

13TH ANNUAL MEETING OF THE  
**Fire Underwriters' Association of the Northwest,**

TO BE HELD AT THE

Grand Pacific Hotel, Chicago, Illinois, September 6 and 7, 1882.

PROGRAMME OF EXERCISES.

Meetings of the Executive Committee at 8 P.M., September 5th, and  
 9 A.M., Sept. 6th.—At Parlor No. 1.

FIRST DAY.

OPENING SESSION AT 10 A.M., SHARP, SEPTEMBER 6TH.

Calling the Roll.—Reception of Delegates from Sister Associations.  
 —Report of the Executive Committee.—Report of the Secretary and  
 Treasurer, Geo. W. Hayes.—Address of the President, W. B. Cornell.  
 —Appointment of Standing Committees.—Unfinished Business.

INTERMISSION.

Annual Address, - - - - Col. Clifford Thompson,  
 Of the "Spectator," N Y.

Discussion—Upon the topic "What is the best way to recompense  
 agents—by all entire direct commission, or by a part direct and a  
 part contingent commission upon profits?"

"A Lesson in Rates upon the Blackboard," - C. H. Case,  
 Manager Royal Insurance Company.

Discussion—Upon the topic "How can we most correctly and profitably  
 rate places too small for the 'Managerial' or 'Compact' system—through  
 local boards, our field force, or an independent bureau of experts  
 established for that purpose, or other independent means selected by  
 the companies?"

"Tidings from the Pacific Coast," - - - Geo. D. Dornin,  
 Manager Lion Insurance Company.

Discussion—Upon the topic "What is the best plan for rating—a flat  
 rate based upon inspection, or what is known as the 'Schedule'  
 basis?"

"Fire Department and Water Supply," - - - L. D. Moody,  
 State Agent Franklin Insurance Company, Philadelphia.

"The Field vs. the Office," - - - - J. G. Finnie,  
 State Agent Home Insurance Company, N Y.

EVENING SESSION.

Address—"Explosive and Dangerous Dusts," illustrated by apparatus  
 and powerful views, - Prof. T. W. Tobin, C.E., Ph.D.  
 Of the Polytechnic Society, Kentucky.

SECOND DAY.

REPORTS FROM STATE BOARDS.

"Underwriting, its Object, Condition and Future," - W. F. Fox,  
 Special Agent Queen Insurance Company.

Discussion—Upon the topic "How can we best prevent inimical  
 legislation and educate the people up to a true sense of the worth-  
 iness and necessity of our profession?"

Isometrical Drawing—20 minutes with the Crayon, - C. C. Hine,  
 Of "The Insurance Monitor."

Discussion—Upon the topic "What is the best way to correct public  
 sentiment so that companies may secure even handed justice from  
 the bench and jury box with other litigants thereat?"

"The Adjustment of Fire Losses," - - - Jno. I. Covington,  
 Of the Insurance Adjustment Company, Cincinnati, O.

Discussion—Upon the topic "How can we best meet taxation, general  
 or special, and prevent sumptuary or class legislation against the  
 companies?"

INTERMISSION.

Address—"The Industrial Uses of Electricity  
 as Affecting Fire Risks," - - - Amos E. Dolbear,  
 Prof. of Applied Science, Tufts College, Mass.

"Rates, Basis Rates and Exposures," - - - W. F. Ross,  
 State Agent Niagara Insurance Company.

"The Special Agent—a prosy subject in poetry," - T. H. Smith,  
 State Agent North British and Mercantile Insurance Company.

REPORTS OF STANDING COMMITTEES.

Report of Committee on Revised Code of By-Laws.—Election of  
 Officers and Executive Committee.—Unfinished Business.—Adjourn-  
 ment.

W. B. CORNELL, President.

GEO. W. HAYES, Secretary.  
 Chicago, August 1st, 1882.

EDITORIAL AMENITIES.

We have to apologize to the *Insurance World* of Pittsburg for non-credit of an item on "greasy cotton burning." The paragraph had apparently been going the rounds, and when we saw it had forgotten its father.

The same journal finds fault with us for not knowing of the existence of the Citizens Insurance Company of Pittsburg, that being the Company that has introduced Rent Insurance into Pittsburg, and not the New York Company of the same name.

We will deal tenderly with Journals that unintentionally display pardonable ignorance about Canadian matters, and several are constantly slipping in their remarks in Dominion affairs.

In our turn, we may possibly be allowed to express regret that the *Insurance Journal* of Hartford credits the articles copied into its paper only on the outside cover. In its August number we note the repetition of an article, "Who are Responsible for the Unpopularity of Life Insurance?" and—although two inches of white space surrounded the heading we miss the words "from INSURANCE SOCIETY"; and being yet a juvenile, although we duly appreciate the courtesy that considers our efforts worthy of notice, yet our thrill of pleasure would be much enhanced by the credit being given with the article, as well as on the cover, so that in future years, when the well-thumbed volumes of the *Insurance Journal* are perused by the coming leaders of Insurance society, and when the blue covers shall have been changed for half-calf annual bindings, still it would be patent that an article in Montreal "INSURANCE SOCIETY" had been deemed worthy of a place in Hartford Insurance literature.

We turn a few pages further in August issue of the *Insurance Journal*, and find our article on Model Taxation without any credit whatever, either in pure white inside or on neat blue cover. Talk about adding insult to injury, international copy right, and editorial amenities, after that as much as you please, but don't blame a youngster for cribbing "greasy cotton rags" without giving due credit for them.

INFLUENCE OF INSURANCE CO'S.

How much influence the Insurance Companies possess it is hard to estimate, for this influence is seldom wielded, it apparently being a rare thing for the Companies to act in concert. The *Chicago Times* tells of a good thing which the Insurance Companies did for that city recently: Nearly a year ago the city made a strong effort to have the streets in the lumber district cleared of the piles of lumber which defaced them and increased the danger of fire in that region; but it came to naught. The dealers protested that it would be impossible for them to clear the streets and to attend to their business. The matter was dropped. But the fire underwriters, having more influence than the city government, apparently, in enforcing this as well as some other ordinances, suddenly made a raise of fifty cents upon insurance rates in the lumber district. Nothing more was said on their part, but in a very few days the lumber was removed from the streets.

If a man has a young and right pretty and pleasant wife it may be that when he leaves her an attractive widow some one will deem it interesting to care for her and her little children. Otherwise, the husband had better buy insurance on his life. No one else can be expected to care more than he for the comfort of those he leaves behind.