
WHERE IS YOUR HORN?

A HISTORY

OF

VIRGINIA CHAPTER

SOCIETY OF CPCU

By: W. T. Neal, CPCU
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F O R W A R D

This is an imperfect record of some of the important people and events that occurred in the 1950's and the 1960's to the Virginia Chapter, Society of CPCU. In the 50's the Chapter was as uncertain as any infant and in the 60's it was growing up and facing the pains of that growth. Hope is high and if dedication is as high as the hope, the 70's will see our Chapter mature into a working force in our community.

Mr. William R. Walker, Jr. is the first President of the 70's. C. Benton Evans his Vice President and Program Chairman, and Julius Jones the Secretary-Treasurer. These men will set the tone for the coming decade, so after a brief look backward to see where we've been, let us attack the future with renewed vigor.

There is an anecdote, surely the first CPCU anecdote in Virginia, that Edgar Taylor (Virginia's first CPCU) used to tell. It was relayed to your historian by Homer White. "Ed was on a business trip to Lynchburg with an associate when they bumped into Fred Davis, carrying a large tuba under his arm. Ed told his associate, 'There goes the other CPCU in Virginia'. The associates reply was, 'Well, where is your horn?'

Your historian submits that the question is still valid.

OUR FIRST SIX

Six men signed a Petition in 1951, requesting permission to form a Chapter of the Society of CPCU. The Chapter, designated the Virginia Chapter, was created as of October 1, 1951, and it embraced the entire State of Virginia.

The original six were:

Joseph B. Crallé, II (1950)
Frederick M. Davis Llb. (1946)
Jack F. Derrickson (1950)
Reginald V. Spell Llb. (1951)
Edgar N. Taylor (1945)
Homer O. White, Jr. (1949)

Mr. Taylor was the first Chapter President, with Mr. Davis as Vice President and Mr. Derrickson, Secretary-Treasurer.

Mr. Taylor was the first CPCU in Virginia and the second in the South. When he and the other designees were taken into the Society in 1945, the CPCU rolls swelled to the grand total of 45.

He was born in Uniontown, Pennsylvania, graduated from the Wharton School in 1921. One of his professors was the esteemed Dr. Huebner with whom he lost contact for 24 years. When he was on his way to New York to receive his designation in 1945, he stopped off to visit the Wharton School. To his amazement Dr. Huebner called him by name. When Ed remarked

about Dr. Huebner's memory, Dr. Huebner told him that he remembered all of his students up to 1926 and had forgotten them all beyond that. Dr. Huebner was naturally pleased that Ed was becoming a CPCU and urged him to also try for CLU.

Mr. Taylor worked for Aetna Life and Casualty in various capacities in Philadelphia, Springfield, Massachusetts, Atlanta and Louisville, Kentucky, before coming to Richmond as Manager in January 1940. He retired in September, 1963.

Fred M. Davis, the first Vice President, received his designation in 1946. He is an attorney, living in Lynchburg, Virginia, and is now President of Davis Childs and Company, Inc. He operated a small, one-man agency in the early days and gained some reputation as an inventor of labor-saving devices, particularly a published chart to enable one to quickly determine pro-rata and short rate percentages.

Jack F. Derrickson, the first Secretary-Treasurer, received his designation in 1950. He is now with the General Accident Group in Philadelphia. He was a Special Agent for the New Amsterdam Casualty when the Chapter was formed. Mr. Derrickson left Richmond and joined Harford Mutual and later changed again to General Accident. He has been very active in the Philadelphia Chapter, serving as its President a few years back. For a number of years he has been grading CPCU

Exams, Parts I and II.

Homer O. White, Jr. became the third CPCU in Virginia in 1949. At that time he was a Marine Special Agent for INA. He moved to Charlotte, North Carolina, in 1952 and became the first CPCU in North Carolina. In 1953 he became Assistant Manager of INA's Boston Service Office. Mr. White was very active in the Boston Chapter and served as its President the year the first conferment luncheon was held there. The Boston Chapter also put on a panel at the National Meeting in Cincinnati that year. Since 1958 he has been in the Home Office in Philadelphia and has been active in the Philadelphia Chapter. He grades CPCU Parts I and II and is interested in the FIIC movement in Canada. Mr. White attended the first Joint CPCU-FIIC Meeting in 1959 in Syracuse, New York.

Joseph B. Crallé, II received his designation in 1950. He was Assistant Secretary of Davenport Insurance Corporation. In the middle 1950's he left Richmond and joined the brokerage firm of R. C. Rathbone & Son, Inc. in New York. He is now a Director of that organization.

Reginald V. Spell came to Richmond in 1950 as Claims Manager for Hartford A & I. He had been General Attorney for this company in New York for some time, teaching IIA Courses in his spare time. He received his designation in 1951 and

continued his teaching in Richmond, switching to CPCU Courses.

One of Mr. Spell's notable achievements was publication of a book in 1941 entitled, Public Liability Hazards. There have been several editions of the book and it's is still in use. He was admitted to the Bar in New York, New Jersey and Virginia. He retired from Hartford A & I in 1956 and was a gentleman farmer in Quinton, Virginia, also serving as alternate Judge in New Kent County and in Charles City County until his death in 1969.

When Joe Crallé and Jack Derrickson received their designation in 1950, Virginia had five CPCU's, the minimum necessary to form a local Chapter. The five met at the old Ruger Hotel and a Committee was appointed to draw up the petition and by-laws. By the time they met again Reginald Spell had his designation and also became a "Charter Member".

There were no regular meetings and activities were quite limited, consisting mostly of occasional social get-togethers, but from these beginnings our Chapter grew.

PROGRAMS AND ACCOMPLISHMENTS

One meeting was recalled wherein prospective CPCU's were invited to lunch and there was a good turn out. This was in the fall of 1956. There are at least two current members of the Chapter who first were introduced to CPCU at that meeting, W. T. Neal and Robert Tate.

1960 - In 1960 the National Society held a competition to garner new subscribers to the Annals to celebrate the advent of quarterly publication in lieu of annual publication. The Virginia Chapter won the competition.

1961- There is record of one meeting in 1961. Mr. Grayson Fentris, CLU spoke on the topic of Life Insurance.

1962- saw an all-industry luncheon in October. Frank Cosby was President and there were five new designees. The address was given by George H. Cosby, Jr., Vice President, Travelers Insurance Companies. Dr. Edwin S. Overman presented the designations. Charles B. Fraley headed up the committee putting the program together and did yeoman's work. The luncheon was a tremendous success and went off in a very professional manner.

1963 - Charles Fraley became President. Four meetings were held and several informal get togethers were arranged by various members. There was an attempt to tie in with the American Society of Insurance Managers on discussions of Contractual Liability. Each member was given a part of the topic with which to become familiar. The joint meeting did not materialize, but many in the Chapter learned a good deal about contractual liability.

1964 - Stan Morse, President; Joe Morton, Vice President; and Miss Elizabeth Weaver, Secretary-Treasurer for the third consecutive year. This was the first year that eight meetings were held. The January meeting was a business meeting with no speaker, just as it had been in 1963. This established a precedent and January has become traditionally the annual business meeting. Our guest speakers through the year consisted of the Manager of Workmen's Compensation Bureau, an official in the State Insurance Department, the Dean of University of Richmond night school, Harry Brooks, and James Chastain, a prominent local attorney and a couple of "do-it-yourself" panel discussions.

1965 - Joe Morton, President; Payson B. Langley, Vice

President; W. T. Neal, Secretary-Treasurer. Robert Oxenham, then our regional Vice President from the D. C. Chapter was our February speaker. Stanley Markel spoke in March on Transportation Insurance. William Glendenning was our guest in May, spending the weekend studying for his final CPCU exam in a local motel. In June, we saw a film presented by Underwriter's Laboratory from Chicago. The September meeting included Mr. Guy Bissette, manager of a local brokerage concern, who spoke on the operation of Surplus Lines Brokers in Virginia. October saw the manager of the Virginia Auto Rate Administrators Bureau. November, Mr. Lanier Thurmond a local attorney spoke on the Virginia Uninsured Motorist Law.

1966 - Payson B. Langley, President; W. T. Neal, Vice President; T. Elwood Waters, Secretary-Treasurer. The January meeting was a business meeting. In February Harry Brooks from the National Office spoke to us on developments on the national level as far as the CPCU movement is concerned. In March the CPCU Chapter decided to co-sponsor, along with Richmond Association of Insurance Agents, Stock Insurance Club of Virginia, and Virginia Association of Insurance Agents, the first Richmond "I" Day. Several

CPCU's were on the first Steering Committee. The March meeting was devoted to reviewing talks to be made at "I" Day, developing questions and assigning several CPCU's to each Panel as question screeners. April: Richmond "I" Day served as a meeting. May: E. D. Sommers, then Assistant Manager of Virginia Rating Bureau discussed new rating concepts i.e. the Loss Constant Rating Plan. September: Mr. Vernon Priddy of the Mutual Assurance Society of Virginia was to have been our speaker, but the death of his associate prevented it. A general discussion was held instead. October: Mr. Robert Gentry, a special agent, with Underwriters Salvage Company of New York gave a talk, with a film showing salvage operations. This was a joint meeting of CPCU and the Richmond Claims Managers Council and represented the first joint meeting held with another organization. November: The first evening meeting was held. This was a social event with wives in attendance. Conferment exercises were handled by Robert V. Oxenham, then our Regional Vice President and Director. The guest speaker was Overton Jones, Associate Editor of Richmond Times Dispatch. December: J. Berry Wallace,

Manager of the Washington D. C., Office of American Foreign Insurance Association was the featured speaker.

1967 - W. T. Neal, President; T. Elwood Waters, Vice President; James P. Jacobs, Secretary-Treasurer. W. T. Neal became the first Chapter member to serve all three offices of Secretary-Treasurer, Vice President and President. T. Elwood Waters was to accomplish the same thing in 1968. January: Business meeting. February: William Gregory, Claims Attorney for Virginia Mutual Insurance Company and President of Virginia Claims Association spoke regarding the newly created Virginia Claims Association, and requested the Chapter's help. A Committee, Research and Special Studies Committee, was formed. The duties of this committee includes preparing articles to be published in the Claims Publication and to give other special help that may be requested by the Claims Association. The office of Chapter Historian was also created. March: Devoted to "I" Day. May: Members elected to attend the CPCU Clinic held by the Tidewater Chapter in Norfolk. September: James T. Watkins, Manager of Richard Area Safety Council was guest. October: Major Phillip Woodson of Richmond

Bureau of Police spoke to us on police work.

November: Evening meeting with wives. Dr. James A. Chastain, Dean of American Institute made the after dinner speech as well as handled the designation chores. December: The speaker was Mr. Thomas J. Kelly, Regional Vice President of State Farm Insurance Companies in Charlottesville, who gave an interesting talk concerning insurance company growth and marketing techniques.

1968 - Thomas E. Waters, President; James P. Jacobs, Vice President and James H. Murphy, Secretary-Treasurer. January: business meeting. February brought Mr. Flornoy and Mr. Freeman of the Insurance Department to speak to us regarding licensing of agents and regulation of agents. Resolution was made to give an explanatory booklet prepared by I.I.I. to each member of the Insurance and Banking Committee of the State Senate and House. March our speaking guest was Mr. Richard E. Smith, Executive Secretary of Virginia Agents Association. April no speaker this month but several interesting reports regarding an up coming Cocktail Party for candidates for the June CPCU examinations and regarding talks made

to several high school economics classes. These talks were spear-headed by Mr. Benton Evans. May: Cocktail hour with June 1968 examinees. September: Mr. E. D. Sommers and Charles Finke outlined the operation of the Virginia Insurance Placement Facility. October: Mass Merchandising was the topic brought to us by Mr. Lawrence Jackson, Jr. of INA. November: Mr. Harry Brooks, Managing Director of the Society and Mr. William H. McHenry our Regional Vice President conferred designations upon three new members. This was a very successful evening meeting attended also by our wives. December: Mr. Charles Hanson of VIRB spoke to us regarding the new Homeowners program soon to be introduced into Virginia.

1969 - President, James H. Murphy destined to be transferred almost immediately, his unexpired term to be filled by Robert R. Connely. Vice President, William R. Walker, Jr.; Secretary-Treasurer, C. Benton Evans. January was our annual business meeting. February brought us a guest speaker Mr. Harry P. Anderson, Jr. a local attorney who's topic was "Medical Malpractice". March: Mr. Phillip B. Morris, Attorney, spoke on defense of Medical Malpractices Claim. April: "I" Day.

May brought the report of fine efforts being made by the Career Guidance Committee. High schools in Richmond, Henrico County, Winchester and Ashland have seen activity. Our guest speaker was Mr. Robert O. Bortner of the Bureau of Insurance. He talked about complaints received by his office. September guest speaker was Mr. Davis Ratcliffe the new Professor of Insurance at Virginia Commonwealth University. He outlined the insurance program at VCU. October: There was no speaker. It was noted that classes were being held in conjunction with University College of University of Richmond as in the past. This year classes were held in Parts I, II and IV of CPCU and IIA General Course (Three Parts) and Adjuster Parts V and VI. We have traditionally had fine relationship with the University of Richmond. November: Evening social with wives in attendance. Our own Julius Jones Toastmaster. Overton Jones, Editor of Times Dispatch introduced our principal speaker Mr. Edward Grimsley, columnist with the Times Dispatch. The topic was "Image" and was not only enlightening but delightful. December: Speaker Mr. Bernard Hulcher,

Insurance Manager of Southern States Cooperative
and current President of ASIM spoke on "Managing
a Captive Insurance Company."

So ended our first two decades.

III

Following is a List of Officers

- 1952 - Edgar N. Taylor, President
Fred M. Davis, Vice President
Jack F. Derrickson, Secretary-Treasurer
- 1953 - Reginald V. Spell, President
Frank S. Cosby, Secretary-Treasurer
- 1954 - Same as 1953
- 1955 - Records not clear
- 1956 - James R. Bond, President
Lacy Edgerton
Robert K. Nein
- 1957 - John R. Chappell, III, President
Robert K. Nein, Vice President
Bernard L. Webb, Secretary-Treasurer
- 1958 - J. Leonard Henderson, President
H. H. Bush, Jr., Vice President
T. M. Irvine, Secretary-Treasurer
- 1959 - Bernard L. Webb, President
Robert M. Gooch, Vice President
Ann A. Reed, Secretary-Treasurer
- 1960 - J. E. Luecke, President
Robert C. Mehorter, Vice President
Ann A. Reed, Secretary-Treasurer
- 1961 - Robert C. Mehorter, President
Robert M. Gooch, Vice President
Ralph S. Goode, Secretary-Treasurer
- 1962 - Frank S. Cosby, President
Robert M. Gooch, Vice President
Elizabeth Weaver (Miss), Secretary-Treasurer

- 1963 - Charles B. Fraley, President
Wesley M. Walker, Vice President
Elizabeth Weaver, (Miss) Secretary-Treasurer
- 1964 - Stanley W. Morse, President
Joe B. Morton, Jr., Vice President
Elizabeth Weaver (Miss), Secretary-Treasurer
- 1965 - Joe B. Morton, President
Payson B. Langley, Vice President
W. T. Neal, Secretary-Treasurer
- 1966 - Payson B. Langley, President
W. T. Neal, Vice President
T. Elwood Waters, Secretary-Treasurer
- 1967 - W. T. Neal, President
Thomas E. Waters, Vice President
James P. Jacobs, Secretary-Treasurer
- 1968 - Thomas E. Waters, President
James P. Jacobs, Vice President
James H. Murphy, Secretary-Treasurer
- 1969 - James H. Murphy, President
Mr. Murray transferred 3/69 replaced
by Robert R. Connelly
William R. Walker, Vice President
C. Benton Evans, Secretary-Treasurer