

Virginia & Town & City

Volume 19
Number 10
October 19

ROANOKE CITY

NOV 10 1984

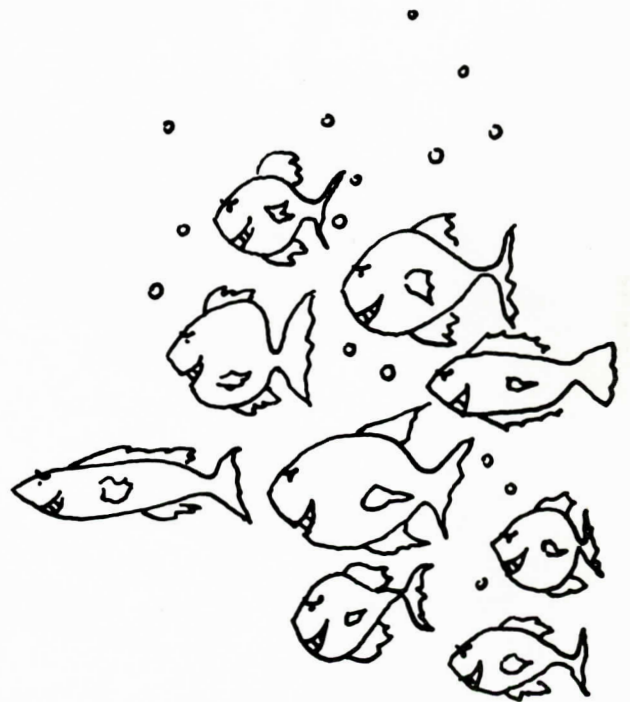
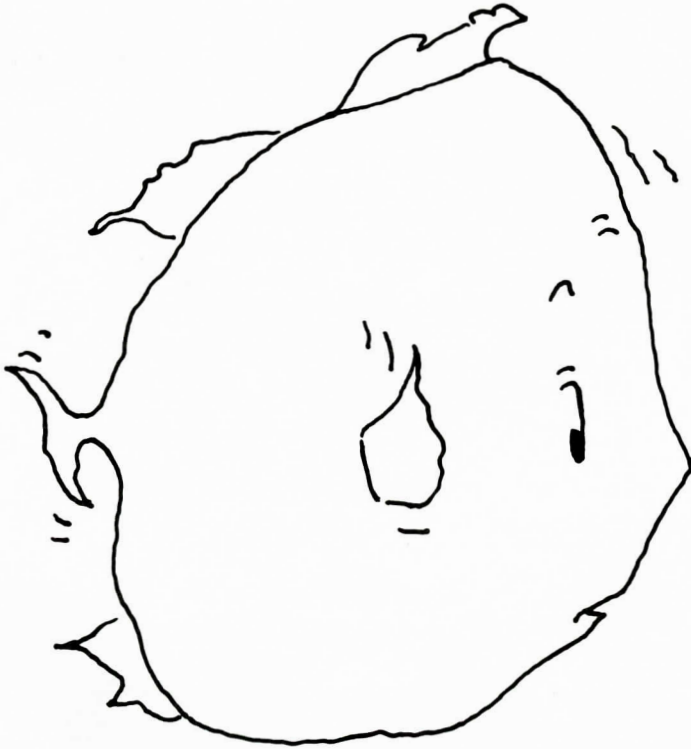
REAR

Mr. Alfred Whitbeck
City Librarian
706 South Jefferson Street
Roanoke, VA 24011

Inside:

- Fire Department Liability
- California New Home Insurance Program
- Arson and the Arsonist

When it comes to survival, there's safety in numbers.



The same holds true for economic survival, whether you're protecting the assets of a city, county, town, or local school board.

That's why the Virginia Municipal League, through its wholly owned Corporation, Virginia Municipal Underwriters, Inc. has developed **a new comprehensive group insurance program.**

The program is designed exclusively for local governments and their agencies within the Commonwealth of Virginia. It offers a wide range of property, casualty, boiler and machinery coverages. Included among the casualty lines are:

- Public Officials Liability

- Police Liability

- Comprehensive General Liability

- Broad Form Errors & Omissions

- Personal Injury Liability

- Garage Liability

All casualty lines are consolidated with one carrier (Best's A+15 rated), providing insurer stability and eliminating potential coverage gaps.

What's more, with so many coverages available, the program can be tailored to your individual needs and exposures.

Group purchasing power also results in economies of scale. So

there's a bottom-line benefit as well.

Of course, all the fish in the sea can't eliminate risk completely. But if you're in danger of being swallowed up because of rising costs, inadequate coverage or poor service, the **Virginia Municipal Property Casualty Insurance Program** can help.

For further information, please contact:
Margaret A. Nichols
Administrator, Virginia
Municipal Property Casualty
Insurance Program
P.O. Box 753
Richmond, Virginia 23206
(804) 649-8471

Virginia Town & City

Editor

Christine A. Everson

Editorial Assistant

Joni Terry

Advertising Assistant

Mary Ann Cornell

Circulation Manager

Kathy McIntyre

Volume 19

October 1984

Number 10

VML President

Lawrence A. Davies

Officers

Samuel W. Adams III

Robert T. Williams

Martha V. Pennino

Noel C. Taylor

Executive Committee

J. Willard Lineweaver

Jack D. Edwards

Dolores P. Lescure

Sidney M. Oman

William R. Hartz

M. Stewart Koethcke

Charles A. Robinson Jr.

Executive Director

R. Michael Amyx

On the Cover

Members of the County of Henrico Division of Fire engage in fire suppression activities at a nighttime blaze. Fire services are changing. Read about the liability insurance your fire department needs, the new public/private venture in home insurance developed in California and some new ways of handling the age-old problem of arson, all in this issue of Virginia Town & City.

VIRGINIA TOWN & CITY (ISSN0042-6784) is the only official magazine of the Virginia Municipal League. It is published monthly at 311 Ironfronts, 1011 East Main Street, P.O. Box 753, Richmond, Virginia 23206. All contents, copyright 1984 by the Virginia Municipal League. Any reproduction or use of contents must have prior approval of the Virginia Municipal League and if granted must be accompanied by credit to VIRGINIA TOWN & CITY and the Virginia Municipal League. Second-class postage paid at Richmond, Virginia. Subscription rates: \$8 per year, \$1.50 per copy.

Postmaster: Send address changes to VT&C, P.O. Box 753, Richmond 23206

4

People

6

Fire Department Liability

By Daniel F. McNeil

"With the increasing complexities faced by many fire administrators in the areas of fire suppression and prevention, the issue of liability has been compounded."

10

California's New Cooperative Home Insurance Program

By William C. Hanna

"During the past three years a new concept which links city public safety services with private sector homeowners insurance offerings has been developed and tested in California."

15

Arson and the Arsonist

By Robert A. Williams II

"Arson is here to stay, and the problem will continue to grow until we do something about it."

16

Professional Directory

17

Commentary: Voter Registration, Turnout in Virginia

By Timothy G. O'Rourke

People



Fields Joins VML Staff

Mary Jo Fields joined the VML staff as staff associate in early October following the birth of her new baby and her resignation after eight years with the Institute of Government at the University of Virginia.

Fields has a bachelor of arts in political science from Auburn University and a master's in public administration from the University of Alabama. She joined the staff at the Institute of Government in October 1976. As a research analyst her primary responsibilities have included serving as a staff associate for the Governor's Commission on Virginia's Future and serving as the institute's conference coordinator. She has also written newsletters and articles on public affairs topics, prepared or assisted in preparing institute reports, coauthored the Handbook for Virginia Mayors and Councilmembers and handled numerous research requests from both the public and private sectors.

Prior to working at the institute, Fields worked as a research associate and research assistant for the Bureau of Public Administration at the University of Alabama from 1974 to 1976.

In her new position at VML, Fields' responsibilities will be in the areas of research and writing as well as conference planning and execution. She will also have certain legislative responsibilities.

Managers Appointed

Jeffrey H. Minor has been appointed town manager of Leesburg. He replaces **John Niccolls** who resigned in June after serving as the town's manager for 8½ years.

Minor has served in the town man-

ager's office for the past eight years. For the last two years he served as deputy town manager. Prior to working in Leesburg, Minor was town manager in Indian Head, MD. He has also served as vice president of the Maryland City Managers Association.

Minor holds a bachelor's degree in political science and a master's degree in public administration from West Virginia University. He is a member of VML's Public Safety Policy Committee and has also served as an instructor in political science and public administration at Prince Georges Community College in Maryland.

Niccolls resigned the manager's position to enter private business in Leesburg. During his tenure, Leesburg completed two annexations and an \$8.4 million water filtration plant project.

Robert J. O'Neill is the new city manager of Hampton. He replaces **Thomas I. Miller** who retired.

A native of Hampton, O'Neill was formerly a director of management consulting services for Coopers & Lybrand. From 1975 to 1979, prior to joining Coopers & Lybrand, he was an assistant city manager in Hampton, supervising the departments of budgeting, finance, personnel, data processing, assessment and other support service departments.

O'Neill holds a bachelor's degree in political science from Old Dominion University and a master's degree in public administration from Syracuse University.

City Founder Dies

Frank A. Dusch, one of the founders of the consolidated city of Virginia Beach and its first mayor, has died at Virginia Beach General Hospital. He was 86.

"He was probably the perfect man to be the first mayor," one council member said. "I never met anyone who didn't like Frank Dusch."

Known as a low-key politician with a knack for working behind the scenes to achieve political harmony, Dusch served on the Virginia Beach City Council from 1952, when the locality was still a small resort town, through 1972.

As mayor of the original city, which covered a 49-block area along the oceanfront, Dusch took part in deliberations that led to the 1963 merger with Princess Anne County and the formation of the new Virginia Beach which encompasses 310 square miles.

Moyer Retires

C. M. Moyer Jr., city manager of Manassas for the past 11 years, retired effective Oct. 1. He will make his home in Staunton, VA, where he served as city engineer and assistant city manager and manager between 1954 and 1967.

Moyer is a graduate of Virginia Military Institute and holds a civil engineering degree. He served in the Army Corps of Engineers during World War II and as county engineer in Alleghany County from 1949 to 1954.

After serving as city manager of Staunton, he became assistant city manager of Suffolk in 1967 and city manager in 1971. In 1973 he became manager of Manassas. Under his management, Suffolk completed a merger with Nansemond County and Manassas made its transition from a town to a city.

Moyer has been active in the International City Management Association and is a past president of the Virginia Section, ICMA. He has also served on the Virginia Municipal League's Effective Government Policy Committee.

Supervisor Dies

Homer W. Williams Jr., a supervisor of Prince George County for nine years, died July 2. Williams had served three terms as chairman of the Prince George Board of Supervisors and had also served as its vice chairman.

Williams was a retired Navy pilot. He owned and operated a furniture business and mobile home park in Prince George. He is succeeded on the board of supervisors by his widow, Marion Williams, until a special election is held in November.

Council Member Receives National Appointment

President Ronald Reagan has named Vienna Council Member **E. Ross Buckley** chairman of the Occupational Safety and Health Review Commission (OSHRC).

The review commission is an independent federal agency that rules on job safety and health disputes arising from inspections of the nation's work places conducted by the U.S. Department of

Labor's Occupational Safety and Health Administration (OSHA).

Buckley served as OSHRC's general counsel from April 1982 until his appointment as a commission member. He previously served as an attorney with the U.S. Department of Justice.

Pennino To Serve Airport Commission

Martha V. Pennino, vice chair of the Fairfax County Board of Supervisors, will be among those representing the Metropolitan Washington Council of Governments on an advisory commission established by Transportation Secretary Elizabeth Dole. The commission will develop recommendations to transfer ownership and operation of National and Dulles airports.

National and Dulles are the only two commercial airports in the nation owned and operated by the federal government. Secretary Dole has directed the commission to "develop a comprehensive proposal for the transfer of the Metropolitan Washington airports to an appropriate state, local or interstate governmental body . . . either an existing entity or a new organization" and to "consider the concerns of the various

classes of users of the airports, the interests of the communities they serve, the national interest in air service to the capital and the need for coordinated operation of the air carrier airports serving the Metropolitan Washington area.

Also serving on the commission is Gov. Charles S. Robb, and former Virginia Gov. Linwood Holton will serve as chairman of the commission.

Beach Manager Will Advise Treasury Studies

Virginia Beach City Manager **Thomas H. Muehlenbeck** has been appointed by the International City Management Association (ICMA) to serve on the Advisory Group for the Department of Treasury's Studies of Federal-State-Local Fiscal Relations. The group will offer advice on the design of the department's fiscal studies, their findings and policy options. The studies were requested by Congress in 1983 and are expected to have far-reaching effects on local revenue sharing, grant determination and tax policy for the next few years.

Muehlenbeck, manager of Virginia

Beach since June 1, 1982, has been active in ICMA for many years and has served on its Financial Management Committee.

Send your "people news" to Virginia Town & City, P.O. Box 753, Richmond, VA 23206.

We're Serving Public Service Employees With More Cost-Effective Health Benefits.

Instead of paying higher costs for health benefits or reducing coverage for employees, more municipalities are calling Blue Cross and Blue Shield of Virginia.

We've implemented some of the most cost-effective programs in the country.

And we can put these programs to work for

your municipality, regardless of its size.

Call your local office of Blue Cross and Blue Shield of Virginia. For the health of your employees. And your municipality.



**Blue Cross.
Blue Shield.**
of Virginia

Blue Cross & Blue Shield Of Virginia

*Richmond (Headquarters)/Roanoke/Bristol/Martinsville/Danville/Lynchburg/Norfolk
Newport News/Manassas/Petersburg/Staunton/Winchester/Charlottesville*

Fire Department Liability



By Daniel F. McNeil

With the increasing complexities faced by many fire administrators in the areas of fire suppression and prevention, the issue of liability has been compounded. It is common for a fire administrator to walk into a purchasing agent's or risk manager's office and ask, "What will happen if I am sued as a result of our activities?"

A typical answer is, "Don't worry about it. We have insurance."

In fact, the municipality probably does carry liability insurance, but what does it cover, whom does it cover, what limits are provided and what are the insurance

company's obligations? These are just a few of the questions that should be addressed, and the time to seek the answers is before the municipality is notified that a claim has been made due to the actions or inactions of its fire department.

What Is Liability Insurance?

Simply put, liability insurance protects you from injury or damage done to others. This might mean physically hurting someone or damaging another's property. Although many forms of liabil-

ity insurance exist, the three most common for municipal fire departments are automobile, general and professional liability.

Automobile liability insurance, most familiar because many of us insure the family auto, protects an individual held legally liable to others as a result of the ownership, maintenance, operation or use of an auto which results in unexpected bodily injury or property damage.

Unlike your family, a municipal fire department confronts several additional liability loss exposures. For example, a firefighter might be involved in an acci-

dent while responding to the scene of an emergency in his personal auto. What liability coverage, if any, would be available to the municipality or firefighter under the municipality's policy? To be covered under its automobile liability insurance, the municipality must carry non-owned automobile liability. To provide the firefighter with liability coverage, the employees or volunteers must be considered additional insureds under the non-owned automobile liability section of the policy.

General liability insurance, on the other hand, is not as familiar to most of us as automobile insurance. This insurance affords liability protection for unexpected bodily injury or property damage arising from the premises and operations. This might mean a lawsuit resulting from a member of the public entering the premises and injuring himself or from a hose breaking free and striking a member of the public at a fire scene.

These examples are understood easily and in most cases a municipality has purchased coverage to insure against such liability exposures. However, all general liability coverage is not the same. Many cities and towns have purchased coverage that limits liability insurance to their premises only, even though the greatest liability exposure for fire departments lies at the scene of an emergency.

Also, a number of additional coverages may be added to a general liability policy. When discussed in insurance jargon, these may not appear necessary, however, when discussed in terms of the fire service, few public officials would dispute their importance. Completed operations liability, for example, provides liability coverage for bodily injury and property damage arising from operations performed for someone else after operations have been completed. In terms of the fire service, an example of what might be considered a completed operations claim is referred to as a "rekindle," re-ignition of a fire thought to be extinguished.

Professional liability insurance, probably the least understood, protects an individual who possesses a special knowledge or skill that is necessary to perform a particular function. In the case of a paramedic or an emergency medical technician (EMT), professional liability insurance is referred to as medical malpractice. For a firefighter or fire officer, professional liability insurance often is called errors and omissions insurance.

Unlike automobile and general liability insurance, professional liability insurance covers claims that are not necessarily sudden or accidental. In fact, the professional liability claim usually results from an intentional act in which

the quality of service performed is in question. The fire ground commander who orders the venting of a fully involved structure or the paramedic who administers advanced life support on a heart attack victim easily may wind up in court. As a professional liability claim develops, the plaintiff typically alleges that the professional did not follow a recognized standard of conduct.

Who Is Covered?

After a liability claim is presented to an insurance company and the responsibility to cover the claim has been established, the insurance company then determines whom or what entity it is required to protect. When a municipality is named in a lawsuit, it is common practice that all persons and departments involved in the claim on behalf of the municipality be named individually. Consequently, it is important to establish prior to purchasing an insurance program whom the insurance company is obligated to defend and for whom it is obligated to pay claims.

Obviously, the entity named as an insured will receive the benefit of the insurance contract. However, if the named insured is the city, what are the insurance company's obligations to the fire department and its members? The insurance company may add the fire company and its members as additional insureds and thus solve the problem. When including the fire department's members as additional insureds in general and professional liability policies, most insurance companies will refer to members as "employees." With a fully paid fire company this solution presents little problem. However, where does this leave the volunteer firefighter? Does the insurance company consider a volunteer an employee? Because a vast majority of fire departments use volunteers completely or to supplement their career personnel, the insurance company's position must be clarified prior to issuance of a policy.

What Limits are Provided?

Companies offer liability insurance at various limits which requires that you anticipate the amount you might be held legally liable for at some future date. Obviously, this task is a bit more difficult than the selection of a value under property insurance, where if replacement of a building costs \$250,000 the maximum insurance required is obviously \$250,000.

Various limits of liability insurance are available up to \$1 million, and this amount may be supplemented by purchasing excess coverage at limits of \$1 million, \$2 million, \$5 million or more.

The following basic guidelines should be considered when determining how

much insurance your fire department needs:

- Are there any statutory limitations on your ultimate liability?
- What are the property values in the areas protected by your fire department?
- What are the current trends in court decisions?
- How many calls does your fire department respond to annually?
- Is your fire department providing emergency medical services?
- Do you have any contractual obligations which might require a minimum amount of liability protection?
- Is your fire department's building leased or used for any social functions?

The answers to these questions should be discussed with the municipality's legal counsel, risk manager or insurance agent to help develop an appropriate amount of liability insurance. In any event, it must be kept in mind that the amount selected still might not satisfy a judgment, and once the policy limit is reached the insurance company has met its obligations.

What Are the Insurance Company's Obligations?

Once an insurance company receives notice of a claim, the claims department determines whether or not the policy covers the claim. If so, the department will establish a course of action or "game plan." As part of the game plan, the insurance company's claims and legal departments attempt to ascertain whether or not the insured would or would not be held legally liable.

At this point, the insurance company decides either to contest or attempts to settle the claim on behalf of the insured. Many insureds have questioned this procedure because of a misunderstanding of the insurance company's rights and obligations under the insurance policy.

The insurance company must defend the insured and pay legal awards for injuries covered by the policy. However, the insurance company also has the right to settle a claim if it deems it expedient. With the exception of some professional liability cases, settlement does not require the insured's permission. As a result, the insurance company may move to settle a claim even though the municipality does not acknowledge an obligation to the injured party.

Conversely, at times the municipality or public official feels morally obligated to pay an injured party even though the insurance company wishes to deny liability and contest the claim. The insurance company has its own as well as the

continued next page

Liability

from page seven

municipality's interest in mind. Therefore, if the insurance company feels reasonably certain that the insured could be held legally liable, it will attempt to settle the claim as economically as possible. On the other hand, if the insurance company is uncertain about the municipality's liability, it is obligated to contest the claim and defend the municipality.

As previously mentioned, insurance contracts contain many insuring agreements and exclusions. Should a particular policy's insurance agreement or exclusion deny coverage for a loss, the insurance company would not only be relieved from paying any award, it also would not be required to defend the fire department. Therefore, it is imperative that the municipality carefully review all insuring agreements and exclusions in any liability policy.

What Are the Insured's Obligations in the Event of a Liability Claim?

Two words, "notify" and "cooperate," should come to mind immediately after a loss. In the event of a loss, the first and most important action an insured should take is to notify the insurance company at the earliest opportunity.

Each insurance policy will specify who should be notified in writing. The

insurance contract may indicate that notification to the insurance agent is the same as notifying the company. This usually is the case under general and automobile liability policies. Professional liability policies generally will indicate that notice must be sent in writing directly to the insurance company. It is advisable to establish with the municipality's insurance agent to whom a loss should be reported and make a note for each insurance policy in the portfolio.

Reporting a claim to the insurance company on a timely basis is usually not a problem once the appropriate administrative officer of the fire department or municipality is made aware of the need for the claim. The problem usually results when a member fails to report a claim to the appropriate administrative officer. It is imperative that one or two administrators be selected as the individuals to whom claims should be reported.

In addition to reporting the claim in a prompt and thorough manner, the insurance company also requires the insured's full cooperation. This not only means attendance at hearings, depositions and trials, but it means the insured shall not jeopardize the insurance company's defense.

Traffic accidents are the most common source of claims, and, at times, are handled poorly on the part of the fire

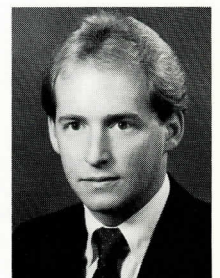
company. When a traffic accident occurs between fire apparatus and a civilian vehicle, it is not uncommon for the officer to tell the civilian with the damaged vehicle to have it fixed and send the bill to the city or town hall.

This creates a problem for the insurance company because not only has the fire officer made a voluntary payment without the consent of the insurance company, but it might be determined that the insurance company's defense has been jeopardized by the voluntary payment. In such an instance, the city official may be shocked to learn that the insurance company may refuse to pay for the claim for damages to the civilian's automobile and even may deny coverage on the basis that the fire department has jeopardized its defense.

When purchasing an insurance program, it is advisable to establish reporting procedures not only between the municipality and agent, but within the municipality as well.

The selection of an insurance agent is one of the most important decisions a municipality must make regarding its insurance program. Careful consideration should be given to choosing an agent with experience in fire service. Often localities employ a consultant or full-time risk manager who is thoroughly versed in the exposures faced by fire departments and the insurance coverages necessary to provide proper protection.

Many Virginia localities are required to use a bidding process for the selection of insurance coverages. A consultant, risk manager or agent should be able to prepare an appropriate set of specifications to submit to several insurance carriers for quotations. Without careful preparation you may find that the least expensive insurance you can buy today may some day become the most expensive. No one can provide your department with needed insurance coverage after a loss.



About the Author

Daniel F. McNeil is president of Volunteer Firemen's Insurance Services Inc., which writes insurance programs for fire companies in 45 states. McNeil has had numerous articles on insurance related topics published and has traveled widely as seminar speaker.

Market Makers and Investment Bankers

Salomon Brothers Inc

Member of Major Securities and Commodities Exchanges
One New York Plaza, New York, N.Y. 10004

Food Lion can help you with



TURKEY SHOOTS



Food Lion is offering holiday gift certificates to help with your turkey shoot, fund raising project, or other holiday gift giving.

Gift certificates are available for turkeys, hams, fruit baskets or cash certificates good for any products we carry.

Food Lion sells only top quality, competitively priced turkeys, hams and fruit.

For further information contact:

Food Lion Headquarters

P. O. Box 1330

Salisbury, NC 28145-1330

(704) 633-8250. Call Collect.

Janice Hyde, ext. 264 or Marie Robinson, ext. 382



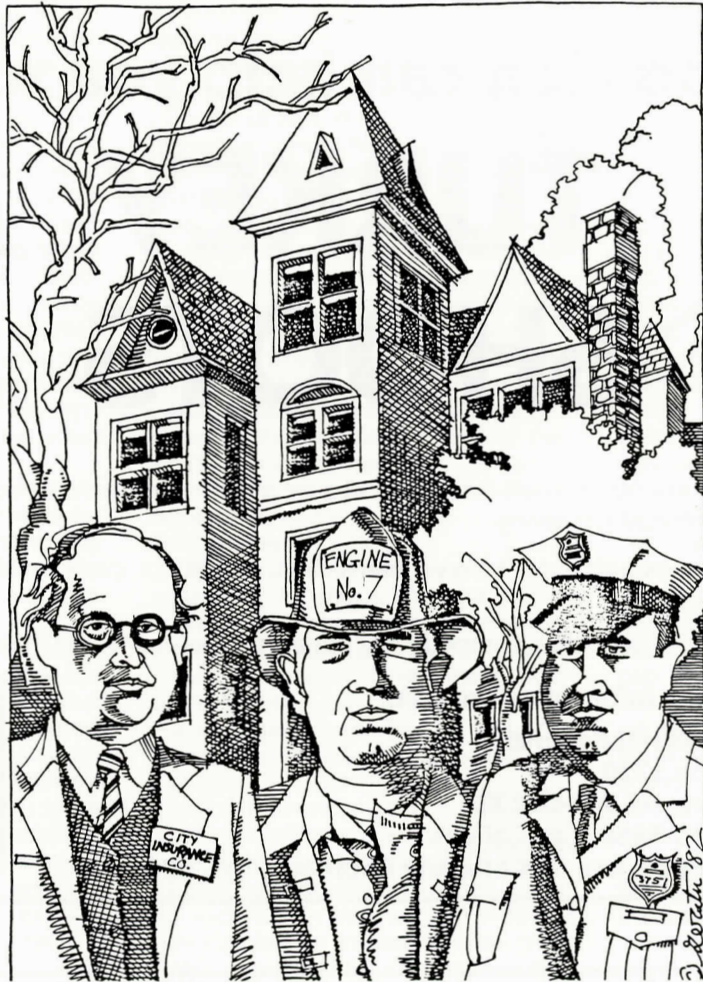
Virginia Municipal Group Self Insurance Association

A program designed to control your Workers' Compensation Costs.

\$3.1 million in dividends returned

For more information contact:
Margaret A. Nichols, Administrator
Virginia Municipal Group
Self Insurance Association
P.O. Box 753
Richmond, Virginia 23206
(804) 649-8471





California's New Cooperative Home Insurance Program

By William C. Hanna

During the past three years a new concept which links city public safety services with private sector homeowners insurance offerings has been developed and tested in California.

The Cooperative Home Insurance Program, known as CHIP, is simple in concept but has required considerable effort on the part of cities and insurance underwriters in order to evolve into a workable structure. The localities provide a comprehensive in-home loss-prevention oriented educational program at no cost, and the sponsoring

insurance companies and local CHIP insurance agents offer high-quality, low-cost insurance by making effective use of the localities' home-visit reports to individually underwrite each applicant's home.

Because of the nature of the risks thus presented and the individual underwriting made possible by the localities' services, CHIP loss ratios are expected to be below local averages such that the program will likely yield an underwriting profit. As a response to the effectiveness of such home safety and security

programs, CHIP insurance carriers have agreed to return this unused premium to the sponsoring localities to help local public safety programs. While the insurance carriers will not guarantee local revenues, yields from 10 percent to 25 percent of gross premiums appear to be possible, based on retrospective studies.

Owner-occupants of single-family homes, two- to four-family units, condominiums and mobile homes are eligible to apply for CHIP insurance provided they complete the locality's voluntary

home safety and security analysis and make the locality's reports available to the CHIP underwriting agents.

Program History

CHIP is the evolutionary product of nearly 10 years of planning on the part of a number of city managers and fire officials to bring insurance premiums to bear on the control of fire losses. Only in the past four years has the concept been expanded to include all the risks and coverages usually addressed by homeowners insurance policies, notably theft and liability coverages in addition to fire loss indemnification.

The modern development of Ben Franklin's idea of coupling indemnification and protection began in 1978 with a research grant awarded to the Institute For Local Self Government in Berkeley, CA. The grant was awarded by the United States Fire Administration, a part of the Federal Emergency Management Agency, to study the feasibility of cities becoming involved in fire insurance in order to help support their fire protection agencies.

The resulting study identified a number of alternatives including a public/private sector cooperative relationship which could be implemented without recourse to enabling legislation or city qualification as an insurance carrier. This cooperative relationship concept evolved into CHIP through the efforts of an ad hoc committee of nearly 50 city managers, police and fire officials, city attorneys, legal advisors and insurance industry management personnel.

By early 1982 a prototype program called Municipal Homeowners Insurance (MHI) was ready for test, and the city of Mill Valley, an affluent residential suburb of San Francisco, agreed to serve in that capacity. In February of that year, MHI was offered to the city's homeowners.

The Original Program

Despite extensive planning and endless discussions, the MHI Test Program contained flaws which limited its revenue potential and aroused considerable opposition from some of the independent agents and their trade associations. Only one city entry plan was offered: a master insurance policy held by the city on behalf of its eligible homeowners. Maximum insurable home values were limited to \$150,000 and underwriting guidelines were quite stringent. In addition, disaster coverages were not available, a particular problem in California. Homeowners could buy their policies directly from the insurance carrier or through one or another of the local insurance agents, and the agent's commission of 10 percent was low by industry standards.

The \$150,000 cap excluded most of

Mill Valley's homes. The provision for direct marketing by the carrier incensed agents as did the low commission. Nevertheless, homeowner interest in the program was high and more than 17 percent of those who received the first mailing asked for the home safety and security analysis. Thus, the carriers were both encouraged by the homeowner's response and concerned about the home value problem and the agent's opposition.

Early Opposition

The agents, supported by at least one "household word" personal lines carrier, mounted an immediate campaign to discourage other cities from adopting MHI, but by this time the developers were already in the process of modifying the program in light of both the agent's objections and the insurance limitations.

The agent's fundamental complaints seemed to center on the very personal issues of low commissions, the "direct buy" option and the fact that they did not "own" the MHI business as is customary in the industry. On the other hand, the concerns they expressed publicly addressed such issues as government intrusion into the private sector, the cities' liability exposure and the high industry loss ratio as evidence that there would be no residual revenues for the cities. On the basis of all of this, MHI achieved considerable national recognition with cities generally favoring the idea and the community of insurance agents generally opposing it.

Lessons Learned

Having no wish to struggle with agents city-by-city across the nation and recognizing the legitimacy of some of their concerns, the program carriers and supporting city people worked out a number of modifications, including the name change to CHIP, to make the program more attractive both to homeowners and local insurance agents. These have been quite successful with homeowners; moderately so with agents.

CHIP insurance is now ranked among the best coverages and lowest rates available, and although agents as a group still complain, qualified agencies are coming forward to represent CHIP in virtually every interested city.

Program improvements from the agent's point of view include an increase in commission to 12½ percent, "ownership" of the business vested after three years and marketing and administration of CHIP exclusively by an independent local insurance agent whose responsibilities include marketing, quotations, policy issuance and claims settlement, all within insurance company guidelines.

Also, CHIP now offers cities a second

option which requires only a conceptual endorsement rather than the quasi-contractual relationship of the master policy. This option was intended to reduce political pressure on elected officials but thus far has not been chosen by any of the cities implementing the program. It seems that councils recognize the advantages of the master policy and suffer anti-CHIP lobbying to some degree in any event.

CHIP now also includes a number of pooling arrangements designed to satisfy carriers' premium reserve requirements as well as cushion large and unexpected losses in order to preserve the cities' revenue potentials. These pools may be as large as a state or as small as a city, depending on the relationship between premium production and loss experience. All cities in a given state are asked to remain in the state pool for at least 24 months so that actuarial statistics can be accumulated as rapidly as possible. Beyond that, any city or group of cities which can develop the premium reserve annually and which can project a positive underwriting profit may opt out of the state pool.

In addition, an aperiodic "superfund" pool is created by a 1 percent assessment on all collected premiums nationally whenever any pool is in a deficit position at the end of the fiscal period. The purpose of this fund is to restore pools which have had unexpected large losses to a "0" balance each year. While the cities themselves never accumulate any claims liability, large losses might take several years to offset by subsequent pool underwriting profit earnings. In essence, the superfund makes it possible for all CHIP cities nationwide to come to the rescue of any city or state suffering from the bad luck of catastrophic losses.

In this context, the program also provides protection for the cities' revenue potential through two levels of stop-loss reinsurance. The first of these limits the localities' pool exposure for single incidents to \$50,000 and the second, for catastrophic losses, to a \$500,000 aggregate. As an example, the localities' premium pool would be charged with only \$50,000 in a claim for the insured fire loss of a \$150,000 home; the balance of the claim would be paid by CHIP's reinsurer.

From the insured's viewpoint CHIP now offers a complete menu of coverages at rates which, thus far, appear to be among the lowest available. Presently, homes of up to \$500,000 in value may be insured, and an extensive discount schedule for installed safety and security devices is offered as an incentive to improve fire and burglary detection and potentially reduced losses.

continued next page

The City's Role

CHIP's legal advisors in concert with a group of city attorneys have structured the program in such a manner as to protect the localities' immunities from potential liability claims arising out of home safety and security analysis activities. Principal is the separation of the home analysis entirely from the insurance process. This is accomplished through selection of the local CHIP agency exclusively by the insurance carrier and the reservation of the decision to insure or not to insure that agency within the carrier's guidelines. The city cannot influence that decision and thus is not a party to the policy issuance process.

Other than from general improvement of local safety and security and since the home visit program is offered to any citizen on request, the city cannot expect to benefit directly from any particular home analysis.

The home analysis is offered exclusively as a educational program designed to raise the level of awareness of homeowners to hazards in the home. City personnel do not purport to be experts in all aspects of codes which govern construction and occupancy in the city; code enforcement is not the intent. Clearly, however, there will be instances where homeowners will not agree to voluntarily correct a significant code violation, and the city will be obligated to enforce.

Hold harmless and non-subrogation provisions contained in endorsements to the master policy also help to protect the locality in the event of a negligent inspection claim. In this context the locality's best protection lies in payment of the claim for an insured loss even where there may be questions concerning city performance.

The city simply conducts the home analysis and leaves the insurance issues, if any, to be resolved between the homeowner and the insurance agent.

CHIP also comprises a non-exclusive arrangement between CHIP carriers and the locality wherein the locality is free to enter into any number of such agreements with any number of insur-

ance carriers. This provision effectively resolves any potential antitrust issues.

The mechanism for transferring unused premiums to the localities is a policy endorsement, in some states a letter of intent to donate the premiums which sets forth the formula for computing the underwriting profit and the terms of payment. Where an endorsement is used, an assignment clause is attached to the homeowner's certificate of insurance which makes a gift of his earned dividend to the city. This provision resolves the lawful rebate issue and potentially provides a tax exemption to the homeowner. Where premiums are simply donated by the insurance carrier to the locality, no assignment provision is required since the policies themselves do not earn dividends.

CHIP Rates

CHIP insurance rates are set in recognition of the unique character of the homeowners who qualify themselves for the coverages and the fact that a known public safety service relationship exists between the city and the homeowner. Rates are established on a city-by-city basis where possible and by Insurance Services Offices (ISO) Territories where not. ISO is a national insurance rating organization.

Initial rates are established by means of a comprehensive community profile for each locality derived from information supplied by interested cities on a CHIP questionnaire. The general risk level is thus established for the locality as a whole with adjustments to reflect recognition of the better-than-average risks represented. In any event, localities dominate the rating process even where agencies in unincorporated areas, such as fire districts, participate in the program. In a very real sense CHIP rate-making recognizes the local effectiveness of cities and homeowners in uniquely and cooperatively controlling losses.

Recent Experience and Program Status

Since June 1984, CHIP has been active in a number of California cities where experience is beginning to accumulate in the home safety and secur-

ity analyses. These several hundred home visits appear to have been well accepted by homeowners, to the point where public safety personnel were frequently detained for discussion of safety and security issues beyond the 20 minutes or so required for the home analysis itself. Localities seemed pleased by this reception and by the potential for general improvement of their safety and security environment irrespective of the revenue potential. They also report negligible out-of-pocket expense for the home safety program due to employment of on-duty personnel for the purpose.

The final CHIP marketing experiment was concluded in June of this year wherein a city-sponsored public safety newsletter was mailed to all of the homeowners in four test cities. The newsletter features items of safety and security interest to homeowners and does not emphasize insurance other than to indicate where the homeowners can get additional information. This mechanism appears to work well and will be used extensively where cities will permit use of their logos. Carriers and agents support the entire cost of the newsletter. Since June approximately 80 California cities have returned their Community Profile Questionnaires and have begun the program implementation process.

In Oregon, CHIP will be offered in September with eight of 28 interested cities intending to participate initially. In Washington approximately 40 cities have expressed interest as a result of a CHIP seminar sponsored this spring by the Association of Washington Cities in conjunction with the state's International City Management Association. Similarly, the League of Minnesota Cities has sponsored a CHIP seminar and has collected profiles from more than 45 cities. An agency of the Pennsylvania state government sponsored a CHIP seminar for the several municipal managers' associations last May. League-sponsored seminars have also been conducted in Michigan, Idaho and South Carolina.

Since each state has a unique set of insurance statutes and regulations it is necessary to review CHIP in light of these constraints before the program can be offered. Thus far only Oregon has required changes to the structure.

About the Author

William C. Hanna is a Stanford engineering graduate and has worked as a consultant to the federal government in public safety for the past 30 years. His extensive experience in city government level public safety services lead to his involvement in the development of CHIP. He is presently executive vice president of CIMA Inc., a small company formed expressly for the purpose of developing the CHIP concept on a national scale.



CAPITAL

9002 MOUNTAIN ROAD
RICHMOND, VIRGINIA 23228
804-262-7341
COMPLETE LINES OF EQUIPMENT FOR MUNICIPAL GOVERNMENTS

HIGHWAY — Chemical Spreaders
LINK BELT — Cranes — Excavators
LAYTON MFG. CO. — Asphalt Pavers
RICHMOND MFG. CO. — Horizontal Boring Machines
MENZI-MUCK — Climbing Hoe
MITRY — Hydraulic Cutter

BRANCHES: 1201 CAVALIER BOULEVARD
CHESAPEAKE, VIRGINIA 23323
804-485-4485
1009 DELAWARE ST.
SALEM, VA 24153
703-389-6673

KOBELCO — Rubber Tired Loaders
DYNAPAC — Vibratory Rollers — Compactors
GIANT VAC — Leaf Collectors
DAVEY — Air Compressors
RO CORP. — Hydraulic Cranes
PEABODY-BARNES — Pumps

Police Chiefs Elect Haskins

The Virginia Association of Chiefs of Police elected Salem Police Chief Harry T. Haskins Jr. president of the association at the group's 59th Annual Conference which was held in Williamsburg Aug. 19-22.

Chief Haskins has an extensive background in police services. He served more than 15 years with the Virginia State Police. He served as a trooper, investigator, sergeant and finally as first sergeant of the Fifth Division at Norfolk. Haskins also served as a special agent for the Jefferson and George Washington National forests in the U.S. Forest Service.

In November 1975, Haskins was appointed chief of police in Salem. He holds a degree in criminal justice from Roanoke College and is a graduate of the 104th Session of the FBI National Academy. He was appointed by Gov. Dalton to the Criminal Justice Services Commission and appointed by Gov. Robb to its sequel, the Criminal Justice Services Board. He currently serves as chairman of the board's Committee on Training.

Others elected to serve as 1984-85 officers of the association were Frank W. Johnstone, chief of police, Albemarle County; Maj. Cecil S. Johnson Jr., field supervisor, State Police Department; and William K. Stover, chief of police, Arlington County. Johnstone, Johnson and Stover will serve as first, second and third vice presidents respectively.

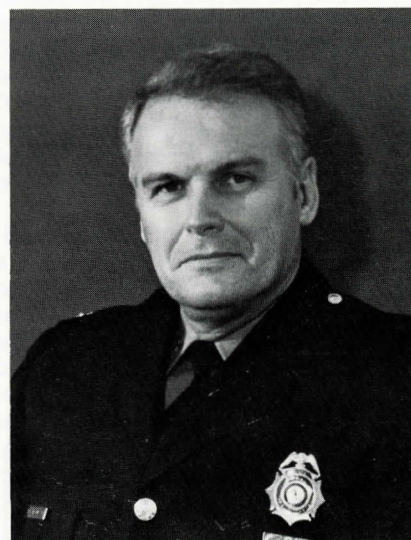
Three members received special recognition during the conference. They

were Robert C. Poyner III, Michael Mack and Stephen Gunzenhauser.

Officer Poyner of the Virginia Beach Police Department received an award for outstanding contribution to law enforcement. In his 11 years with the department he has been instrumental in publicizing and coordinating action for accident prevention. He also researched and initiated the Elementary School Crime Awareness Prevention and Education Program known as "ESCAPE" and designed and authored the ESCAPE workbook.

Officer Michael Mack of the Fairfax County Police Department received an award for valor for pulling an accident victim to safety from a burning vehicle despite live electrical wires scattered across the area and suspended from severed poles.

Also receiving an award for valor was Agent Stephen Gunzenhauser of the Arlington Police Department. Gunzenhauser is credited with saving a woman's life. While off duty, he sighted a woman floating face down in the C & O Canal in Washington. She was making slight motions, and Gunzenhauser jumped into the water to save her. He dragged her body to the side of the canal but was unable to lift her out of the water due to the steep bank. He began mouth-to-mouth resuscitation but got no response. Checking the victim, he found her sundress straps were tied around her neck. He loosened the straps and



Harry T. Haskins Jr.

again administered mouth-to-mouth resuscitation until the woman began to breathe.

Outgoing President Col. Leslie T. Sheppard, chief of police of Henrico County, presided at the conference which was attended by more than 200 chiefs and their guests. Gov. Charles S. Robb as well as Supreme Court Justice Harry L. Carrico were among the conference guest speakers.

The 60th VACP Annual Conference will be held Aug. 18-21 at the Crystal Gateway Marriott Hotel in Arlington County.

Fairfax County Honors Firefighters

Five Fairfax County Fire and Rescue Department personnel have received Public Safety Valorous Service Awards for exceptional acts of outstanding courage, initiative and judgment. Capt. William W. Walter of Co. 31, Firefighter David G. Morrison of Co. 12 and Firefighter Richard J. Yuras of Co. 21 were honored with bronze medals. EMS Firefighter II Roscoe G. Hager of Co. 18 and Firefighter Michael R. Ortmann of Co. 29 received honorable mention awards.

Firefighter Dave Morrison and Battalion Chief William Walter were honored for their voluntary rescue of an 11-year-old boy from the Potomac River. The boy and his father had been canoeing in the river above Great Falls when they were swept over the spillway of the dam about a mile above the falls. The father was swept under, but the boy managed to pull himself up on some rocks about a quarter of a mile above the

continued next page



From left to right are Michael R. Ortmann, Richard J. Yuras, William W. Walter, Fairfax County Chief Warren E. Isman, David G. Morrison and Roscoe G. Hager.

Firefighters from page 13

falls. The river was swollen from recent rains and the current swift and treacherous. Morrison and Walter rescued the boy in a 14-foot aluminum boat with a 20 horsepower motor and looked for the father without luck. They spent about 30 minutes on the treacherous river. Had their boat overturned they would almost certainly have been swept down the river toward the falls.

Responding to an automobile accident on I-66, Firefighter Yuras found a tractor-trailer on top of a car with two people inside the car still alive. After cribbing material was placed under one side of the tractor-trailer, Yuras crawled on his stomach into a small space between the trailer and the car. He calmed

and reassured the victims, monitored their vital signs and helped control bleeding from a head wound. He instructed the female passenger in placing an oxygen mask on her husband and herself and remained with them to reassure them even after the car shifted and it appeared that he would be trapped as well. Yuras' dedication and disregard for his own safety were instrumental in saving the lives of the two trapped individuals. His actions far exceeded what is expected of a firefighter in the performance of his duties.

Firefighter Ortmann responded to the scene of an outside gas leak which suddenly ignited creating a fire ball approximately 20 feet by 20 feet in diameter and 30 feet high. Three people were caught in the fire ball, but one man was blown to the ground and rolled downhill. Ortmann ran to the man rescuing him and disregarding the danger to his own life in running toward the fire ball not knowing if there would be other explosions. His quick thinking and disregard for his own safety were important factors in minimizing the man's burns.

Firefighter Hagar while responding to an automobile accident positioned himself inside a car severely damaged and wrapped around a telephone pole. The car's roof was collapsed, the floor buckled and the driver's door badly dented. The driver, a woman, was barely visible. Hagar remained next to the woman inside the car for approximately 45 minutes while she was extricated. He placed traction on the woman's head and monitored her vital signs. Observing the effects of the extrication on her, Hagar was able to give suggestions as the roof was removed and the steering column and dashboard pulled up to remove her. Doctors who attended the woman said the patient's recovery from a predictably fatal accident was due to the care taken during the extrication.

The annual Public Safety Valorous Service Awards are given by the Fairfax County Chamber of Commerce in cooperation with the Fairfax County Board of Supervisors and the police, fire and rescue, and sheriff's departments.

City Constructs Safety Complex

The city of Alexandria has begun construction on its new Alexandria Public Safety Complex being built at 2000 Mill Rd. Its construction will culminate 4½ years of planning and design for the \$24 million facility that has used the resources of countless citizens, city staff, design and construction consultants and public safety professionals.

The complex will contain administrative offices for all facets of the newly reorganized department of public safety, which now includes police, fire, sheriff and code enforcement, as well as a 375 bed multi-level correctional center. The city has contracted with the U.S. Marshal's Service to provide up to 100 beds for federal prisoners who are awaiting trial or ordered to appear before one of the local federal courts. This \$2.6 million contract will be in effect for 12 years.

The design of the complex includes sophisticated computer and electronic support that will provide information management, case and offender tracking, communications, operational crime analysis and internal security. Aspects of the most modern concepts of space utilization, inmate programs and supervision are included in the new building.

County, City Win PTI Awards

Arlington County and Virginia Beach have been presented with Technology Achievement Awards for their success in upgrading public services and cutting costs. Only 13 localities received the awards in the nationwide program sponsored by Public Technology Inc. (PTI).

Arlington County was cited for its blanket financing contract. The county finances a large group of lease-purchase contracts under one master line of credit procured by soliciting bids. The low bidder offers favorable rates and the contracts are simplified and standardized.

Virginia Beach won an award for its utilization of volunteer citizen coordinators in its department of public utilities. The department prepares community leaders to serve as neighborhood coordinators. These coordinators act as liaisons and maintain direct contact with the city. They answer questions about utility projects in their neighborhoods, thus reducing staff time spent responding to citizen queries.

PTI is a non-profit organization that helps North American cities and counties benefit from new technologies and management systems.

Public Power Financing

... Experience
Innovation
Commitment ...

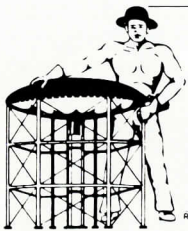


First Boston
THE FIRST BOSTON CORPORATION

Park Avenue Plaza
New York, N.Y. 10055

Kevin J. Collins, Managing Director
(212) 909-2921

Edward P. Meyers, Vice President
(212) 909-2878



FOR SALE

Pre-Owned elevated water storage tanks Turn-Key construction on your property. Completely renovated.

Capacities available:

500,000 Gallons
400,000 Gallons
250,000 Gallons
200,000 Gallons

150,000 Gallons
100,000 Gallons
75,000 Gallons

FRANK SHELTON, INC

p.o. box 735

madison, north carolina 27025 (919) 427-0289

Construction
Division

Arson and the Arsonist

By Robert A. Williams II

"The crime of arson is rampant in our city. It is responsible for one-fourth of our fire losses, involving \$4 million worth of property. Despite the strenuous activities of our fire marshal in the detection and prosecution of numerous incendiaries, suspicious fires among certain well-defined trades are on the increase. Fire-setting isn't confined to the criminal element alone, but is found in almost every grade of life from the tenant dweller on the east side to the wholesale merchant in the downtown business district."

Does the preceding statement sound familiar? Haven't you read statements similar to this in reports that cross your desk? This particular statement is part of a report from the fire marshal's office to the mayor of New York in 1912. Unfortunately, it is just as true today as it was 72 years ago.

Arson is here to stay, and the problem will continue to grow until we do something about it other than pay lip service to it and make a cursory effort in combatting it.

Stop and look at your community, and answer a few basic questions. Who lives in your community? Does everybody work? Does everybody that wants a job have a job? Are the people in your community making money, or do they break even each month? Who in your community could benefit by an arson fire? Who in your community would suffer by an arson fire? Arson is usually a "money fire" which everyone in the community ultimately pays for. A closer look reveals seven basic motives for arson.

- Fraud — a deception deliberately practiced in order to secure unfair or unlawful gain. Direct gain fraud fires are frequently associated with the collection of insurance money. Indirect gain fraud fires may or may not involve profit from insurance monies.
- Pyromania — the uncontrollable impulse to start fires. Males, females, grown-ups and children are equally represented in this category.
- Arson used to conceal other crimes — In this category we see such things as destruction of books and records, burglars using arson to cover up forced entry, arson to conceal murder and the arson committed to conceal suicide.
- Vanity — In this category we see two types of people: one who wants to profit by a fire, such as a watchman who desires a raise in pay or a firefighter who wants extra pay or a pro-



This woman did not know her home was to be burned.

motion, and the hero, such as a policeman who wants to be a hero by finding or extinguishing the fire and saving the building or even rescuing the people within.

- Spite and revenge — the most deadly motives for arson, these incorporate uncontrolled emotions such as hatred and jealousy. Sex and love relationships are prominent in this category.
- Civil Disorders — destruction of government property for political purposes.
- Curiosity — Children often have a natural curiosity about fire and are responsible for a number of arson fires.

The primary burden of combatting arson is on the fire service with help from law enforcement agencies. With the limited and often diminished budget resources available to them, the fire service and criminal justice response has been characteristically reactive with the real work of investigation beginning after a suspicious fire has occurred. This reactive posture is not an unusual approach for either fire safety or crime control programs. Law enforcement officers have traditionally mounted this type of response to most crimes within their jurisdictions. However, just as police have recently taken a more preventive approach to problems of community crime, so too must other public safety agencies cultivate a more preventive posture where arson is involved.

Crime prevention programs in general, and arson prevention efforts in particular, evolved by challenging a basic premise of crime control: that the way to deter people from committing crimes is by punishing offenders. Preventive strategies should supplement, not replace, the traditional activities of post-fire investigation and prosecution. Pro-

ponents of arson prevention hope that a mix of pre-fire prevention and post-fire investigation will succeed in deterring more arson than if investigation, the reactive approach, were pursued alone.

Arson early warning strategies approach deterrence from several innovative and unique perspectives. Mainly, arson prevention is effected by trying to remove, or at least reduce, as many of the incentives as possible that arsonists may have for setting economically motivated fires. Officials or community leaders can help property owners mitigate their conditions of financial distress through housing and commercial rehabilitation assistance of various types.

Another stance is to train a group of fire and police personnel in the basics of arson detection. This will give these people the needed tools to do what the law requires plus help to develop a comprehensive body of information that can be used to identify possible arson. This pool of data can be used to help predict the probable location of future arson and to aid subsequent research into reasons for assigning a relatively high-risk factor to such locations.

An arson early warning information base can be put to several productive uses. Its principle value lies in helping to single out arson-prone buildings and, where the information permits, "problem" owners or occupants for some type of special attention. This attention may take the form of a single activity, such as aggressive enforcement of fire safety codes, or may involve a multicomponent program to help mitigate factors responsible for a high-risk designation.

Another step is public awareness. Public awareness and public involvement are vital factors in combatting arson. Citizens have been asked to anon-

continued page 18

Professional Directory

HAYES, SEAY, **HSM** MATTERN AND MATTERN

Architects • Engineers • Planners

Serving local governments

P.O. Box 13446
Roanoke, VA 24034
(703) 343-6971

OFFICES IN
Roanoke
N. Virginia
Tidewater



Southern Engineering

Southern Engineering Company of Virginia
1800 Peachtree Street, N.W.
Atlanta, Georgia 30367-8301
(404) 352-9200

HARLAND BARTHOLOMEW & ASSOCIATES, INC.

PLANNING • LANDSCAPE ARCHITECTURE • ENGINEERING
COMMUNITY DEVELOPMENT CONSULTING

400 East Main Street Richmond, Virginia
23219

PHONE 804/649-8627

Rates
Planning
System
Studies
Feasibility
Studies
Design
Relaying
Metering

CHODAT, RUBACK & ASSOCIATES, INC.
THE HATHAWAY HOUSE
103 CENTRAL ST. P.O. BOX 749
WELLESLEY, MASSACHUSETTS 02181
TELEPHONE (617) 237-5815

PUBLIC UTILITY
Engineers & Consultants



Naomi C. Zwarick

Municipal Services Manager
East Central Region

BROWNING-FERRIS INDUSTRIES

NORTHERN VA. (703) 560-8866
1800 Parkway Drive BALT. (301) 796-8850
Hanover, Maryland 21076 TELEX 87-487



SCS ENGINEERS

STEARNS, CONRAD AND SCHMIDT
Consulting Engineers, Inc.

SOLID WASTE - HAZARDOUS WASTE
PUBLIC WORKS

11260 Roger Bacon Drive Reston, Virginia 22090 (703) 471-6150

BALDWIN & GREGG LTD.

ENGINEERS • SURVEYORS • PLANNERS

• Traffic Engineering/Signalization • Industrial Park Planning
• Stormwater Management • Highway and Airport Design
• Water and Wastewater Systems • Grant Application/Management

Norfolk • Richmond • Washington, D.C.



Austin Brockenbrough and Associates Consulting Engineers

CIVIL • MECHANICAL
ELECTRICAL • PLANNING
SURVEYING • INDUSTRIAL FACILITIES
AND PROCESS DESIGN • HIGHWAYS • WATER
AND SEWERAGE SYSTEMS • DRAINAGE • SURVEYING
ENVIRONMENTAL STUDIES • SITE PLANNING AND
ENGINEERING
P.O. BOX 4800-4800 W. HUNDRED RD. - CHESTER, VA - 804-748-8746



Gannett Fleming

ENGINEERS AND PLANNERS

NORFOLK
P.O. Box 13048
Norfolk, VA 23506
(604) 461-0155

FAIRFAX
Fairfax Professional Building
Suite 7
3545 Chain Bridge Road
Fairfax, VA 22030
(703) 385-0200

WATER WASTEWATER SOLID WASTES

• Chicago
• New York
• Philadelphia
• Richmond
• Tampa

Three Chopt & Parham Roads, Richmond 23229

GREELEY AND HANSEN

ENGINEERS
Since 1914

MALCOLM PIRNIE INC.

ENVIRONMENTAL ENGINEERS,
SCIENTISTS & PLANNERS

• Water Treatment & Supply
• Wastewater
• Solid/Hazardous Wastes

301 HIDDEN BLVD.
NEWPORT NEWS, VA
804/599-5511



Hurt & Proffitt, Inc.

Engineers • Planners •
Surveyors
Water, Wastewater, Solid Wastes,
Soils & Foundations
Land Development Site Plans
Residential, Commercial & Industrial
Subdivisions, Road, Dams, Airports

1933 Fort Ave. Lynchburg, VA 24501 (804) 847-7796



PARSONS BRINCKERHOFF

Since 1885
8200 Greensboro Drive
McLean, VA 22102
703-442-7700
One Penn Plaza
New York, NY 10119
212-613-5000
11 Koger Executive Center
Norfolk, VA 23502
804-466-1732
37 offices worldwide



R. STUART ROYER & ASSOCIATES, INC.

CONSULTING ENGINEERS

PHONE
804/292-7657

2500 WACO STREET
RICHMOND, VIRGINIA 23229

Water Supply
Wastewater Systems
Environmental Analysis
Power Generation & Transmission

Burns & McDonnell

ENGINEERS - ARCHITECTS - CONSULTANTS
P.O. Box 173, 4800 East 63rd
Kansas City, MO 64141
816-333-4375

BODIE, TAYLOR AND PURYEAR, INC.

CONSULTING ENGINEERS

611 Research Road
P.O. Box 2901
Richmond, Virginia 23235
804-794-6823



BUCK, SEIFERT & JOST, INCORPORATED

Consulting Engineers

Water Supply • Sewage • Industrial
Waste Treatment • Treatability Studies

• 140 Sylvan Avenue, P.O. Box 1218
Englewood Cliffs, N.J. 07632 201-567-8990
• 405 So. Parliament Drive, Suite 101
Virginia Beach, Va. 23462 804-499-8508



Complete Engineering Services

Municipal and Industrial Waste Treat-
ment, Power Systems, Structures,
Solid Wastes, Water Resources, Water
Supply and Treatment, Transportation

1941 Roland Clarke Place
Reston, Virginia 22091
703/620-5200

bionetics

ANALYTICAL LABORATORIES



• HAZARDOUS WASTE ANALYSES
• SOLID WASTE CHARACTERIZATION
• INDUSTRIAL DISCHARGE SAMPLING/ANALYSIS
• STATE CERTIFIED BACTERIOLOGICAL ANALYSES

20 RESEARCH DRIVE HAMPTON, VIRGINIA (804) 865-0880



RALPH WHITEHEAD & ASSOCIATES
Consulting Engineers

1936 East Seventh Street
P. O. Box 35624
Charlotte, North Carolina 28235
704-372-1885

BRIDGES • HIGHWAYS • RAILROADS • RAIL & BUS TRANSIT • AIRPORTS

BRANCH OFFICES

3300 NE Expressway, Atlanta, GA 30341 (404) 452-0797
1314 Lincoln Street, Columbia, SC 29201 (803) 256-3590



Consulting Engineers
Environmental Laboratories
Industrial and Municipal

1531 North Main Street
Blacksburg, Virginia 24060
(703) 552-5548



O'BRIEN & GERE
ENGINEERS, INC.

Syracuse, NY (315) 451-4700

Nine regional offices serving the
Northeast, South, Mid-Atlantic
and Midwest.

Dames & Moore

Water Supply and Pollution Control
Solid and Hazardous Waste Management
Environmental Impact Studies
Water Resources Management
Energy Studies
Soils and Foundation Engineering

7101 Wisconsin Avenue • Bethesda, Maryland 20814
(301) 652-2215

**Finkbeiner, Pettis
& Strout, Limited**

Consulting Engineers

2301 West Meadowview Road
Greensboro, North Carolina 27407
(919) 292-2271



Also Offices In:
Toledo, Akron
& Cleveland, Ohio

ENGINEERS • ARCHITECTS • PLANNERS • SCIENTISTS
SURVEYORS • PHOTOGRAMMETRISTS



Greenhorne & O'Mara, Inc.

10710 LEE HIGHWAY, SUITE 202 • FAIRFAX, VIRGINIA 22030

PHONE: (703) 385-9800



7700 LEESBURG PIKE
SUITE 302
FALLS CHURCH, VA 22043
703/893-0711

Boyle Engineering Corporation

consulting engineers

WATER, WASTEWATER, DRAINAGE, FLOOD CONTROL
SITE DEVELOPMENT, STREETS, HIGHWAYS, BRIDGES
STRUCTURAL DESIGN, MARINAS



- Water
- Wastewater
- Resource Recovery
- Transportation

11120 New Hampshire Ave.
Suite 200 Silver Spring, MD 20904

WHITMAN, REQUARDT AND ASSOCIATES



2315 SAINT PAUL STREET
BALTIMORE, MARYLAND 21218

(301) 235-3450

COMPLETE PUBLIC WORKS
ENGINEERING, SURVEYING
AND PLANNING SERVICES



BENGTSON, DeBELL, ELKIN & TITUS
CONSULTING ENGINEERS, SURVEYORS & PLANNERS

Centreville, VA
703-631-9630

Silver Spring, MD
301-439-0055

Leesburg, VA
703-777-1258

FREDERICK G. GRIFFIN, P.C.

Consulting Engineers

3229 Waterlick Road, Lynchburg,
VA 24502 (804) 237-2044



Cable Television • TV Broadcast • Public Safety Com-
munications Systems • Alarm Systems • Electrical
Design • Federal Communications Commission Applica-
tion Preparation • Expert Testimony and Witness



- Water, Wastewater, and Drainage Systems
- Multiple Engineering
- Utility Management and Finance
- Environmental Laboratories
- Construction Management
- Operation and Maintenance

JAMES M. MONTGOMERY
CONSULTING ENGINEERS, INC.

Reston International Center, Suite 1130
11800 Sunrise Valley Drive, Reston, VA 22091

OFFICES THROUGHOUT THE U.S. AND OVERSEAS

LAW ENFORCEMENT:

Organization/Management Studies
Chief Selection/Promotional Assessments



Richard W. Kobetz
& Associates, Ltd.
North Mountain Pines Training Center
Route Two Box 342
Winchester, Virginia 22601
(703) 662-7288

HDR

Henningson, Durham & Richardson

Architecture
Engineering
Planning
Systems
Sciences

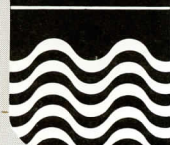
Offices in
Norfolk (804-461-6351)
Alexandria (703-683-3400)
and Nationwide

GROUNDWATER
CONSULTANTS

**GERAGHTY
& MILLER, INC.**

844 WEST STREET, ANNAPOLIS, MD 21401
(301) 268-7730

SYOSSET, NY BATON ROUGE TAMPA
PALM BEACH GARDENS
DENVER SANTURCE, PR



Wiley & Wilson

Architects Engineers Planners

2310 Langhorne Road
P.O. Box 877
Lynchburg, Virginia 24505-0877
(804) 528-1901



Patton, Harris, Rust & Assoc.

a professional corporation
Engineers • Surveyors • Planners
Complete professional services for
municipalities and public agencies

Main Office:

10523 Main Street, Fairfax, Virginia 22030, (703) 273-8700

Valley Office:

100 South Main Street, Bridgewater, Virginia 22812 (703) 828-2616

Florida—West Virginia—Georgia—Maryland



Public Administration Service

Providing management assistance and consultant services
to local, regional, and state governments since 1933

1497 Chain Bridge Road
McLean, Virginia 22101

(703) 734-8970



**THE MAGUIRE
GROUP**

Architects • Engineers • Planners

CE Maguire, Inc.

5203 Leesburg Pike, Falls Church, VA 22041 (703) 998-0100
207 Business Park Dr., Virginia Beach, VA 23462 (804) 497-6304

Regional offices:

Providence, RI; Alexandria, LA; Boston, MA; Clearwater, FL; Charlotte, NC;
Falls Church, VA; Florence, SC; Honolulu, HI; Manchester, NH; New Britain, CT;
Pittsburgh, PA; Phoenix, AZ; Spartanburg, SC; Virginia Beach, VA; Waltham, MA.

GUY & DAVIS
CONSULTING ENGINEERS

WATER SUPPLY WASTEWATER
TOXIC AND HAZARDOUS MATERIALS

5200 ROLLING RD.
BURKE, VA 22015
(703) 978-1083

1102 WATERFORD DR.
RICHMOND, VA 23229
(804) 741-2369

Arson from page 15

ymously report suspicious activities seen before, during or after a fire. Rewards for information that lead to arrest and conviction go as high as \$5,000 in some areas. Such programs have resulted in a large number of arrests and convictions.

Of all the efforts to reduce arson losses, the organization of arson investigation units consisting of members of police and fire departments is perhaps the most significant. Merging representatives of the two services into one unit combines the best of both worlds — knowledge of fire behavior and characteristics on the part of fire department personnel and expertise in investigative techniques on the part of law enforcement personnel. The merger also eliminates or reduces misunderstandings between the two services.

For whatever reasons, the number of incendiary/suspicious fires decreased from 160,000 in 1978 to 148,500 in 1979 and 146,000 in 1980. The number rose again in 1981 to 154,000. Signs seem to point to a leveling off, at least, of incendiary/suspicious fires in the United States. Despite this, the battle against arson must continue. Every group — fire services, law enforcement, the insurance industry, and private sector organizations — must keep unrelenting pressure on the arsonists.

About the Author

Robert A. Williams II is assistant deputy director in the state Department of Fire Programs. He has 16 years of fire service experience and is a graduate of University of North Carolina with a fire service degree.



**FINANCIAL AND
MANAGEMENT
CONSULTANTS**

- Advisor on Financial and Marketing Matters Relating to Issuance of Municipal Bonds
- Position Classification and Pay Studies
- Executive Search and Selection
- Management and Organization Studies
- Utility and Public Works Management Studies
- Governmental Status Studies

MUNICIPAL ADVISORS INCORPORATED

P.O. BOX 45 VIRGINIA BEACH, VA. 23458
804-422-1711

YARGER AND ASSOCIATES, INC.

*Position Classification and Pay Plans
Management and Financial Studies
Test Construction—Fire and Police Studies*

Over 700 Surveys
Our 31st Year

2830 Mary Street
Falls Church, Va. 22042
703/560-6900

League Schedules Regional Meetings

The VML Municipal League will soon begin its annual round of regional legislative meetings held in conjunction with the Virginia Association of Counties. These yearly meetings are held in various regions of the state to encourage the attendance of both VML members and Virginia's senators and delegates. The purpose of the meetings is to present VML's legislative goals for the coming general assembly session.

These meetings include cocktails and meals and offer a prime opportunity for VML members to talk with their delegates in a relaxed surrounding about legislative issues pertinent to the league membership. All VML members are encouraged to attend. Registrations are \$20 except for the Melfa and Crewe meetings which are \$15. To register, contact the VML office at (804) 649-8471 or watch for the registration form in the VML LEAGUE LETTER.

Meetings have been scheduled as follows:

| | | |
|--------------|--|--------------------|
| Melfa | The Rose Restaurant Route 13 | Nov. 15, 12 noon |
| Norfolk | OMNI International Hotel | Nov. 15, 5:30 p.m. |
| Richmond | Richmond Hyatt House | Nov. 29, 5:30 p.m. |
| Harrisonburg | Belle Meade Restaurant Route 11 S. at I-81 | Dec. 3, 5:30 p.m. |
| Crewe | Weston's Restaurant Route 460 west of Crewe | Dec. 5, 5:30 p.m. |
| Manassas | Ramada Inn I-66 at Route 234 | Dec. 6, 6:30 p.m. |
| Abingdon | Martha Washington Inn | Dec. 12, 5:30 p.m. |
| Roanoke | The Hotel Roanoke | Dec. 13, 5:30 p.m. |



JAMES MERCER & ASSOCIATES, INC.

(404) 396-9060

Consultants to Management

- EXECUTIVE SEARCH
- ORGANIZATION ANALYSIS
- MANAGEMENT SYSTEMS
- PRODUCTIVITY IMPROVEMENT
- SEMINARS / TRAINING

P. O. BOX 888656

ATLANTA, GEORGIA 30356

R.W. BECK AND ASSOCIATES ENGINEERS AND CONSULTANTS

Utility Planning • Design
Power Supply • Load Management
Cogeneration • Resource Recovery
Rates • Appraisals
Contract Negotiations

40 Grove Street
Wellesley, MA 02181
(617) 237-4870
.....
1510 E. Colonial Drive
Orlando, FL 32803
(305) 896-4911

CAMP DRESSER & McKEE

7630 Little River Turnpike, Suite 500
Annandale, Virginia 22003
703 642-5500

environmental engineers, scientists,
planners, & management consultants



Voter Registration, Turnout in Virginia

During the past 25 years voter turnout in Virginia generally has risen both in absolute terms and relative to the national average.

In the 1960 presidential election when 64 percent of voting-age Americans cast ballots only 34.4 percent of Virginia's eligible electorate voted. In 1980, 52.6 percent of the American electorate voted for president while 47.6 percent of eligible Virginians voted. National turnout in presidential elections from 1960 to 1980 consistently declined from election to election, but voter turnout in Virginia rose from 1960 to 1968 when 52.6 percent of eligible Virginians voted, dipped in 1972 when 44.7 percent voted and rose in each presidential election thereafter.

This same portrait of declining national turnout and increasing Virginia turnout applies to voting in off-year congressional elections. In the 1962 congressional elections 46.7 percent of eligible Americans turned out while 19.3 percent of eligible Virginians voted. In 1982, 38.1 percent of Americans voted versus 32.7 percent of Virginians. The modern high point for Virginia, however, was actually in 1970 when 33.7 percent of the electorate voted.

Obviously, the voting habits and the composition of the American electorate have changed during the last quarter century. Extending voting rights to 18- to 20-year-olds contributed significantly to the decline in voter turnout at the national level. Turnout among this group is the lowest of any age category. In 1980, 35.7 percent of those in the 18- to 20-year-old category voted. In contrast 69.3 percent of those age 45 to 64 voted.

Introducing the vote to 18-year-olds undoubtedly affected turnout in Virginia also and may have contributed to the drop in turnout from the 1968 to the 1972 election. However, a variety of other factors have enhanced turnout in Virginia. These include eliminating the poll tax in the mid-1960s, eliminating the literacy test (mandated by the Voting Rights Act of 1965) and the emergence of a viable two-party system. In addition, voting is closely tied to income and education, and it is possible that economic growth and substantial immigration in recent decades have produced a more affluent, better-educated

electorate that turns out in greater numbers.

If voter turnout in Virginia relative to the country as a whole is improving, the portrait of voter participation in Virginia is by no means entirely positive. In the 1980 presidential election only seven states had a lower voter turnout than Virginia. Interestingly, in that year Virginia ranked only third among states in terms of the percentage of registered voters who turned out. The state's low ranking in terms of turnout of eligible voters is accounted for by the fact that in 1980 Virginia ranked in the bottom five states in terms of the percentage of voting-age persons registered.

The American Civil Liberties Union of Virginia charges that the state's registration provisions "are among the most restrictive in the nation." For the past year the Governor's Commission to Increase Voter Registration, chaired by Lt. Gov. Richard J. Davis, has been looking at the registration process in Virginia. The commission's final report is due Dec. 1, 1984. In a recently published study, "Voter Registration Practices in Virginia — the Crazy Quilt," the Virginia ACLU reports the results of a survey of all 136 local registrars and concludes that there is excessive variation among local registration practices and "no real incentive to encourage registration."

Among the patterns that the ACLU finds troubling are that the "majority of registration offices in Virginia's counties and cities are open fewer than five days a week," that 97 percent of registrars do not have regularly scheduled hours after 5 p.m. and that 92 percent do not have regular hours on Saturday.

The report is particularly critical of interlocal variation in the willingness of registrars to conduct satellite registration at places other than the regular office, to appoint deputy registrars and to accommodate requests from special groups interested in sponsoring registration efforts. The report goes on to suggest that variation in local practices cannot be readily explained by such factors as population or region.

Mandatory use of satellite registration and deputy registrars and shortening from 30 days to 14 days the period of time before an election during which registration is not permitted are called

for by the report. It also endorses some form of mail registration and allowing state, local and national employees to register voters. This would permit, for instance, citizens registering to vote when they register their automobiles. Both reforms would require changes in Virginia's Constitution.

The ACLU report provides a useful compendium of local registration practices across the state. It does not convincingly demonstrate, however, that the variation in local rules has an important impact on overall registration rates across localities. The report also understates the influence of military, student and other transient populations in depressing voter registration rates in a number of Virginia localities.

Despite a great deal of recent research on voter turnout in the United States, the subject remains shrouded in mystery. As is well-known, the United States trails most other western democracies in voter turnout for national elections. In turn, this country is almost unique in the degree of citizen initiative required to become registered. In view of this, it is surprising that the national registration rate underwent little change between 1974 and 1982 even though generally the states substantially liberalized registration procedures. The ACLU report, for instance, notes that Texas, Tennessee and West Virginia use mail registration. While all three states had a higher registration rate than Virginia in 1980, Texas had a lower turnout rate (44.9 percent) and Tennessee had only a slightly higher turnout (48.9 percent). West Virginia's turnout was 52.9 percent. As already mentioned, Virginia's turnout was 47.6 percent.

Thus, even substantial registration reforms such as postcard registration might have little practical impact on election-day turnout in Virginia. While some might see this as an argument that such reform is ineffective, others might suggest instead that there is little justification for opposing more permissive registration on the grounds that it would dramatically change the face of Virginia politics.

About the Author

Timothy G. O'Rourke is a research associate and associate professor at the University of Virginia's Institute of Government.

A detailed black and white illustration. A hand, wearing a suit sleeve, points its index finger towards a calculator. A long, continuous receipt is emerging from the calculator's display area. The receipt has several columns of numbers, including '1.25', '3.46', '34.63', '3.55', '2.68', '3.65', '2.69', '8.63', '4.56', '2.58', '8.56', '269.86', and '34964'. To the right of the calculator is a cylindrical container holding several pens or pencils. The entire scene is set on a dark, textured surface.

Before you purchase, Total Cost Bidding shows you the total cost of machine ownership for a specified period of time. Nothing's left to chance or changing circumstances because Total Cost Bid includes: 1) the purchase price, 2) charges for periodic maintenance and anticipated repairs during the ownership period, and 3) a guaranteed minimum repurchase price. By adding #1 and #2 together, and subtracting #3, you get a true picture of equipment cost . . . the real low bid.

More than 1200 governmental agencies have adopted the common-sense method of Total Cost Bidding. Call us about this guaranteed approach to purchasing. Cat machines are the real low bid winner, all costs considered.

**Cat machines do more...
so your budget can too!**



CARTER

Salem • Norton • Oakwood • Warrenton • Fishersville • Richmond • Chesapeake, VA • Bluefield • Lewisburg • Pineville, WV