1949

TOOL SHED
Fishburn Park

DESCRIPTION: A small one story frame building, metal roof, earth floor.

VALUATION: The sound value of this building is approximately \$25.00.

CORRASABLE
BOND
U.S.A.
BERKSHIRE
118

February - 1949

STORAGE BUILDING
Fishburn Park

DESCRIPTION: A small one story frame building, metal roof, earth floor.

VALUATION: The sound value of this building is approximately \$50.00.

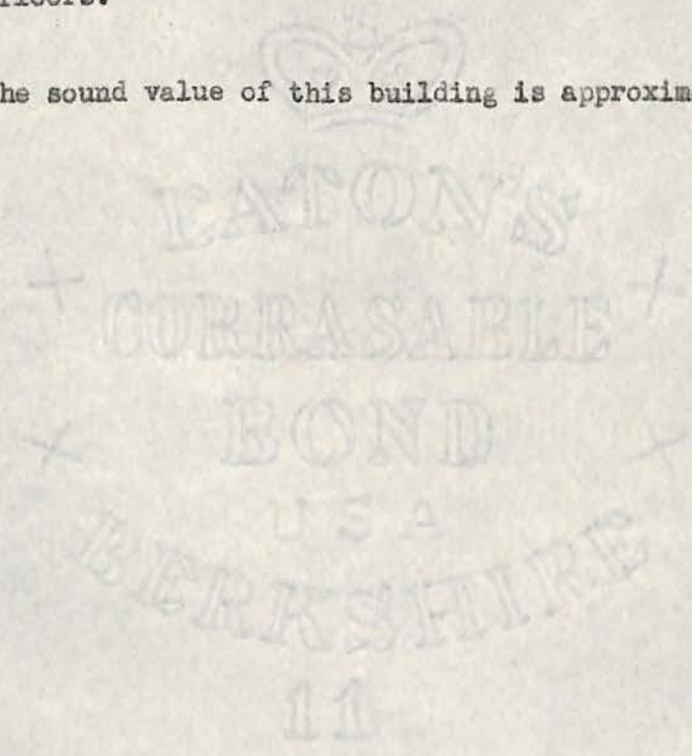


February - 1949

GARAGE
Fishburn Park

DESCRIPTION: A one story frame building with metal roof, plastered interior finish, wood floors.

VALUATION: The sound value of this building is approximately \$75.00.



February - 1949

STORAGE BARN
Fishburn Park

DESCRIPTION: A large one high story building of frame and log construction with metal roof, wood board floors.

VALUATION: The sound value of this building is approximately \$3000.00.



U.S.A.
WILKINSHIRE

February - 1949

REST HOUSE
Fishburn Park

DESCRIPTION: A one story building of stone construction, composition roof, concrete floor.

VALUATION: The sound value of this building is approximately \$2000.00.



February - 1949

PAVILION
Fishburn Park

DESCRIPTION: A one story open pavilion with stone pier roof supports, composition roof and stone floor.

VALUATION: The sound value of this building is approximately \$1300.00.



February - 1949

KEEPER'S DWELLING
Washington Park

DESCRIPTION: A two story brick building with frame addition and approved roof, wood floors, plastered interior finish, stove heat and electric lighting. Building in fair condition.

VALUATION: The sound value of this building is approximately \$3,500.00.



February - 1949

REST HOUSE
Washington Park

DESCRIPTION: A one story stuccoed tile constructed building with composition roof and concrete floor.

VALUATION: The sound value of this building is approximately \$1,500.00.



February - 1949

SHELTER HOUSE
Washington Park

DESCRIPTION: A one story and basement frame, approved roof building,
with wood floor.

VALUATION: The sound value of this building is approximately \$4,000.00.



February - 1949

STORAGE BUILDING
Washington Park

DESCRIPTION: A one story frame, approved roof building.

VALUATION: The sound value of this building is approximately \$250.00.



February - 1949

STONE CRUSHER
Washington Park

DESCRIPTION: Elevated stone bins of frame and steel construction.

VALUATION: The sound value of this stone crusher is approximately \$250.00 excluding screen, conveyor and crushing unit.

February - 1949

ENGINE HOUSE
At Stone Crusher

DESCRIPTION: A one story frame building, composition roof, earth floor.

VALUATION: The sound value of this building is approximately \$250.00.

February - 1949

BLACKSMITH SHOP
At Stone Crusher

DESCRIPTION: A one story frame building, composition roof, earth floor.

VALUATION: The sound value of this building is approximately \$100.00.

EATON'S
CORRASABLE
BOND
U.S.A.
BERKSHIRE
118

February - 1949

FIELD HOUSE
Maheer Field

DESCRIPTION: This is a one story building with walls of brick faced cinder block; wood roof with approved covering.

OCCUPANCY: Dressing rooms.

VALUATION: The sound value of the building is approximately \$15,000.00



February - 1949

DWELLING NO. 1
Maier Field

DESCRIPTION: This is a one and two story frame dwelling with an approved roof coverage.

OCCUPANCY: Dwelling.

VALUATION: The sound value of this building is approximately \$1,200.00.



February - 1949

OFFICE
Maheer Field

DESCRIPTION: This is a one-story frame building with approve roof coverage.

OCCUPANCY: Storage.

VALUATION: The sound value of this building is approximately \$300.00.



WATER DEPARTMENT PROPERTIES


EATON'S
CORRASABLE
BOND
USA
BERKSHIRE

February - 1949

GENERAL OFFICE BUILDING
20 East Salem Avenue

DESCRIPTION: A two story brick building with composition roof, first floor is concrete and second floor wood boards, plastered interior finish, electric lights, hot water heat (heating equipment cut off in fireproof room). Approximately fifty years old and in good condition.

VALUATION: The sound value of this building is approximately \$25,000.00.



February - 1949

METER SHOP
23-25 East Norfolk Avenue

DESCRIPTION: A three story brick building with a metal roof, wood floors with the exception of first floor which is concrete, wood lath and plaster interior finish, electric lighting, stove heat. Approximately fifty years old and in poor condition. This building is an old apartment building, the first floor of which has been converted into a meter shop.

OCCUPANCY: Meter shop and pipe storage.

VALUATION: The sound value of this building is approximately \$34,000.00.



February - 1949

CAR GARAGE AND SHED
13-19 Norfolk Avenue

DESCRIPTION: A one story all metal shed, dirt floors.

VALUATION: The sound value of this building is approximately \$2000.00.



February - 1949

CAR GARAGE AND OIL HOUSE
Rear of 20 East Salem Ave.

DESCRIPTION: A one story iron-clad metal, frame shed, dirt floors, open frontside-one end enclosed and used for storage of oil and housing of gasoline pump.

VALUATION: The sound value of this building is approximately \$1350.00.



February - 1949

CRYSTAL SPRINGS PUMP STATION
Wellington Avenue, South Roanoke

DESCRIPTION: A one story brick building, composition roof, open interior finish, concrete and wood floors, electric lighting; fire resistive addition. Building in good condition.

OCCUPANCY: Steam reciprocating Pumps and Boilers.

VALUATION: The sound value of this building is approximately \$28,300.00.



U.S.A.
BERKSHIRE
11

BERKSHIRE
11
February - 1949

GREENHOUSE
At Crystal Springs

DESCRIPTION: A small glass and wood frame building, concrete floor.

VALUATION: The sound value of this building is approximately \$400.00.

February - 1949

BOOSTER PUMP STATION
Crystal Springs, South Roanoke

DESCRIPTION: A one story brick building, composition roof, concrete floor.
Building in excellent condition.

VALUATION: The sound value of this building is approximately \$800.00.



WATSON'S
CORRASABLE
BOND
BERKSHIRE

February - 1949

COMPRESSOR HOUSE
Crystal Springs

DESCRIPTION: A small one story frame building, composition covered, wood floors. Building in good condition.

VALUATION: The sound value of this building is approximately \$200.00.



February - 1949

CHEMICAL LABORATORY

DESCRIPTION: A one story building of stuccoed hollow tile and cinder block construction, composition roof, wood floors; fair repair.

OCCUPANCY: Water Testing Equipment.

VALUATION: The sound value of this building is approximately \$12000.00.



February - 1949

DWELLING # 1; WATER DEPARTMENT
Belmore Street, Crystal Spring, South Roanoke

DESCRIPTION: A two story and basement building of frame construction, composition shingle roof, plastered interior finish, wood floors on first and second, concrete basement, steam heat and electric lighting. Excellent condition.

VALUATION: The sound value of this building is approximately \$10,500.00.



CORRASABLE
BOND

February - 1949

GARAGE

Rear of Dwelling # 1; Water Department

DESCRIPTION: A small one story frame building, composition roof, wood and earth floor.

VALUATION: The sound value of this building is approximately \$500.00.



February - 1949

DWELLING # 2; WATER DEPARTMENT
Belmore Street, Crystal Spring, South Roanoke

DESCRIPTION: A one story and basement building, frame construction, metal roof, plastered interior finish, wood floors, concrete basement, electric lighting, steam heat. Building in good condition.

VALUATION: The sound value of this building is approximately \$5300.00.



BOND
HEAD
OFFICE

February - 1949

SHERWOOD FOREST PUMP STATION
Nottingham and Robinhood Roads

DESCRIPTION: A small stone octagonal shaped building, composition roof, concrete floors.

VALUATION: The sound value of this building is approximately \$500.00 and City of Roanoke owns one-half interest in building only.



BOND
U.S.A.
February - 1949

GRANDIN COURT PUMP STATION
Grandin Road

DESCRIPTION: A small one story frame wood shingle building, composition roof, concrete floors; fair repair.

VALUATION: The sound value of this building is approximately \$150.00.



February - 1949

13th STREET BRIDGE PUMP STATION
Under Memorial Bridge

DESCRIPTION: A one story building of frame iron-clad construction, concrete floors.

VALUATION: The sound value of this building is approximately \$250.00.



USA
PERKINS
10

February - 1949

RIVER SPRINGS PUMP HOUSE
River Springs, Bridge Avenue

DESCRIPTION: A two story building of concrete and frame metal-clad construction with wood and concrete floors.

VALUATION: The sound value of this building is approximately \$1800.00.



February - 1949

MUSE SPRING PUMP STATION
Intersection of Bandy Road and Bridge Avenue

DESCRIPTION: A one story concrete building of fireproof construction, composition covered concrete slab roof, concrete floor.

VALUATION: The sound value of this building is approximately \$1800.00.



EATON'S
CORRASABLE
BOND
U.S.A.
REPTURE

February - 1949

DWELLING: WATER DEPARTMENT
Muse Spring, Bandy Road

DESCRIPTION: A two and one story frame building, composition roof, plastered interior finish, wood floors, stove heat. Building in fair condition.

VALUATION: The sound value of this building is approximately \$4,000.00.



February - 1949

SMITH SPRING PUMP STATION
Vinton, Virginia

DESCRIPTION: A one story brick constructed building, composition on wood roof, concrete floor and foundation. Built in 1933 and in excellent condition.

VALUATION: The sound value of this building is approximately \$2500.00.



EATON'S

CORPORATION

February - 1949

FILTER BUILDING
Falling Creek Dam

DESCRIPTION: A one story stone constructed building with composition roof on wood and steel framing, concrete floors, electric lighting and coal stove heat. Built in 1927 and in good condition.

VALUATION: The sound value of this building is approximately \$10,000.00.



February - 1949

CHLORINATOR HOUSE
Falling Creek Dam

DESCRIPTION: A one story stone building of fireproof construction, concrete and wood floor, electric lighting, coal stove heat. Built in 1930 and in excellent condition.

VALUATION: The sound value of this building is approximately \$1600.00.

February - 1949

LIME HOUSE
Falling Creek Dam

DESCRIPTION: A one story stone building of fire resistive construction, concrete roof and floor. Built in 1939 and in excellent condition.

VALUATION: The sound value of this building is approximately \$2,000.00.



February - 1949

CARETAKER'S DWELLING; WATER DEPARTMENT
Falling Creek Dam

DESCRIPTION: A one story and basement building of log and stone construction, composition roof, wood boards and earth floors, open interior finish, electric lighting, stove heat. Built in 1930 and in excellent condition.

VALUATION: The sound value of this building is approximately \$8300.00.



THE
BANKS
USA
BOND
CORP

February - 1949

BARN
Falling Creek Dam

DESCRIPTION: A two story bank barn of stone and frame construction, metal roof, wood floors. Approximately fifty years old.

VALUATION: The sound value of this building is approximately \$2,000.00.



February - 1949

OLD DWELLING; WATER DEPARTMENT
Falling Creek Dam

DESCRIPTION: A two and one story building of log and frame construction, composition roof, wood floors, terra cotta flue. Building approximately fifty years old and in poor condition.

VALUATION: The sound value of this building is approximately \$1500.00.



February - 1949

TENANT DWELLING; WATER DEPARTMENT
Old Wheeler Place, near Beaver Dam

DESCRIPTION: A two and one story frame dwelling, metal roof, wood floors, plastered interior finish, electric lighting. Approximately forty years old and in fair condition. A small frame outbuilding also located on premises.

VALUATION: The sound value of dwelling is approximately \$3,000.00.
The sound value of outbuilding is approximately \$100.00.



BOND
USA
BERKSHIRE

February - 1949

TENANT DWELLING
Old Spratlin Place, near Beaver Dam

DESCRIPTION: A one and a half and one story building of frame construction, composition roof, wood floors, plastered interior finish, electric lighting, stove heat. Building approximately forty years old and in fair condition. Small frame outbuilding on premises.

VALUATION: The sound value of the dwelling is approximately \$2300.00
The sound value of the outbuilding is approximately 100.00.



February - 1949

PROSPECT HILLS BOOSTER PUMP STATION
Peakwood Drive

DESCRIPTION: A one story building of fire resistive construction, cinder block walls, concrete floor and roof.

OCCUPANCY: Booster Pump Station.

VALUATION: The sound value of this building is approximately \$1400.00.



February - 1949

HOLLINS PUMP STATION

Just East of Route #11 on Va. Highway #601, near Hollins College

DESCRIPTION: One story building of fire resistive construction, concrete floor and roof; brick walls, recently completed.

OCCUPANCY: Pumping station.

VALUATION: The sound value of this building is approximately \$7,000.00.



February - 1949

CARVIN'S COVE FILTER PLANT BUILDING
Carvin's Cove

DESCRIPTION: One and two story building with basement. The modern fire-resistive building was completed in 1947.

VALUATION: The sound value of this building is approximately \$227,000.00.



February - 1949

CARVIN'S COVE LOW LEFT PUMP HOUSE
Carvin's Cove, One-half Mile N. of Filter Plant Building

DESCRIPTION: One story, modern fire-resistive building completed in 1947.

VALUATION: The sound value of this building is approximately \$6,000.00.



EATON'S
CORRASABLE
BOND
U.S.A.
BERKSHIRE

February - 1949

CARVIN'S COVE VALVE HOUSE
Near Filter Plant Building at Carvin's Cove

DESCRIPTION: A small, circular modern reinforced concrete building completed in 1947.

VALUATION: The sound value of this building is approximately \$2500.00.



CORRASVILLE
BOND
USA

LIBRARIES

THE
BERKSHIRE
BOYD
CORPORATION

February - 1949

ELMWOOD PARK LIBRARY
Elmwood Park

DESCRIPTION: A two story and basement brick building with stucco finish, metal roof, wood floors except basement which is brick, plastered interior finish, electric lights, low pressure steam heat. Approximately 125 years old, fair condition.

OCCUPANCY: Basement - Heating apparatus, stock rooms, book repair room.
First Floor - Reading rooms, office.
Second Floor - Reading rooms, stack room.

VALUATION: The sound value of this building is approximately \$30,000.00.



EATON'S
CORPORATE
BOND
U.S.A.
BERKSHIRE

February - 1949

RALEIGH COURT BRANCH LIBRARY
Virginia Heights

DESCRIPTION: One story brick building, wood joisted roof covered with slate. Interior; floor of concrete with mastic tile wearing surfaces, close plastered sidewalls, metal lath and plastered beamed ceiling. Electric lights, stoker-fired low pressure steam heat. Good repair.

OCCUPANCY: Public Library

VALUATION: The sound value of this building is approximately \$15,000.00.



February - 1949

MELROSE BRANCH LIBRARY
2318 Melrose Avenue

DESCRIPTION: One story brick building of fire resistive construction. Built-up roof on gypsum plank on steel bar joist. Interior; mastic tile floor on concrete, close plastered sidewalls and ceiling sheathed with acoustical tile. Electric lights and oil-fired hot water heat. Erected in 1948; in excellent repair.

OCCUPANCY: Public Library.

VALUATION: The sound value of this building is approximately \$20,000.00.

February - 1949

GAINSBORO BRANCH LIBRARY
501 Gainsboro Road

DESCRIPTION: One story and part basement brick building, wood joisted roof covered with slate. Interior; joisted floor, oak wearing surfaces, close plastered sidewalls, ceilings, metal lath and plaster. Basement partly finished with concrete floor. Electric lights, stoker-fired hot water heat. Very good repair.

OCCUPANCY: Public Library (Colored).

VALUATION: The sound value of this building is approximately \$42,000.00.



THE
WICKESVILLE
A. S. V.
BOND
COOPERATIVE

SANITATION DEPARTMENT



February - 1949

SEWAGE DISPOSAL PLANT
Lincoln Ave., Williamson Road

DESCRIPTION: This is a one story building with concrete walls, floor, and roof.

OCCUPANCY: Sewage disposal plant.

VALUATION: The sound value of this building is approximately \$12,000.00.

(We have not received values of contents from the city, consequently, for purposes of illustration, elsewhere in this report we used an amount of \$500.00 for contents values).

February - 1949

DWELLING
Sewage Disposal Plant

DESCRIPTION: This is a one story frame dwelling of frame construction with approved roof covering. Stove heat.

OCCUPANCY: Dwelling.

VALUATION: The sound value of this dwelling is approximately \$4,000.00.



February - 1949

GARAGE
Sewage Disposal Plant

DESCRIPTION: This is a one story frame building with approved roof covering.

OCCUPANCY: Garage.

VALUATION: The sound value of this building is approximately \$750.00.

February - 1949

STORAGE BUILDING
Sewage Disposal Plant

DESCRIPTION: This is a frame building with approved roof covering.

OCCUPANCY: Storage.

VALUATION: The sound value of this building is approximately \$1,500.00.

U.S.
BENEFICIAL
BOARDS

WELFARE DEPARTMENT

AVIATION



CITY FARM PROPERTY

Situate: Southside of Bent Mountain Road
Approximately three miles south of Roanoke.



DATON'S

ROANOKE, VIRGINIA

February - 1949

ALMSHOUSE
City Farm Property

DESCRIPTION: A two story and part basement brick building of fire resistive construction, roof of composition on concrete slab, concrete floors, plastered interior finish, electric lighting, low pressure steam heat. Approximately twenty-five years old and in good condition.

OCCUPANCY: First floor - kitchen, dining room, reception and sleeping rooms. Second floor - sleeping rooms.

VALUATION: The sound value of this building is approximately \$92,000.00.



February - 1949

SUPERINTENDENT'S DWELLING
City Farm Property

DESCRIPTION: A one story and part basement building of frame construction, composition shingled roof, wood floors with exception of basement which is part concrete and part earth. Electric lighting, stove heat.

OCCUPANCY: One family dwelling.

VALUATION: The sound value of this building is approximately \$10,000.00.

February - 1949

GARAGE
City Farm Property

DESCRIPTION: A one story frame building, composition shingled roof, concrete floor.

OCCUPANCY: Two car garage.

VALUATION: The sound value of this building is approximately \$350.00.

February - 1949

SMOKE HOUSE
City Farm Property

DESCRIPTION: A small one and a half story building of frame construction, composition roof, concrete first floor and wood floor on second, wood board interior finish.

VALUATION: The sound value of this building is approximately \$500.00.



February - 1949

STABLE, CORN HOUSE, MACHINE SHED
City Farm Property

DESCRIPTION: A two and one and a half story frame building with metal roof, wood floors, electric lighting.

VALUATION: The sound value of this building is approximately \$2,000.00.

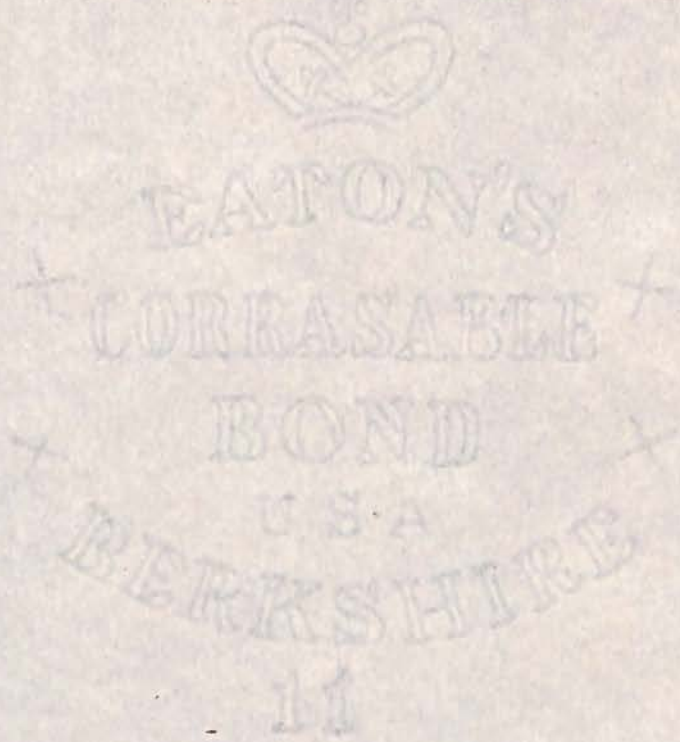
BATON'S
CORRASABLE
BOND

February - 1949

CHICKEN HOUSE # 1
City Farm

DESCRIPTION: A one story frame building with composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$100.00.



February - 1949

CHICKEN HOUSE # 2
City Farm

DESCRIPTION: A one story frame building with composition roof, concrete floor.

VALUATION: The sound value of this building is approximately \$300.00.

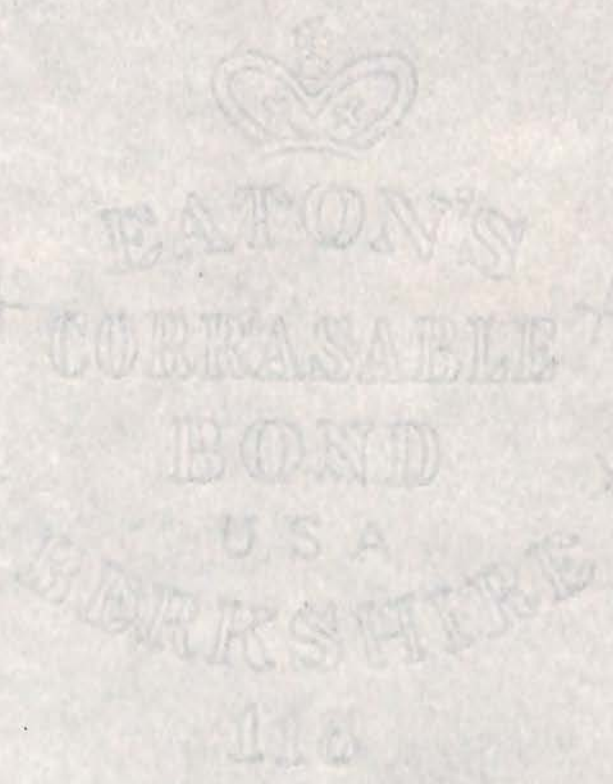


February - 1949

SPRING HOUSE
City Farm

DESCRIPTION: A one story building of concrete and wood frame construction with composition roof and concrete floor.

VALUATION: The sound value of this building is approximately \$150.00.



February - 1949

PUMP HOUSE
City Farm

DESCRIPTION: A small brick building with concrete floor and roof.

VALUATION: The sound value of this building is approximately \$200.00.

February - 1949

HAY BARN
City Farm

DESCRIPTION: One story frame building with metal roof, wood floor, open interior finish, electric lighting.

VALUATION: The sound value of this building is approximately \$2,000.00.

February - 1949

PIG STY
City Farm

DESCRIPTION: A small one story building of frame construction, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$50.00.

TOOL HOUSE
City Farm

DESCRIPTION: Small one story building of frame construction, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$100.00.

February - 1949

CHICKEN HOUSE
Rear of Quarantine House

DESCRIPTION: A small one story frame building, composition roof, wood floors.

VALUATION: The sound value of this building is approximately \$100.00.

TOILET
Rear of Quarantine House

DESCRIPTION: A small one story frame building, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$50.00.

February - 1949

QUARANTINE HOUSE
City Farm

DESCRIPTION: A one story frame building, metal roof, wood interior finish, wood floors, fair condition.

OCCUPANCY: Tenant dwelling.

VALUATION: The sound value of this building is approximately \$3600.00.



February - 1949

DWELLING
At Quarantine House

DESCRIPTION: A two and one story frame building, composition roof, wood floors, plastered interior finish. Fair condition.

VALUATION: The sound value of this building is approximately \$2500.00.

EATON'S
CORRA SABLE
BOND

February - 1949

TOILET
Rear of Quarantine House

DESCRIPTION: A small one story frame building, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$50.00.

WASH HOUSE
Rear of Dwelling

DESCRIPTION: A small one story frame building, composition roof, wood floor, open interior finish.

VALUATION: The sound value of this building is approximately \$50.00.

February - 1949

BARN
At Quarantine House

DESCRIPTION: Two story frame constructed building, composition roof, wood floors, open interior finish.

VALUATION: The sound value of this building is approximately \$250.00.



February - 1949

CHICKEN HOUSE
At Quarantine House

DESCRIPTION: One story frame constructed building, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$25.00.

GARAGE
At Quarantine House

DESCRIPTION: One story frame building, composition roof, wood floor.

VALUATION: The sound value of this building is approximately \$100.00.

EATON'S
CORRASABLE
BOND
U.S.A.
BERKSHIRE
11

February - 1949

RELIEF CENTER (COLORED)
Gregory Avenue and Sixth Street, N. E.

DESCRIPTION: A two story frame building, metal roof, wood floors, plastered interior finish, electric lighting, brick chimneys, no heat. Approximately fifty years old and in poor condition.

OCCUPANCY: Nursery (colored).

VALUATION: The estimated salvage value of this building is approximately \$2,500.00.

February - 1949

COAL HOUSE
At Relief Center (Colored)

DESCRIPTION: One story, metal roof, frame, earth floor.

VALUATION: The sound value of this building is approximately \$200.00.

THE
BERKSHIRE
BOND
CORPORATION
BYLON



February - 1949

DETENTION HOME
622 Royer Avenue

DESCRIPTION: This is a three story and basement and part two story and basement brick building of fire resistive construction with a roof of composition on concrete slab, concrete floors throughout. One open stairs from basement to third floor. Electric lighting and low pressure steam heat. This building is approximately fifteen years old and in good condition.

OCCUPANCY: Offices, matrons' quarters, detention rooms, class room and kitchen.

VALUATION: The sound value of this building is approximately \$105,000.00.



February - 1949

COYNER SPRINGS TUBERCULOSIS SANITORIUM
Near Bonsack, Virginia

DESCRIPTION: A two and one story part basement building of brick and frame construction with composition shingled roof, concrete floors with tile and wood surfacing, plastered interior finish, electric lighting, low pressure steam heat. Built in 1939 and in excellent condition.

OCCUPANCY: First floor - White and colored ward rooms and private rooms, X-ray offices and examination rooms, kitchen. Second floor - Nurses' quarters. Basement - Heating equipment, storage room.

VALUATION: The sound value of this building is approximately \$180,000.00.



February - 1949

COOK'S RESIDENCE
At Sanitorium

DESCRIPTION: A small one story frame building, composition roof, wood floors, plastered interior finish, built in 1938 and in excellent condition.

VALUATION: The sound value of this building is approximately \$2,000.00.

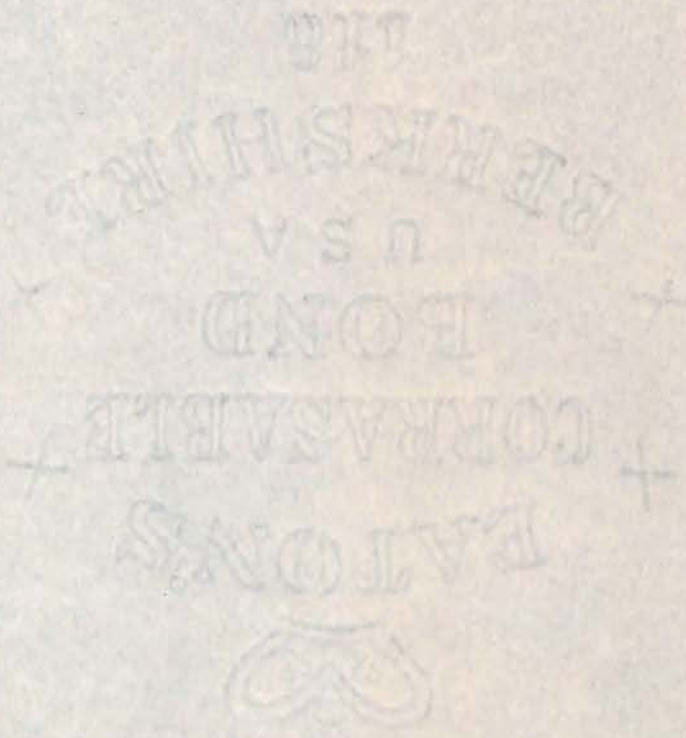
February - 1949

GARAGE
At Sanitorium

DESCRIPTION: A one story frame building, composition roof, earth floor, excellent condition.

OCCUPANCY: Two-car garage.

VALUATION: The sound value of this building is approximately \$1,000.00.



CITY OF ROANOKE, VIRGINIA

§ on buildings and contents of every kind and description of the assured, (except as hereinafter specifically excluded) including all their buildings now existing or hereafter erected or acquired, all additions, attachments, improvements, extensions and permanent fixtures; including contents in and improvements to any buildings leased or otherwise occupied by the assured, specifically assuming liability on all property on which by the printed conditions of the policy contract it is required that liability shall be specifically assumed, belonging to the assured or the property of others for which the assured may be liable in the event of loss or damage by fire and lightning, situated anywhere in the City of Roanoke, or elsewhere in the counties of Bedford and Roanoke, in the State of Virginia. It is understood and agreed that this policy covers above-ground tanks and their contents and wood trestle at asphalt plant.

EXCLUSIONS: It is understood and agreed that this policy does not cover the following properties: accounts; bills, currency, deeds; evidences of debt; money and securities; motor driven vehicles; bridges and trestles, except trestle at asphalt plant; Brick and concrete Victory Stadium and contents, and frame grandstand at Maher Field, Roanoke, Virginia; Concrete pumping station vaults at Hanover Ave., N. W., Edgehill, Lakewood, Chestnut Hills; Livestock and Poultry; Property of Roanoke School Board; Lifesaving equipment, wherever located; works or art; contents of rock crusher plant, located in Washington Park; Settling basin at Carvin's Cove; underground tanks and their contents; Valuable Papers in the various Library Buildings.

PERMISSIONS GRANTED—For buildings to be upon leased ground or under mortgage.

FOUNDATION CLAUSE—It is understood and agreed that brick, stone or concrete foundations, piers or other supports, which are below the under surface of the lowest floor of basement (or basements), or where there is no basement, which are below the surface of the ground for the within described buildings and machinery, and also cost of all excavations of whatever nature, are not included in this insurance, and in no event will be taken as a part of the valuation of the buildings for the purpose of arriving at the assured's contributory proportion in the application of the co-insurance clause.

The foundations and costs of excavations above described being exempted from the application of the co-insurance clause of this policy, and not being covered by this insurance, it is hereby understood and agreed that in the event of loss, if the insurance company should elect to rebuild, and it should be found necessary on account of statutory or other cause to replace said foundations or restore said excavations, in whole or in part, the cost of doing so shall be at the expense of the assured.

CO-INSURANCE CLAUSE—(Percentage)—It is a part of the consideration of this policy, and the basis upon which the rate of premium is fixed, that the assured shall at all times maintain insurance on each item of property insured by this policy of not less than 90 per cent of the actual cash value thereof, and that, failing so to do, the assured shall be an insurer to the extent of such deficit, and in that event shall bear his, her or their proportion of any loss.

In the event that an aggregate claim for any loss is less than Ten Thousand Dollars (\$10,000.) (provided, however, such amount does not exceed five per cent (5%) of the total amount of insurance upon the property described herein and in force at the time such loss occurs) no special inventory or appraisal of the undamaged property shall be required. If this policy be divided into two or more items, the foregoing conditions shall apply to each item separately.

CO-INSURANCE RIDER—The rate on the property herein described, without a co-insurance clause is _____% higher than the rate at which the policy is written; and in consideration of the lower rate being used, the 90% co-insurance clause is attached to and made a part of this policy.

WORK AND MATERIALS CLAUSE—Permission granted for such use of the premises as is usual and incidental in the business, as conducted therein, and to keep and use all articles and materials usual and incidental to said business, in such quantities as the exigencies of the business require.

ALTERATIONS AND REPAIRS CLAUSE—Permission granted to make alterations, additions and repairs to the above described building(s) and this policy, in accordance with its conditions, shall include (so far as it covers on the building) such additions, alterations and repairs, also materials and supplies for same in the building or on open premises adjacent thereto, and (so far as it covers on the contents) shall include said contents contained on such new additions. This permit does not waive or modify any of the terms or conditions of the Fire Protection Clause, if any, attached to this policy. However, should any of the property covered by this policy be protected by an automatic sprinkler system, no reconstruction or enlargement of that property is permitted unless notice of change and proper charge, if any, for same is endorsed hereon; endorsement shall clearly specify changes contemplated and shall be limited to sixty days from a specified date.

UNEARNED PREMIUM CLAUSE—In consideration of \$_____ additional premium, this policy is hereby increased in an amount sufficient to cover the unearned premiums involved in this policy against the hazards herein specified.

If, by reason of loss occurring during the term of this policy, any loss-payments are made which shall reduce the insurance under this policy, this insurance shall indemnify the insured for loss of the pro rata unearned premium on the amounts of such loss-payments. However, such recovery shall not exceed an amount equal to the cost required to reinstate this policy in the amount it was reduced by payment of loss.

ELECTRICAL APPARATUS CLAUSE: If electrical appliances or devices, (including wiring) are covered under this policy, this Company shall not be liable for any electrical injury or disturbance to the said electrical appliances or devices (including wiring) caused by electrical currents artificially generated unless fire ensues, and if fire does ensue this Company shall be liable only for its proportion of loss caused by such ensuing fire.

FIRE PROTECTION CLAUSE: In consideration of the rate at which this policy is written it is stipulated that the insured shall exercise due diligence in maintaining in complete working order all equipment and services, installed for the detection, prevention and extinguishment of fire in the property covered by this policy and under control of the Insured. It is further stipulated that no change shall be made in any sprinkler system, its water or chemical supplies, or any watchman service without the approval in writing of this Company, either direct or through the Rating Bureau having jurisdiction.

AUTOMATIC REINSTATEMENT CLAUSE: In the event of any loss payment under this policy, not exceeding two hundred and fifty dollars (250) if covering dwelling (and contents thereof) other than country, or not exceeding one hundred dollars (100) if covering any other building or its contents, the amount of insurance under this policy shall not be reduced.

BREACH OF WARRANTY CLAUSE: Provided where it is stipulated in this policy, that, without consent of the insurer endorsed hereon or added hereto, the breach of a warranty or condition shall void the policy, it shall be held such breach does not in fact void the policy but only suspends the operation of the policy during the time the breach continues. Provided, further that no breach shall suspend the insurance under this policy except upon property wherein or whereon the breach of warranty or condition existed at the time of the fire; unless a loss or damage by or from fire originating in or communicated to such property shall extend to or be sustained in and/or on other property insured hereunder.

WARRANTIES OR CONDITIONS CLAUSE: This policy shall not be affected by failure of the insured to comply with any of the warranties or conditions endorsed hereon in any portion of the premises over which the insured has no control.

VACANCY OR UNOCCUPANCY PERMIT: Unless otherwise provided in writing added hereto, this company shall not be liable for loss occurring while a described building, whether intended for occupancy by owner or tenant, is vacant or unoccupied beyond a period of **90 consecutive days or protected property, 60 consecutive days on other property**, which permitted period includes 60 consecutive days allowed in printed conditions of this policy. However, if the subject of insurance is a dwelling under public fire protection permission is granted for it to be unoccupied or vacant without limit of time.

BRICK-ON-EDGE, TILE, TERRA COTTA, CEMENT, OR METAL FLUE WARRANTY (applicable only to 4th class and country property) In consideration of the reduced rate at which this policy is issued, it is warranted by the assured that the building and additions thereto, described in this policy, contains no brick-on-edge, tile, terra cotta, cement or metal flue; nor any metal smoke pipe carried through a combustible partition, floor or ceiling; and it is further warranted that no such flue and/or metal pipe shall be erected during the term of this policy.

If this warranty is violated in any particular, this policy shall be null and void.

INCUBATOR AND/OR BROODER WARRANTY: In consideration of the rate at which this policy is written, it is warranted by the insured that no incubator and/or brooder will be operated in any building (other than dwelling, in which class permission is hereby granted to operate one incubator and one brooder) described in this policy, unless permission therefor is specifically endorsed hereon, with appropriate additional premium.

REMOVAL OF DEBRIS CLAUSE: It is a condition of this policy that this insurance covers expenses incurred in the removal of all debris of the property insured here-under which may be occasioned by loss caused by any of the perils insured against in this policy. However, the total liability under this policy shall not exceed the amount named therein, nor such proportion of such expense as the amount of insurance hereunder bears to the total amount of all insurance, whether such insurance includes this clause or not. In no event shall this policy cover against loss occasioned by the enforcement of any state or municipal law or ordinance which necessitates the demolition of any portion of the insured building which has not suffered damage by any of the perils insured against in this policy, unless such liability is specifically assumed elsewhere in the policy. Cost of removal of debris shall not be considered in the determination of actual cash value when applying any Co-insurance Clause attached to this policy.

Attached to and Forming Part of Policy No. _____ of the _____

_____ of _____

subject to the provisions and stipulations hereinafter stated.

Issued at its _____ Va., Agency.

_____, Agent

SUMMARY

THE
REPUBLICAN
NEW
YORK

RECOMMENDATIONS FOR INSURANCE COVERAGE

1. We recommend that the following buildings be excluded from the blanket coverage and specific coverage provided.

- (a) Academy of Music ✓ *BY*
- (b) Underground pump station on Hanover Avenue
- (c) Underground pump station at Edgehill
- (d) Underground pump station at Lakewood
- (e) Underground pump station at Chestnut Hills
- ✓ (f) Frame grandstand at Maher Field -
- (g) Concrete grandstand at Maher Field
- ✓ (h) Bridges and trestles
- (i) Livestock and Poultry -
- (j) Property of Roanoke City School Board
- (k) Work of Art
- (l) Contents of rock crusher plant
- (m) Settling basin at Carvin's Cove

2. There is in existence a floater policy in the amount of \$20,000. covering on lifesaving equipment. We are informed by Captain J. S. Wise that the value of this equipment is approximately \$8,500. We recommend that this type of insurance be continued, but that the policy be reduced to \$8,500.00. Coverage on this equipment should be excluded from blanket coverage.

3. We recommend that tractors and other motor vehicles be excluded from blanket coverage and insured under automobile or marine policies.

4. Our estimate of recommended additional insurance is made on the basis of the present policies totalling \$36,000. covering specifically, being endorsed to cover blanket. If these policies have not been endorsed, this should be done immediately.

5. Any property which we have recommended to be excluded can be covered under specific policies. For example, bridges and trestles are exposed to many hazards other than fire and lightning and those covered by the Extended Coverage Endorsement, and should be insured under "all risk" policy or policies.

RECOMMENDED COVERAGE CONT'D

Whenever there is a sizeable premium paid by an Assured, we suggest that the Unearned Premium Endorsement be attached to all policies. This insurance covers only the premium which becomes immediately earned by virtue of loss, from date of loss to expiration of policy, figured on a pro rata basis.

RECOMMENDED INSURANCE

In order to obtain the broad Blanket Form of Coverage, you agree in the contract to carry at all times insurance equal to 90% of your total values or accept a proportionate penalty in the adjustment if loss should occur to any one unit.

According to our estimate of your total values, we are tabulating below the amount of additional insurance you will require:

Estimated Value of Buildings	\$ 3,254,625.
Value of Contents	<u>754,662.</u>
Total Value Buildings and Contents	4,009,287.
Less; 10% (Blanket Form)	<u>400,928.</u>
Insurance Required	3,608,359.
*Less Present Insurance	<u>1,410,000.</u>
Additional Insurance Required	2,198,359.

*Of the above listed present total insurance, \$36,000. is written in policies covering specifically; the remainder covers blanket.

In addition to present insurance listed above, there exists a floater policy in the amount of \$20,000. covering lifesaving equipment, wherever located.

Based on values used in this survey, the average annual rate will be approximately .3411 per hundred dollars of insurance; three year rate will be approximately .8527.

TERM INSURANCE

We wish to point out the advantage of term insurance. Three year rates are two and one-half times the annual rate, while five year rates are four times the annual rate, thereby creating a savings of one-half and one full year premium respectively.

GENERAL FIRE PREVENTION RECOMMENDATIONS

Chemical Extinguishers - It is our recommendation that a standard supply of approved fire extinguishers be provided in all buildings, not only from a safety standpoint, but due to the fact that some consideration may be obtained in the rate. All extinguishers should be recharged at least once each year. We recommend that the fire department be instructed to explain the operation of fire extinguishers to all city employees.

In order to obtain credit in rate for the installation of chemical extinguishers, it is necessary to provide one Underwriter's Laboratories approved 2½ gallon chemical extinguisher for each 2,500 square feet of floor area, but not less than one on any one floor and not less than two to a building. In fire resistive buildings occupied as offices, one extinguisher for each 5,000 square feet is in order.

It is recommended that a concerted effort be made to improve the maintenance and cleanliness of all property. It was noted at the time of this inspection that the housekeeping at the city garage, for example, was sub-standard.

A number of non-standard flues were noted in scattered buildings and it is recommended that all such flues be replaced with standard flues.