



*Kenneth Marston
Fire Chief*

**Karns Volunteer Fire Department
P.O. Box 7184
Knoxville, TN 37921**

**Membership Program: 865.691.1029
Chief's Phone: 865.691.8994
Corporate President: 865.691.1021
Business Fax: 865.691.1039**

Proudly Serving the Karns Community since 1978

June 27, 2010

Dear Karns Volunteer Fire Department Commercial Customer,

The Karns Volunteer Fire Department (KVFD), the Corporate Board and the Board of Directors in order to develop stable and consistent revenue, have decided to transition the KVFD from a donation only department to a membership department. The new program will begin January 2011.

What will this mean to you the business owner? **It means that if you do not join the KVFD Membership Program you will be billed for service (see attached schedule).** You will be reported to insurance companies as not having fire department coverage; this could result in significantly higher insurance rates. If you own apartments please contact the Membership Program @ 865.691.1029. Your membership fee is still tax deductible and you may donate additionally if you would like to assist the department in reaching our goals earlier.

The KVFD will never fail to respond to a request for service. That said those who fail to join the KVFD and share in the cost of maintaining and improving our ability to service you, the public, cannot expect to enjoy the same costs after the fact.

This will mean that the KVFD will have a stable and predictable revenue stream that will allow us to move forward with plans to 1.) Improve our Insurance Services Organization (ISO) class rating and decrease the cost of your fire and commercial insurance. 2.) To begin the new fire station for Hardin Valley, cutting response times to the west side of the KVFD by 8 to 12 minutes. 3.) Purchase of a new fire engine to replace our aging apparatus. 4.) Hire trained drivers to insure that the equipment is ready to respond and maintained properly, 24 hours a day. 5.) Provide the best training and equipment for those who volunteer to protect you.

The KVFD strongly encourages you to become a member of the KVFD and avoid any direct costs for service. We look forward to your continued support of your fire department.

Please call us with any questions about the program or your coverage costs.

Thank You,

The Karns Volunteer Fire Department, the Corporate Board and the Board of Directors