STATE UNDERWRITERS ARE IN ANNUAL SESSION

Address of President Murray Received With Applause And Unanimously Adopted By Committee—Other Interesting Talks—Social Features Greatly Enjoyed.

The thirteenth annual session of the North Carolina Fire Underwriters association convened promptly at 10:30 o'clock yesterday morning in Odhian hall, President R. W. Murray presiding. More than 100 delegates were present, with an addition of 35 special agents and representatives from the home offices of some of the larger fire insurance companies.

President Murray, after formally calling the session to order, presented Thomas S. Beall, who made a short address of welcome on behalf of the local association of fire insurance men. The courtesies of the city were extended by Judge N. L. Eure, of the Elizabeth City court, while the welcome and courtesies of the city, the Mechanics and Manufacturers Club and the Chamber of Commerce was extended by their respective secretaries.

Following these expressions of welcome and pleasure in having such a representative gathering in Greensboro, President Murray presented W. R. Strachan, of Salisbury, who made a happy response on behalf of the visiting members of the association.

President Murray's Address

While the opening session was replete with interesting events for the membership present, the central feature was the annual address of President R. W. Murray and a talk by Cal Edwards Burton, of Wilson. The address of President Murray was a model for brevity combined with concisenes and comprehensiveness, and it was greeted by universal applause, the best method coming when after formally greeting the delegates, he said:

"If we confine our interests and work to the one or two days we are assembled together and do nothing for the upbuilding and strengthening of our association for the remaining days of the year, we shall accomplish very little."

He urged the importance of applying and studying real insurance in work, together with the greater importance of educating the public into a fuller understanding of the basic workings of fire insurance methods, rates, adjustments, etc.

Condemns Parlor Match

Referring to the great fire waste, he said: "The fire loss is due mainly to improper physical conditions, including fire traps, defective water supplies, rubbish in basements, unused rooms and on premises adjacent to buildings. The building inspection law and the fire escape law has done much to reduce the loss in this direction, but we agents could assist our building inspectors materially by following up their inspection, assist them in suggesting improvements and removal of defects in construction, which, besides reducing the fire waste, will reduce the insurance rate and the physical hazard.

He strongly condemned the use of the "parlor match," declares that a proposed bill, if passed by the next session of the legislature, having for its object the elimination of this match in North Carolina, would be a great step towards preventing fires. This form of match, he declared, was directly responsible for more than 400 fires annually, in addition to a property loss of millions of dollars. He urged the importance of devising some plan whereby all or at least a large portion of the North Carolina fire insurance business might be handled through state agents.

Advise Legislation

The following, extract from his address, relative to legislation, was perhaps the most significant and received with loud applause. He said: "I desire to commend and strongly advocate that they were calls upon to be used of better protection of the hands. legislative [illegible] President Murray said: "Next January we will have another session of the North Carolina legislature, and it is certain that our association will present for introduced determined [illegible] legislation on subjects with which we are little or anything concerning the principles and conditions of insurance. These bills are usually introduced by persons having a supposed grievance or settlement of rates and I believe that we agents could relieve such situations as these arise materially and prevent such bills being introduced by educating our clients as far as possible on insurance so that as it applies to rates and contracts, I would impress upon the [illegible] that any increase is hazard must necessarily advance the rate of premium. I have no doubt, he said in conclusion, that the usual number of advisory bills will be presented at this coming session. I would recommend that the association appoint a strong legislative committee to be present during the entire session and be instructed to hesitate [illegible] any see fit all the legislation affecting our profession that may come before it. [illegible] good.

Appointment of Committee

A committee composed of the following was appointed to nominate officers for the afternoon session on the address of President Murray: E. B. [illegible] of High Point, W. G. Rose, of Wilmington, and W. H. Merriman, of Greensboro.

The report of Secretary and Treasurer John M. Hatch, of High Point, showed a substantial increase in membership during the past year and receipts of between [illegible] showed up well both in [illegible] and a strong balance was reported in the treasury and on [illegible].

Cal Burton's Address

The closing event of the session was the address of Calvin Burton on "Fire Insurance as a Commercial Asset." Colonel Burton made a forceful argument contrasting conditions now with those of several years ago and depicting the attitude taken by the larger wholesale merchants, both north and south towards extending a line of credit to merchants, he stating that the best investigation of a new customer was the most insurance that he asked. This coming of most distinguished [illegible] the question "What is he worth, not what is the amount of his stock?"

The Afternoon Events

The session of the afternoon was confined to discussions of a technical nature, the inside workings of insurance being thoroughly handled by Colon. Walter Taylor, of Wilmington, W. R. Strachan, of Salisbury, R. W. Murray, of Greensboro and others. These talks based on the general work and etiquette of a local agency were instructive and full of valuable points to the delegates present.

Before adjournment the committee appointed at the morning session to passed upon the address of President Murray made a favorable report and the assemblage adopted it by unanimous vote.

At 6:30 special cars were boarded at the Southern railway for the Battle Ground, where a complimentary picnic supper was tendered by the officers of the Home Fire Insurance company and the Original Home Insurance company. This event was unusually pleasant, the delightful moon being greatly added to the social joys. Toastmaster Talks by Messrs. A. W. McAlister, A. L. Brooks and Col. Walter Taylor.

The Dutch Supper

Last night a "Dutch supper" was served on [illegible] by the local [illegible] at the McAdoo. The event [illegible] was enjoyed by all and [illegible] the [illegible] of North Carolina will long cherish the memory of it among local underwriters.

Masonic Notice

Regular communication of Greensboro lodge No. 46, A. F. and A. M., will be held tonight meeting at 8 o'clock. The entered apprentice degree will be conferred upon several candidates. A full attendance is requested. A [illegible] will come up for [illegible].

JOHN W. PETTY, Master
[illegible] PIERCE, Secretary

SOUTHERN ON TRIAL

Charged With Failure to Provide Necessary Safety Appliances.

Unexpected complications arose in United States court yesterday when it was announced that Juror J. M. Vuncannon, sitting on the case against Sidney Allen and Preston Dickens, was too ill to continue the tedious work of hearing the evidence of the 25 witnesses summoned by the government. Accordingly the case was continued for the day or until the sick juror is able to continue with it. Allen and Dickens are defendants in cases charging them with issuing and passing spurious $20 gold pieces. It is believed that Mr. Vuncannon will be able to resume the work of a juryman this afternoon.

As a result of this complication, the case against the Southern railway, the corporate defendant is charged with failure to provide the safety appliances on cars as required by an act of Congress, was taken up and when court adjourned the evidence of the government had not been concluded. There are three specific counts against the railroad company, the allegations being that cars used in interstate commerce were equipped with defective dumbrails, couplings or other devices. The law provides a penalty of $100 for each count upon conviction, but it is stated that the prosecution was instituted more for the purpose of acquaintance the defendant company that these regulations must be enforced to the letter than through intent to secure the $300 in fines in case of conviction. In previous cases of this nature it is said the railroads have always submitted and paid the specified penalty, but in this case the Southern is making a strong fight through its attorney, L. L. Cole, of Statesville. The prosecution is being conducted by Mr. Walter, an attorney of the interstate commerce commission, and he is fighting every point brought out strenuously. All of today will likely be consumed in hearing the evidence and argument.

Another complication arising as a result of the illness of Juror Vuncannon came with the announcement that the cases against N. Cloyd Wilkinson, charging violations of the internal revenue laws, and Reed in connection with the postoffice at Williams, would be postponed until Monday. All the witnesses in these cases were dismissed until Monday.

Before taking up the cases against the Southern railway District Attorney Holton asked the case against Rev. Sandy, charged with breaking into the postoffice at Mocksville. The defendant entered a plea of guilty and a sentence of a year and a day in the federal prison was passed.

PERSONALS

Dr. E. E. Dees left yesterday morning for Jacksonville to attend the marriage of Dr. J. V. Dees and Miss Blanche Larkin, which took place at Jacksonville yesterday afternoon. They will be at home after [illegible] at Jacksonville.

Miss Margaret Peyton left yesterday morning for Washington. D. C., where she will spend a week with Miss Margaret Brooklyn, formerly of this city.

Mrs. E. A. Francisco and son, of Belmont, are visiting at the home of Judge Spencer B. Adams on West Market street.

J. Lyon Blackburn, of Southern pines, is in Greensboro yesterday.

Miss Agnes Jones, of Naphtaville, Ga., arrived in the city yesterday morning and will be the guest of Mrs. N. L. McDuffie on North Spring street for a week.

Mr. Dees Ragsdale, of Cox Cross Roads, Va., left yesterday afternoon for his home after spending some time in this city with Mr. E. G. Vaughn.

Mr. and Mrs. George E. Timmins, of Atlanta, Ga., are visiting Mr. and Mrs. [illegible] for a few days. Mr. Timmins is a prominent [illegible] in the city.

Mr. [illegible] of Whitehall, Stokes county, is in the city today.

Mrs. E. L. Jones, of Greensboro, is visiting in Salisbury, making a visit to her [illegible] in the city