

**PROCEEDINGS OF THE SIXTEENTH  
REGULAR MEETING OF THE FIRE  
UNDERWRITERS' ASSOCIATION OF THE  
NORTHWEST, HELD IN THE HALL OF THE  
METHODIST CHURCH BLOCK, CHICAGO,  
SEPTEMBER 23 AND 24, 1885**

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Proceedings of the Sixteenth Regular Meeting of the Fire Underwriters' Association of the Northwest, Held in the Hall of the Methodist Church Block, Chicago, September 23 and 24, 1885 by Fire Underwriters' Association of the Northwest

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OF THE  
SIXTEENTH REGULAR MEETING  
OF THE  
FIRE UNDERWRITERS'  
ASSOCIATION OF THE NORTHWEST.



CHICAGO, ILL., SEPTEMBER 23 AND 24, 1885.

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PRINTED BY ORDER OF THE ASSOCIATION.  
1885.

## PROGRAMME.

CHICAGO, September 23-24, 1925.

Meeting of Executive Committee at 8 P. M., September 22, at the Grand Pacific Hotel,  
and September 23 at 9 A. M. at the Committee Room, Methodist Church  
Block, S. E. Cor. Clark and Washington Streets.

### OPENING SESSION AT 10 A. M., SEPT. 23.

Calling the Roll.

Reception of Visitors and Representatives of other Associations.

Report of Executive Committee.

Report of Secretary and Treasurer—J. C. Griffiths, State Agent Home Insurance Company.

Report of Librarian.

President's Address.

Appointment of Committees.

Unfinished Business.

### INTERMISSION.

ANNUAL ADDRESS—J. Montgomery Hare, Manager Norwich Union Fire Insurance Society.  
"A Diagnosis and a New Treatment."

PAPER—H. P. Hubbell, State Agent Springfield F. & M. Insurance Company, "Loss Cycles  
in Insurance."

PAPER—J. C. Griffiths, State Agent Home Insurance Company, N. Y., "Our Responsibility."

PAPER—Fred. R. Burt, President Michigan State Board of Fire Underwriters, "The Compact  
System in Michigan."

DISCUSSION—"How Can the Incendary Loss be Lessened?"

### INTERMISSION.

### EVENING SESSION.

LECTURE—C. J. Hexamer, C. E., Surveyor and Expert of the Philadelphia Fire Under-  
writers' Tariff Association.

"Finely Divided Organic Substances and their Fire Hazards."

### SECOND DAY—MORNING SESSION, SEPT. 24.

Reports of State Boards.

PAPER—J. G. Finnie, "The Best System of Inspection."

PAPER—Major J. L. McCluer, "The Compact System: Its Value to the Public and Insur-  
ance Companies."

PAPER—Jacob Peetrey, State Agent Fire Association, Philadelphia, "Petroleum and Its  
Products."

PAPER—Abram Williams, Manager Connecticut Fire Insurance Company, "The Relation  
of the Public to Fire Insurance."

DISCUSSION—"How Can the Legitimate Loss on Legitimate Risks be Decreased?"

### INTERMISSION.

PAPER—J. B. Bennett, Compact Commissioner State of Indiana, "The Best System of  
Rating."

PAPER—C. C. Hine, Editor Insurance Monitor, N. Y., "An Inquiry into the Existence and  
the Nature of the Power of the Tail to Waggle the Dog."

ADDRESS—Hon. Peter Notman, President Niagara Fire Insurance Company, N. Y., "Com-  
pensation to Agents by Contingent Commissions on Profits."

DISCUSSION—"Is it Advisable for the Companies to Combine and Employ State Agents  
who shall make the Rates and attend to Board Matters?"

DISCUSSION—"What Suggestions have Field Men to offer toward Salvage in Expenses?"

Election of Officers.

Unfinished Business.

### ADJOURNMENT.

# PROCEEDINGS

OF THE

*Sixteenth Annual Meeting of the Fire Underwriters' Association of  
the Northwest, held in the Hall of the Methodist Church  
Block, Chicago, September 23 and 24, 1885.*

## FIRST DAY.

CHICAGO, ILL., Sept. 23, 1885.

The Association was called to order at 10:30 A. M. by the President, J. L. Whitlock, Esq.

The roll of membership was called by the Secretary, and the following members were found to be present:

Geo. W. Adams, E. L. Allen, H. C. Alverson, Fred. W. Arnold, W. T. Barton, Chas. H. Barry, J. F. Bates, J. B. Bennett, J. P. Black, Chas. E. Bliven, R. M. Buckman, M. J. Burns, D. W. Burrows, C. E. Carroll, R. B. Carson, Jas. H. Caswell, E. F. Chapman, H. Clarkson, E. M. Condit, H. F. Cornell, W. B. Cornell, W. A. Cormany, Ralph Crable, R. S. Critchell, W. D. Crooke, T. R. Daniel, J. T. Dargan, Jas. M. De Camp, Holger de Roode, D. T. Devin, Jacob C. Dietz, Jasper M. Dresser, H. C. Eddy, W. B. Ferguson, J. G. Finnie, Theo. D. Foljambe, F. L. Force, W. F. Fox, W. R. Freeman, Chas. L. French, Edward Gardner, R. H. Garrigue, H. H. Glidden, D. P. Gray, J. C. Griffiths, C. C. Griswold, J. B. Hall, Geo. W. Hall, John C. Hall, W. F. Hauxhurst, Geo. W. Hayes, Herbert C. Hill, Edwin Hill-  
yer, H. H. Hobbs, Isaac W. Holman, E. A. Hough, John Howley, Wm. L. Jones, O. C. Kemp, R. H. Kerr, C. W. Kibbee, Milo E. Lawrence, J. O. Lee, T. W. Letton, Edwin C. Lewis, F. W. Little, W. J. Littlejohn, W. R. Lyman, A. H. Main, T. L. Maitland, L. S. McMillan, Nicholas C. Miller, P. A. Montgomery, I. S. Montgomery, E. V. Munn, E. A. Munson, J. M. Newberger, H. A. Nolte, Rogers Porter, C. W. Potter, M. H. N. Raymond, A. P. Redfield, Geo. E. Redfield, Wm. Reed, C. Richardson, J. W. Robertson, Geo. S. Roper, W. F. Ross, H. M. Russell, Simon Schupp, W. H. Seiders, Chas. E. Shade, E. A. Simonds, T. H. Smith, A. W. Spalding, H. C. Stuart, H. S. Tiffany, A. F. Townsend, Wm. Trembor, Thos. B. Tuttle, Thos. Underwood, H. S. Vail, D. F. Vail, G. A. Van Allen, D. S. Wagner, S. E. Waggoner, H. B. Washington, J. L. Whitlock, A. Williams, J. O. Wilson, C. E. Worthington.

## Insurance journalists present were:

C. C. Hine, of the *Insurance Monitor*, New York; Capt. H. L. Aldrich, of the *Western Insurance Review*, St. Louis; Franklin Webster, of the *Chronicle*, New York; Walpole Wood, of the *Weekly Underwriter*, New York; C. N. Bishop, of the *Spectator*, New York; C. E. Bowers, of the *Standard*, Boston; Mr. Hewitt, of the *Investigator*, Chicago; B. P. Palmer, of the *Rough Notes*, Indianapolis, and representatives of the *Argus*.

## The President—

I am not advised that we have any delegates with us from sister Associations; but I note, with much pleasure, that we have some visitors from other Associations, also members of the insurance press, and local agents with us. To you, gentlemen, on behalf of the Northwestern Association of Fire Underwriters, I extend a most cordial welcome. We esteem your presence among us as no slight honor. You are of our household. Our desire is that you shall feel perfectly at home with us, and free to participate in all discussions that shall come before the meeting.

## REPORT OF THE EXECUTIVE COMMITTEE.

The Secretary then read the report of the Executive Committee as follows:

Meeting of the Executive Committee of the Fire Underwriters' Association of the Northwest, at the Grand Pacific Hotel, Chicago, September 22, 1885, at 8 p. m., President J. L. Whitlock in the chair.

The meeting was called to order by the President, and the following gentlemen were present: J. L. Whitlock, President; R. Porter, Thomas B. Tuttle, J. P. Black, T. H. Smith and J. C. Griffiths, Secretary and Treasurer.

The Secretary read the minutes of the called meeting of the Executive Committee, held at Chicago, July 10, 1885, and the same were approved.

Mr. J. C. Griffiths submitted his annual report as Secretary and Treasurer, showing

RECEIPTS.		
Amount received from Ex-Secretary Hayes,		\$13 86
" " for 1883, dues,		30 00
" " " 1884. "		1,196 00
" " " Initiation fees,		27 00
" " from sale of 1884 Proceedings,		10 25
Total receipts,		\$1,276 11
DISBURSEMENTS.		
Amount paid out as per vouchers,		\$1,209 63
Balance on hand,		66 48
		\$1,276 11

On motion of Mr. J. P. Black the report was received.



REPORT OF EXECUTIVE COMMITTEE.

On motion of Mr. Porter, Messrs. J. P. Black and T. H. Smith were appointed an auditing committee on the Secretary and Treasurer's report. The Secretary presented the following names for membership:

Andrus, E. D.,	{ 150 La Salle St., Chicago, Ill. }	Special Agent,	Sun Fire Office, London.
Armstrong, F. W.,	Indianapolis, Ind.,	State Agent,	Germania, N. Y.
Baird, C. T.,	Louisville, Ky.,	Secretary,	Union Ins. Co.
Cowles, C. S.,	Des Moines, Ia.,	Special Agent,	Royal and London & L'shire.
Clark, N.,	Bay City, Mich.,	Special Agent,	American, Phila.
Crandall, W. H.,	Owatonna, Minn.,	Special Agent,	Merchants' N. J.
Grover, Chas. N.,	Philadelphia, Pa.,	Special Agent,	Union, Phila.
Gray, H. P.,	St. Louis, Mo.,	State Ag't & Adj'r,	N. Y. Underwriters' Agency.
Hitchcock, E. M.,	Northfield, Minn.,	Special Agent,	American Fire, Phila.
Hubbell, H. P.,	Winona, Minn.,	State Agent,	Springfield F. & M.
Hilton, J. H.,	Chicago, Ill.,	Special Agent,	Home Mutual, Cal.
Lamey, H. T.,	Nevada, Mo.,	Sp'l Ag't & Adj'r,	British America Assurance Co.
Low, Clarence F.,	New Orleans, La.,	Dep. Ass't Sec'y,	L. & L. & G. Ins. Co.
Lovejoy, Geo. M.,	St. Paul, Minn.,	Special Agent,	German-American, N. Y.
McCluer, James L.,	Kansas City, Mo.,	General Manager,	Compacts and Local Boards.
Moore, Geo. H.,	Detroit, Mich.,	State Agent,	L. & L. & G. Ins. Co.
Miller, A. F.,	Belleville, Ill.,	Special Agent,	American, Phila.
Norbeck, C. E.,	La Crosse, Wis.,	Special Agent,	Phoenix, London.
Newman, Geo. C.,	Des Moines, Ia.,	State Agent,	L. & L. & G. Ins. Co.
Rowley, J. B.,	Omaha, Neb.,	Manager,	Omaha Compact
Reynolds, Geo. W.,	Louisville, Ky.,	Special Agent,	Louisville Underwriters'.
Sears, M. L.,	Chicago, Ill.,	Special Agent,	Phoenix, London.
Spalding, Jas. A.,	Chicago, Ill.,	Special Agent,	Home Mutual, Cal.
Thomas, Frank S.,	Topeka, Kan.,	Special Agent,	Home Mutual, Cal.
Taylor, C. H.,	{ 206 La Salle St., Chicago, Ill. }	Sp'l Ag't & Adj'r,	American, N. J.
Williams, Geo. G.,	Milwaukee, Wis.,	Special Agent,	{ Commercial Union Assurance Co., London.
Wood, H. N.,	Des Moines, Ia.,	Special Agent,	{ N. B. & M. Ins. Co.
Whittemore, C. L.,	St. Paul, Minn.,	Special Agent,	{ Connecticut Fire Ins. Co., Hartford.
Wright, Wm. M.,	Monroe, Wis.,	Special Agent,	American, Phila.

On motion of Mr. Black the names were recommended to the meeting for membership.

The committee on auditing report of the Secretary and Treasurer at this point reported that they had examined the same in detail and found it correct.

On motion of Mr. Tuttle the report was received and adopted.

The President submitted receipts bills for the following expenditures:

For rent of hall for 1885 meeting,	- - - - -	\$50 00
For postage,	- - - - -	4 50
For printing programmes,	- - - - -	12 75
For calcium light for Mr. Hexamer,	- - - - -	12 00
Total,	- - - - -	\$79 25

On motion the bills were approved.

The President suggested action on the matter of tendering to Messrs. Hexamer, Hine and Hare their expenses.

On motion of Mr. Porter the matter was left in the hands of the President, with power to act.

On motion the Committee adjourned.

Mr. T. H. Smith—

I move that the report be received and adopted, and that the persons whose names are recommended for membership by the Committee be elected members of the Association.

The motion was carried.

#### REPORT OF THE SECRETARY AND TREASURER.

Mr. J. C. Griffiths (Secretary and Treasurer)—

Having read to you, in the report of the Executive Committee, the financial standing of the Association, nothing remains now for me to do but to give you some little data in detail which, probably, is not embodied in that report.

Our membership, at the commencement of the 1884 meeting, consisted of 281 active members and three honorary members, making a total of 284. We admitted, at the September, 1884, meeting, 27 members, making a total of 311. Members resigning during 1885, and to date of this meeting, 31; one died, making a total of 32. Leaving a membership at date of this meeting of 279.

There are 39 members who are delinquent in their 1884 dues, which amount to \$195.

We printed 500 copies of the 1884 Proceedings, and they were distributed as follows:

To members,	239
To honorary members,	3
Sold,	6
To insurance press and others,	44
On hand,	208
	<u>500</u>

Mr. A. W. Spalding—

I move that the report be received and adopted.

The motion was carried.

#### REPORT OF THE LIBRARIAN.

Mr. R. M. Buckman, as Librarian, submitted his annual report as follows:

CHICAGO, ILL., Sept. 23, 1885.

TO THE PRESIDENT AND MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST.

*Gentlemen:* The transactions of the Librarian for the year just past have not been numerous, and the duties are not laborious.

LAW BOOKS.		Vols.
We had, at last report, of law volumes,	- - - - -	43
To which have been added during the year, <i>Law Journal</i> , Vols. No. 2 and No. 4 (so long out of print), and the new Vols. No. 18 and No. 14, together with this year's volume, makes	- - - - -	5
We have also been the favored recipient of the first 5 volumes of Cornelius Walford's <i>Insurance Cyclopaedia</i> (with the regards and compliments of the author), A to H,	- - - - -	5
Total additions to law and historical department,	- - - - -	10
Total at this time in law and historical department,	- - - - -	53
STATE INSURANCE REPORTS.		
Number of volumes on hand last report,	- - - - -	62
Whose long columns of monotonous figures have been augmented by the addition of the present year's editions, to the number of	- - - - -	15
Making total number on hand at this time,	- - - - -	77
Total number of volumes of all kinds,	- - - - -	120

During the year just past the literature of our profession has received no especial marked addition outside of the regular current publications, most all of whose liberal publishers still favor this Association with their valuable journals. The library is still in regular receipt of the following periodicals gratuitously, listed in order of ages, to-wit:

<i>American Exchange and Review,</i>	- - - - -	Philadelphia.
<i>The Spectator,</i>	- - - - -	New York.
<i>Baltimore Underwriter,</i>	- - - - -	Baltimore, Md.
<i>Coast Review,</i>	- - - - -	San Francisco.
<i>Western Insurance Review,</i>	- - - - -	St. Louis.
<i>The Underwriter,</i>	- - - - -	Philadelphia.
<i>The Review,</i>	- - - - -	New York.
<i>The Argus,</i>	- - - - -	Chicago.
<i>The Investigator,</i>	- - - - -	Chicago.
<i>The Insurance Critic,</i>	- - - - -	New York and Chicago.
<i>The Insurance Age,</i>	- - - - -	New York.
<i>Insurance World,</i>	- - - - -	Pittsburgh.
<i>Rough Notes,</i>	- - - - -	Indianapolis.
<i>Insurance News,</i>	- - - - -	Philadelphia.
<i>Insurance Society,</i>	- - - - -	Montreal, Can.
<i>The Budget,</i>	- - - - -	Toronto, Can.
<i>The Indicator,</i>	- - - - -	Detroit.

Seventeen journals in all are regular welcome visitors to our shelves.

The Association library is also under obligations to Mr. I. S. Blackwelder for numerous old and valuable reports of old National Board days, histories of different cities and towns; while Mr. T. H. Smith is always turning up some odd old piece of bric-à-brac insurance literature, like an "Ætna Book of Instructions" of 1856; photographs of fraudulent inventories, etc., etc.