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March 14, 1929

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Dear Mr. Smith: You may recall that we discussed the present policy of the Fund with reference to insurance on the Rosenwald School buildings.

At Mr. Embree's suggestion, I am writing to ask whether in your opinion it will be proper to require that insurance be carried on all buildings toward which we make a contribution in the future.

May I have your opinion on this point; also suggestions as to whether insurance other than fire insurance should be carried.

Very truly yours,

WBH:F

Mr. S.L. Smith
Julius Rosenwald Fund
Chamber of Commerce Building
Nashville, Tennessee

WILLIAM B. HARRELL

FISK
UNIVERSITY

Julius Rosenwald Fund

Southern Office

CHAMBER OF COMMERCE BUILDING
NASHVILLE, TENNESSEE

S. L. SMITH,
FIELD AGENT

CLARK FOREMAN,
ASSOCIATE

March 16, 1929

Dear Mr. Harrell:

Personally, I feel that insurance should be carried on all buildings on which the Fund obligates itself to give aid, but we may encounter some difficulties in a few of the states by making a definite requirement. I should like to get in touch with the states next week to find out very definitely whether under their laws they can comply fully in every county with such a requirement. In some states, as for example in South Carolina, the state carries insurance on all public buildings. In Mississippi they have had much trouble with insurance, so much so that for one or two years it was almost impossible to get the good insurance companies to assume any responsibilities, due to some legal requirement of that State. I think these conditions have been adjusted.

While we have lost practically no buildings by storm, still it might be well for the insurance to include fire and tornado. In some parts of Florida they will not give tornado insurance for more than fifty per cent of the value.

Mr. W. B. Harrell,
Chicago, Illinois

Sincerely yours,

S. L. Smith

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UNIVERSITY

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CHAMBER OF COMMERCE BUILDING
NASHVILLE, TENNESSEE

S. L. SMITH,
FIELD AGENT

CLARK FOREMAN,
ASSOCIATE

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Insurance

UBN	April 3, 1929	UBN	4/4

Dear Mr. Harrell:

I wrote to all the State Agents to find out their reactions relative to requiring insurance on Rosenwald schools. They are practically unanimous in their statements that the buildings should be insured and that with few exceptions they are kept insured, the amount ranging from fifty per cent to approximately full value.

My own feeling is that we should require each building to be insured before the state makes payment of the Fund's share, and a promise to keep it protected wherever feasible, and that this should be placed in the applications for next year.

The present method of giving aid in rebuilding a Rosenwald school destroyed by fire or storm does not tend to encourage insurance. Some of the State Agents say they do not feel that the Fund should be expected to help rebuild a school where the officials have not taken precautions to protect it by carrying insurance from one-half to two-thirds the value. In parts of Florida they are not able to insure for more than one-half the value against storms. In South Carolina and Alabama the states carry insurance on all the public schools. Some counties in other states have the same plan.

Sincerely,

S. L. Smith

Mr. W. B. Harrell
925 South Homan Avenue
Chicago, Illinois

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Insurance -

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April 4, 1929

Dear Mr. Smith: We approve your suggestion that the requirement concerning insurance on all buildings toward which we make a contribution be placed in applications beginning with July 1, 1929.

I suggest that you also write to the proper authorities in each state, informing them that beginning with July 1st, the same policy will be in force with reference to buildings already constructed, namely, that in case of destruction due to causes usually insured against, we will make an adjustment in our contribution for the building replacing the one destroyed.

Very truly yours,

WBH:F

Mr. S.L. Smith
Julius Rosenwald Fund
Nashville, Tennessee

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UNIVERSITY

Julius Rosenwald Fund

Southern Office

CHAMBER OF COMMERCE BUILDING
NASHVILLE, TENNESSEE

S. L. SMITH,
FIELD AGENT

CLARK FOREMAN,
ASSOCIATE

April 9, 1929

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Dear Mr. Harrell:

I note with interest that you approve the suggestion that we require insurance on all buildings on which we make contributions, and shall place this in the regular application forms, beginning July 1, 1929.

The matter of giving aid toward the rebuilding of a school which has been destroyed by fire should be carefully worked out, I believe, before we make any further announcement regarding it. There is now a ruling in force which authorizes aid in rebuilding a school that has been burned. This was made by Doctor Shepardson in 1922, but it has never been entirely satisfactory in actual practice.

Sincerely yours,

Mr. W. B. Harrell,
Chicago, Illinois

S. L. Smith

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