

Erie Pa. April 28th 1872

Dear Albion:

I have been thinking some time of asking you whether you had your Knuckle Factory insured.

If you have not you ought not to neglect it a day longer. I am moved to this suggestion now, by two recent losses, paid by us, on this class of property - They are inherently hazardous concerns as shown by the experience of all companies - I know every one thinks his own ^{building} is a little safer than any other and that it will not burn, but "ab uno disce omnis" (I guess that's right) All companies say it is only a question of time with them, for all are bound to burn. Now if I were you I would carry some insurance be it ever so little. I will enclose a survey which you can fill out - make diagram on back - & return it & I will then name a rate at which we can carry it. & if you think you want a policy will write one. if not, no harm done. Since last fall we have had

no less than half a dozen Hindle factories
to pay for & our man is now absent
adjusting a loss of this character.

Well how are you all? Should like to
see you very much - are having a very
backward spring - Buffalo harbor is full
of ice likely to be for some time.

Regards to all. Let us hear from you.

Yours as ever

J. A. Warner

J. A. Warner

CHAUTAUQUA COUNTY NY HISTORICAL SOCIETY 2013