



Christ Church Looks Back

by Joseph A. Tomberlin

As noted in the previous Vineyard, on June 3, 1951, Vestry heard from Fr. White about a letter from Zoë Coburn, Executive Secretary-Treasurer of the diocese, that proposed “the rather complete revamping of the Church insurance program.” Vestry asked Robert G. Macks to “investigate” and to report at a called meeting on June 10, 1951. Macks duly presented his findings at the called meeting; unfortunately, the minutes of that meeting say only that he reported and that “some discussion” ensued. Further, Glenn Robinson and Noah Fry agreed to “study the matter carefully, and make a report, with recommendations,” at the next session on July 1, 1951.

At the July 1st meeting Noah Fry read a memorandum from him and Mr. Robinson about Christ Church’s insurance program. The July 1st minutes state that the memo was “attached herewith,” but it is no longer in the minute book. Consequently, we cannot know what recommendations the Vestry heard. What is certain is that Vestry passed a motion that the members did not favor “any further insurance on the Church at this time, feeling that we are sufficiently covered and not in a position to undergo any additional expenses.” However, Vestry agreed to “increase coverage on the vicarage by \$6,000, to be placed with the Bass Ins. Agcy.” The final note on the matter was the statement that Vestry had “no objection to the Diocese adding any coverage it may desire on the Church property, provided it pays

premiums. Secretary directed to so advise Savannah.”

Mr. Macks, as Vestry Clerk, wrote to Miss Coburn on July 15, 1951. He affirmed that Vestry had carefully considered her letter of May 30, 1951, and had “investigated the matter of additional coverage on Church property from all angles.” He pointed out that Christ Church carried \$40,000.00 worth of insurance on its property, meaning that the church was “not covered for anything like replacement cost, but aside from total destruction, \$40,000 would very easily replace any normal fire loss.” Macks noted also that “the Vestry is very much against adding to our expense.”

Macks then introduced a new element of the story that leads to the conclusion that the diocesan office sought coverage of church properties by the Church Fire Insurance Corporation, “a wholly-owned subsidiary of the Church Pension Fund.” He wrote, “despite the fact that we were able to work out a schedule even more favorable than that proposed by the representative of the Church [Fire] Insurance Corporation, it was decided not to increase coverage on the Church property other than the . . . [vicarage].” As Macks observed, the insurance on the vicarage had gone from \$5,000.00 to \$11,000.00, including the garage, but the “utility building” at the vicarage was not “worth any coverage.” Toward the end of his letter, Macks delivered Vestry’s message that should “the Diocese feel additional coverage is desirable . . . the Vestry of Christ

Church has no objection to the Diocese taking out that additional desired coverage provided we are not obligated for any part of the premium.”

The details of the schedule of premiums from the Church Fire Insurance Corporation [C.F.I.C.] Macks alluded to are unknown. The only information from that organization preserved in parish records is a letter, dated August 13, 1951, from T.M. Lickel, an Assistant Secretary of C.F.I.C., to Macks. The date is more than four weeks after Macks’s July 15th letter to Miss Coburn, so he could not have based his statement on figures quoted by Lickel. Lickel obviously was anxious that the C.F.I.C. acquire Christ Church’s insurance business. He avowed that he could insure the Church’s property “at rates that are twenty per cent below tariff.” And he claimed that, “in addition to the savings to be effected by individual parishes through placing business with us,” there was a further advantage for the general church because, as “a wholly-owned subsidiary of the Church Pension Fund, . . . all profits we make accrue to the benefit of that organization.”

Christ Church’s response to Lickel was a Macks letter to him on September 3, 1951. He reported that Lickel’s letter of August 13, had been read to the Vestry at the monthly meeting the day before. Subsequently, he had been instructed to state that “our insurance requirements are all taken care of for the present. If at any future time, we can avail ourselves of your offer, we will be most happy to do so.”

More in November.