

**PROCEEDINGS OF THE FOURTEENTH
ANNUAL CONVENTION OF THE NATIONAL
ASSOCIATION OF LIFE
UNDERWRITERS. YOUNG MEN'S CHRISTIAN
ASSOCIATION BUILDING, BALTIMORE, MD,
OCTOBER 13, 14 AND 15, 1903**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649680955

Proceedings of the Fourteenth Annual Convention of the National Association of Life Underwriters. Young Men's Christian Association Building, Baltimore, Md, October 13, 14 and 15, 1903 by Various

Except for use in any review, the reproduction or utilisation of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Trieste Publishing Pty Ltd, PO Box 1576 Collingwood, Victoria 3066 Australia.

All rights reserved.

Edited by Trieste Publishing Pty Ltd.
Cover @ 2017

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form or binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

www.triestepublishing.com

VARIOUS

**PROCEEDINGS OF THE FOURTEENTH
ANNUAL CONVENTION OF THE NATIONAL
ASSOCIATION OF LIFE
UNDERWRITERS. YOUNG MEN'S CHRISTIAN
ASSOCIATION BUILDING, BALTIMORE, MD,
OCTOBER 13, 14 AND 15, 1903**



DANFORD M. BAKER,
2d Vice-President.



J. HERMAN IRELAND, 1st Vice-President.



JOHN H. QUINLAN,
3d Vice-President



HUBERT E. WARD, President.



FRED B. MASON, Secretary.



ELI D. WEEKS, Treasurer



WILLIAM O. CARROLL, Chairman Executive Committee.

Membership.

BALTIMORE LIFE UNDERWRITERS' ASSOCIATION.
BOSTON LIFE UNDERWRITERS' ASSOCIATION.
CENTRAL PENNSYLVANIA ASSOCIATION OF LIFE UNDERWRITERS.
CINCINNATI LIFE UNDERWRITERS' ASSOCIATION.
CLEVELAND ASSOCIATION OF LIFE UNDERWRITERS.
COLUMBUS ASSOCIATION OF LIFE UNDERWRITERS.
CONNECTICUT LIFE UNDERWRITERS' ASSOCIATION.
DELAWARE ASSOCIATION OF LIFE UNDERWRITERS.
DISTRICT OF COLUMBIA LIFE UNDERWRITERS' ASSOCIATION.
EAST OHIO ASSOCIATION OF LIFE UNDERWRITERS.
ERIE ASSOCIATION OF LIFE UNDERWRITERS.
GEORGIA ASSOCIATION OF LIFE INSURERS.
GRAND RAPIDS LIFE UNDERWRITERS' ASSOCIATION.
HUDSON VALLEY LIFE UNDERWRITERS' ASSOCIATION.
IOWA LIFE UNDERWRITERS' ASSOCIATION.
KANSAS CITY (MO.) LIFE UNDERWRITERS' ASSOCIATION.
LIFE INSURANCE ASSOCIATION OF NEW YORK.
LIFE UNDERWRITERS' ASSOCIATION OF CENTRAL MASSACHUSETTS.
LIFE UNDERWRITERS' ASSOCIATION OF CHICAGO.
LIFE UNDERWRITERS' ASSOCIATION OF INDIANA.
LIFE UNDERWRITERS' ASSOCIATION OF NEBRASKA.
LIFE UNDERWRITERS' ASSOCIATION OF NEW JERSEY.
LIFE UNDERWRITERS' ASSOCIATION OF PEORIA, ILL.
LIFE UNDERWRITERS' ASSOCIATION OF ST. LOUIS.
LIFE UNDERWRITERS' ASSOCIATION OF WESTERN MASSACHUSETTS.
LIFE UNDERWRITERS' ASSOCIATION OF WESTERN NEW YORK.
LIFE UNDERWRITERS' CLUB OF PROVIDENCE, R. I.
MAINE LIFE UNDERWRITERS' ASSOCIATION.
MICHIGAN LIFE INSURANCE AGENTS' ASSOCIATION.
MINNEAPOLIS LIFE UNDERWRITERS' ASSOCIATION.
MINNESOTA ASSOCIATION OF LIFE UNDERWRITERS.
NEW ENGLAND WOMEN'S LIFE UNDERWRITERS' ASSOCIATION.
NEW HAMPSHIRE LIFE UNDERWRITERS' CLUB.
PHILADELPHIA ASSOCIATION OF LIFE UNDERWRITERS.
PITTSBURG LIFE UNDERWRITERS' ASSOCIATION.
TOLEDO (O.) LIFE UNDERWRITERS' ASSOCIATION.
TRI-CITY LIFE UNDERWRITERS' ASSOCIATION.
VERMONT LIFE UNDERWRITERS' ASSOCIATION.
WESTERN ARKANSAS LIFE UNDERWRITERS' ASSOCIATION.

Officers, 1903-1904.

PRESIDENT.

HUBERT H. WARD, Cleveland, O.

FIRST VICE-PRESIDENT.

J. HERMAN IRELAND, Baltimore, Md.

SECOND VICE-PRESIDENT.

DANFORD M. BAKER, Chicago, Ill.

THIRD VICE-PRESIDENT.

JOHN H. QUINLAN, Newburgh, N. Y.

SECRETARY.

FRED B. MASON, Chicago, Ill.

TREASURER.

ELI D. WEEKS, Litchfield, Conn.

Executive Committee.

WILLIAM G. CARROLL, Philadelphia, Pa.

CHAIRMAN.

FRED B. MASON, Chicago, Ill.

SECRETARY.

[Expire 1904.]

W. H. GOODRICH, Baltimore, Md.

S. HAMILTON COE, Worcester, Mass.

FRED W. TASNEY, Newark, N. J.

E. O. SUTTON, Springfield, Mass.

JOHN F. HUNTSMAN, Providence, R. I.

B. H. TIMBERLAKE, Minneapolis, Minn.

[Expire 1905.]

L. B. HALL, Grand Rapids, Mich.
J. J. MOONEY, Toledo, O.
J. W. HARMON, Manchester, N. H.
THERON F. GIDDINGS, Detroit, Mich.
THOMAS PETERS, Atlanta, Ga.
CYRUS KIRK, Des Moines, Ia.
C. C. COURTNEY, Kansas City, Mo.
JAMES C. BIGGERT, Pittsburg, Pa.
CHARLES E. ADY, Omaha, Neb.
GEORGE L. ROOT, Peoria, Ill.
W. G. DAY, St. Louis, Mo.
F. H. THOMAS, Washington, D. C.

[Expire 1906.]

GEORGE A. BRINKERHOFF, New York City.
DR. S. L. FULLER, Chicago, Ill.
L. D. WILKES, St. Paul, Minn.
J. W. BREDELL, Jr., Cincinnati, O.
E. G. RITCHIE, Indianapolis, Ind.
FRANK WOOLLEY, Wilmington, Del.
GEORGE H. OLMSTED, Cleveland, O.
STEPHEN F. WOODMAN, Boston, Mass.
JAMES B. DAY, Columbus, O.
JOHN F. BROWN, Erie, Pa.
J. W. A. STAUDT, Canton, O.

EX-PRESIDENTS.

+GEORGE N. CARPENTER, Boston, Mass.
CHARLES H. RAYMOND, New York City.
+C. E. TILLINGHAST, New York City.
+CHARLES H. FERGUSON, Chicago, Ill.
E. H. PLUMMER, Philadelphia, Pa.
+BEN S. CALEF, Boston, Mass.
+DAVID S. HENDRICK, Washington, D. C.
THOMAS H. BOWLES, Milwaukee, Wis.
RICHARD E. COCHRAN, New York City.
JAMES L. JOHNSON, Springfield, Mass.
I. LAYTON REGISTER, Philadelphia, Pa.
WILLIAM D. WYMAN, Chicago, Ill.
PHILIP H. FARLEY, New York City.

† Deceased

Standing Committees, 1903-1904.

SPEAKERS.

HUBERT H. WARD, Cleveland, O.
J. HERMAN IRELAND, Baltimore, Md.
DANFORD M. BAKER, Chicago, Ill.
JOHN H. QUINLAN, Newburgh, N. Y.
CHARLES H. RAYMOND, New York.
E. H. PLUMMER, Philadelphia, Pa.
THOMAS H. BOWLES, Milwaukee, Wis.
RICHARD E. COCHRAN, New York.
JAMES L. JOHNSON, Springfield, Mass.
I. LAYTON REGISTER, Philadelphia, Pa.
WILLIAM D. WYMAN, Chicago, Ill.
PHILIP H. FARLEY, New York.

FINANCE.

EDWARD O. SUTTON, Springfield, Mass.
JOHN W. HARMON, Manchester, N. H.
THERON F. GIDDINGS, Detroit, Mich.
THOMAS PETERS, Atlanta, Ga.
JAMES B. DAY, Columbus, O.

MEMBERSHIP.

W. H. S. WHITCOMB, Burlington, Vt.
W. G. DAY, St. Louis, Mo.
J. J. MOONEY, Toledo, O.
FRANK H. THOMAS, Washington, D. C.

STATISTICS.

J. W. IREDELL, JR., Cincinnati, O.
JAMES C. BIGGERT, Pittsburg, Pa.
L. D. WILKES, St. Paul, Minn.
C. C. COURTNEY, Kansas City, Mo.
J. W. A. STAUDT, Canton, O.

TOPICS.

STEPHEN F. WOODMAN, Boston, Mass.
A. J. BIRDSEYE, Hartford, Conn.
GEORGE A. BRINKERHOFF, New York.
E. G. BITCHIE, Indianapolis, Ind.

PRIZE ESSAYS.

CHARLES E. ADY, Omaha, Neb.
GEORGE H. OLMSTED, Cleveland, O.
S. HAMILTON COE, Worcester, Mass.
SIDNEY A. FOSTER, Des Moines, Ia.

CREDENTIALS.

DR. S. L. FULLER, Chicago, Ill.
JOHN R. McBRIDE, Fort Smith, Ark.
FRED W. TASNEY, Newark, N. J.
JOHN F. HUNTSMAN, Providence, R. I.
GEORGE L. ROOT, Peoria, Ill.

TRANSPORTATION.

J. W. FITZPATRICK, Portland, Me.
W. H. JOYCE, Buffalo, N. Y.
MARCELLUS H. GOODRICH, Baltimore, Md.
L. B. HALL, Grand Rapids, Mich.

THE PRESS.

GEORGE A. CANTINE, Newburgh, N. Y.
FRANK WOOLLEY, Wilmington, Del.
B. H. TIMBERLAKE, Minneapolis, Minn.
H. W. BALSBAUGH, Harrisburg, Pa.
JOHN F. BROWN, Erie, Pa.

