

## CENTURIES OF ROUGH NOTES

*Rough Notes magazine, September, 1930*



# Oil in Oklahoma City Worries Underwriters

By LEON W. GABEL

THE nation's black gold has brought wealth to thousands of citizens. American millionaires have been created over night by the magic flow of oil from the earth. It means wealth—and where wealth lies, men scramble for it.

What is thought to be the greatest oil-producing fields and what today is the greatest of any in the famous mid-continent area, has more than its share of men scrambling for the black gold far beneath the surface—the new Oklahoma City field with nearly a thousand derricks scattered throughout its area, some drilling, some already in and others starting daily.

But oil brings more than wealth—it brings a hazard that is man's greatest enemy—fire. And this fire hazard has today threatened Oklahoma City with danger that is overlooked in the frenzy to secure the wealth that is said to lie beneath its very Main street, but is keenly felt by insurance folks.

Oklahoma City is no small town—there are nearly two hundred thousand people in its borders and it has been pronounced one of the most progressive and up-to-the-minute cities in the United States. Its great oil field lies at its very door or, literally, within its doors and extends on three sides of the city—northeast, east and southeast. Since the first well was brought in, slightly more than a year ago, the scramble has been on. Bigger and better producers have been coming in daily and the geological strata is such that

the bigger wells are developing closer to the city. Today wells are being drilled within the very limits of the city and threaten to place themselves in the heart of the business sections; some are within six blocks of the city hall. See accompanying views.

### Ten Wells Have Gone Wild

Granting of drilling permits is up to the city commission and as yet it has established few standards on which to proceed. This creates a hazard of fire danger that cannot be controlled. Oil and gas wells mean hazards even though they are brought in safely, and when something happens and they go wild, as ten already have done, the danger is beyond calculation, should such a thing occur within the very doors of the city.

Should such conflagrations occur, Fire insurance companies would have to suffer; and they have not stood idly by.

The Oklahoma Inspection bureau, composed of some 300 Fire insurance firms, has taken the fight in hand, with a petition to the Oklahoma State Insurance board for an increase in Oklahoma

City Fire insurance rates from forty cents to one dollar per \$100.

The big problem that confronts the Fire insurance companies operating in Oklahoma City, is the city's uncertainty of extensions of the drilling zones. C. T. Ingalls, manager of the bureau, states, "drilling zones have been extended until now the field lines are within a half mile of the very center of the Oklahoma City business district. Such a condition as this is a dangerous one, when it is considered that there already have been from six to nine accidents caused by wild wells, gas fires and wild gassers, since the discovery of the field. Insurance companies cannot be sure of just where and when new extensions will be made and oil operators are optimistic in the leniency shown by the city, as has been shown by the large leases that have been taken on properties virtually in the heart of the city."

The increased rates asked by the bureau would cost Oklahoma City policyholders over \$3,000,000 more a year, it has been estimated, nor would this be a definite measure of the hazard which might easily prove to be more.

### Thirty-Nine New Wells in City

"Operations have started on about thirty-nine wells to be drilled on land inside of the city limits," Ingalls points out. "A good number of these wells are on or near city school lands, and some of them are bordering city business and factory sections. Oil operators say



*"The Business Magazine of Insurance"*

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