



# Christ Church Looks Back

by Joseph A. Tomberlin

In November 1948, while the present church building was under construction, Zoë Coburn, Executive Secretary-Treasurer of the Executive Committee of the Diocese of Georgia, and Robert G. Macks, Christ Church's Vestry Clerk, exchanged letters about insurance coverage on the structure. Miss Coburn's point to Macks was that it was mandatory for all church property in the diocese to be properly covered by insurance, "and we have no record of any insurance [on Christ Church] whatsoever." Mr. Macks's reply assured Miss Coburn that "the Church building is thoroughly covered at the present time" and provided details. In turn, toward the bottom of a letter from Bishop Barnwell to Macks, Miss Coburn wrote the following note: "Thank you very much for the information received today with reference to insurance protection. That was what we needed."

Nevertheless, on April 8, 1949, Miss Coburn wrote to Macks again seeking "a reply to my letters to you regarding insurance on the Church property there." She asserted, "it is customary that all mission property policies be held in this office. It is my opinion in the case with Christ Church that perhaps the bank has this policy but if this is the case we must have all information for our files." Therefore, Miss Coburn asked that the church policy be sent to her, but, if the policy were "in the hands of the bank," she wanted certain information, including the "Insurance Company, number of policy, amount and what each amount

covers, extended coverage and amount of premiums." She concluded with the statement: "We know with you all this is being handled correctly but our records must show this information and I am anxious to close my file."

Macks reported to Miss Coburn on April 12, 1949, that he was in possession of "certificates of insurance on the Church property" and that he would forward the documents to her "in the course of a couple of days, as soon as one little matter is straightened out." He also wrote, "The originals, as you understand, are in the hands of the mortgagee and must remain there until the indebtedness is cleared." Miss Coburn, in her letter, had noted that, according to her records, the rectory at 115 West North Street was covered for \$5,000.00. Macks confirmed that the "amount of insurance" was correct and said, "I will secure details thereon for you."

On April 14th, Macks sent another letter to Miss Coburn containing the insurance information she had asked for. He provided copies of two policies on Christ Church: one from Lumber Mutual Insurance of Boston, Policy #137116, and one from General Insurance Company of America, Policy #3778C-2115. They constituted "all the coverage taken out on the new building of Christ Episcopal Church, Valdosta." Because Christ Church's property had been mortgaged to borrow the money to build the Parish Hall, "the originals of the policies are in the hands of the attorney for the mortgagee." Macks explained that each policy included

"fire and extended coverage in the amount of \$20,000.00." Further, the Lumber Mutual policy provided coverage for "vandalism and malicious mischief." Both contained "renewal provisions at 20% reduction for the second through fifth years, and both policies will pay a 15% dividend, according to the present procedures of the company." Finally, he noted that "Mr. White [the Vicar] informs me that the Rectory policy is in your hands, so you should have all the details you desire there." If Miss Coburn answered the Macks letter, the Parish records do not contain her response.

The exchange of letters between Miss Coburn and Mr. Macks did not bring an end to the discussion of insurance between Christ Church and the Diocese of Georgia. Slightly over two years afterward, on June 3, 1951, as the Vestry Minutes state, "The Vicar exhibited a letter from Miss Coburn, of the Bishop's office, with a suggestion for the rather complete revamping of the Church insurance program. . . ." Unfortunately, Miss Coburn's missive has not survived, so there is no longer a specific record of her recommendations about insurance. What is clear is that the message from Savannah exasperated Christ Church's vestrymen, because the Minutes of June 3, 1951, assert that "no action was possible without careful check." Consequently, the letter was turned over to Robert Macks who was to "investigate and make a report at [a] special meeting to be held the following Sunday," which was June 10, 1951.

More on this story in the October *Vineyard*.