

**PROCEEDINGS OF THE THIRTY-
NINTH ANNUAL MEETING OF
THE FIRE UNDERWRITERS'
ASSOCIATION OF THE
NORTHWEST**

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Proceedings of the Thirty-Ninth Annual Meeting of the Fire Underwriters' Association of the Northwest by Fire Underwriters' Association of the Northwest

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FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST

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PROCEEDINGS
OF THE
Thirty-Ninth Annual Meeting
OF THE
Fire Underwriters' Association
OF THE NORTHWEST



CHICAGO, ILL., OCTOBER 7-8, 1908

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THIRTY-NINTH ANNUAL MEETING
OF THE
FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST

PRESIDENT

CARROLL L. DEWITT.....CHICAGO, ILL.
General Agent Newark Fire Insurance Co.

VICE-PRESIDENT

W. O. CHAMBERLIN.....MINNEAPOLIS, MINN.
State Agent Commercial Union Assurance Co., Ltd., and Palatine Insurance Co., Ltd.

TREASURER

W. R. TOWNLEY.....CHICAGO, ILL.
General Agent British-American Assurance Co. and Western Assurance Co.

SECRETARY

NELSON E. BRIGGS.....CHICAGO, ILL.
State Agent North British & Mercantile Insurance Co.

BOARD OF DIRECTORS

ROBT. M. BENNETT.....CHICAGO, ILL.
Special Agent New York Underwriters

CHAS. A. KELLEY.....TERRE HAUTE, IND.
Special Agent St. Paul Fire & Marine Insurance Co.

NEAL BASSET.....CHICAGO, ILL.
General Agent Firemen's Newark Insurance Co.

NEAL C. ROWLAND.....COLUMBUS, O.
Special Agent London Assurance Co.

JAS. G. S. BEST.....CHICAGO, ILL.
Special Agent Girard Fire & Marine Insurance Co.,

R. D. WALDRON.....CHICAGO, ILL.
Special Agent Delaware & Reliance Insurance Cos.

A. F. POWRIE.....DETROIT, MICH.
Special Agent Providence-Washington Insurance Co.

E. M. HITCHCOCK.....MINNEAPOLIS, MINN.
Special Agent Farmers' & Merchants Insurance Co.

FINANCE COMMITTEE

PROGRAM

OF THIRTY-NINTH ANNUAL MEETING

FIRST DAY

OPENING SESSION—9:30 A. M.

Report of Officers

Reports of Standing Committees

PRESIDENT'S ADDRESS

Annual Address—Mr. E. G. Richards, of New York, United States Manager of the North British & Mercantile Insurance Company, and President of the Commonwealth Insurance Company of New York

AFTERNOON SESSION—2:00 P. M.

Paper—"Harmony"—Mr. Lewis F. Daniel, of Minneapolis, Minnesota, State Agent of the Queen Insurance Company of New York

Paper—"Community of Interest Between Company and Local Agent"—Mr. E. W. Heardsley, of Hartford, Connecticut, Local Underwriter and President of the National Association [of Local Fire Insurance Agents.

Paper—"Educational Responsibility in Underwriting"—Mr. O. E. Lane, State Agent in Colorado for the Scottish Union and National Insurance Company.

Paper—"Schedule Rating and Field Conditions"—Mr. C. H. Patton, of Cleveland, Ohio, Publisher of Fire Insurance Estimates and Surveys.

SECOND DAY

MORNING SESSION—10:00 A. M.

Paper—"Individualism in Fire Insurance"—Mr. Reynolds Barnum, of Kansas City, State Agent of the Aricultural Insurance Company.

Paper—"The Panama Canal"—Mr. James A. Tweney, of Minnesota, Chairman of the Committee on Appropriations, National House of Representatives.

Report of Committee on Nomination of Board of Directors.

Paper—"The New Gospel of Publicity"—Mr. W. N. Johnson, of Erie, Pennsylvania, Assistant General Agent Insurance Company of North America and Philadelphia Underwriters.

AFTERNOON SESSION—2:30 P. M.

Paper—"Suggested Relations Between Underwriters and Architects"—Mr. Dwight H. Perkins, of Chicago.

Report of Committee on President's Address.

Paper—"Evolution"—Mr. George H. Batchelder, of Chicago, Assistant Manager Delaware, Reliance and Rochester German Insurance Companies.

Election of Officers for the Ensuing Year.

Report of Obituary Committees

PROCEEDINGS

OF THE

Thirty-Ninth Annual Meeting of the Fire Underwriters' Association of the Northwest

*Held at the Auditorium Hotel, Chicago, Illinois,
October 7th and 8th, 1908*

FIRST DAY

OPENING SESSION

WEDNESDAY, OCTOBER 7, 1908.

President Carroll L. DeWitt called the meeting to order at
9:30 A. M.

Present: N. E. Briggs, Secretary, and the following regular
members, viz.:

Abbey W. F.	Armstrong G. A.	Bartels H. A.	Bliven Waite
Abbott W. S.	Arnold F. W., Jr.	Batchelder G. H.	Blodgett E. E.
Abell C. Lee	Atwater Walter E.	Baumann W. A.	Blodgett Wm. A.
Affeld Chas. E.	Auerbach B.	Beeson A. G.	Bloom Nelson A.
Allbach E. W.	Bailey O. M.	Bell G. H.	Blossom Geo. W.
Althouse W. L.	Baker Roy T.	Benallack Wm. T.	Bolling Alfred F.
Amanson Louis	Baker Thos., Jr.	Benedict Frank M.	Bonar L. J.
Anderson Lew W.	Ball Geo. H.	Benedict H. O.	Boning Herbert E.
Andrews C. L.	Barber Chas. R.	Bennett R. M.	Boorn W. C.
Andrews D. W.	Barnard C. F.	Benton W. P.	Bort L. W.
Andrews Fred. W.	Barnes Fred. B.	Best J. G. S.	Bowers F. W.
Andrus S. D.	Barnum H.	Bishop Edgar W.	Brant J. A.
Appelman L. P.	Barnum Raynolds	Blackwelder I. S.	Briggs George W.
Arens Geo. A.	Barrett D. P.	Bliven Edward	Briggs N. E.