

SCHMEISER & SCHONE  
INSURANCE  
411 E. BALTIMORE ST.  
BALTIMORE  
CALVERT 2041

October 19, 1934.

Mr. Philip Mueller,  
President, Board of Trustees,  
German United Evangelical Church,  
East Ave. & Dillon St.,  
Baltimore, Md.

Dear Sir:-

The Insurance covering the church properties and contents is expiring on December 24, 1934, and I am submitting herewith a list of the amount of insurance covered by each policy and the renewal premium thereon.

I have listed on the attached sheet the amount of insurance covered under each item, together with the premium for one year, three years and five years. I understand these policies, in the amounts as represented, cover one-half of the amount of insurance on the properties. The second group of policies will expire December 14, 1935.

I am also submitting for your consideration Tornado rates on church property, which will be effective as of December 1st. This rate is somewhat cheaper than the rate that prevails at the present time, and considering the number of windstorms and tornados which have occurred recently, not only in foreign territory but in Baltimore territory, I would recommend for your consideration this form of coverage, in addition to the Fire Insurance.

I trust that you will favor me with some portion of this insurance and I promise that if I am so considered, I will do my best in rendering any service that you may expect in this connection.

Cordially yours,

*Albert H. Schmeiser.*



# CENTRAL FIRE INSURANCE CO.

## OF BALTIMORE

PLEASE ADDRESS  
ALL COMMUNICATIONS  
TO THE COMPANY

MEMORIAL PLAZA  
HOLLIDAY & FAYETTE STS.  
BALTIMORE, MD.

April 30th, 1934

Mr. George Miller  
820 South Conkling Street  
Baltimore, Maryland

Dear Mr. Miller:

Permit me to thank you for the courtesy extended to Mr. George Gegner and myself when we called to see you a few days ago.

As promised, I have listed on the attached sheet such insurance which you have in force for church building, Sunday School building and parsonage, etc.

You are now carrying \$6000. on dwelling 923 South East Avenue, \$500. on household furniture, \$17,800. insurance on church building, \$5000. on organ, \$9,200. on Sunday School hall, \$2000. on fixtures while contained in Sunday School building.

I would recommend that you place at least \$200. or \$250. on brick garage in rear of parsonage. I also believe that you can reduce your insurance on the organ from \$5000. to \$4000. and increase the insurance on church building from \$17,800. to \$20,000.

Wish to thank you for the opportunity of going over these matters and being of service to your congregation.

Kind personal regards.

Yours very truly,

Adam E. Lauber,  
Special Agent.

AEL:EH

Trustees of Evangelical German Lutheran Church  
East Avenue & Dillon Street

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\$3000. Brick Dwelling - 923 South East Ave. - Parsonage Exp.	12-24-34
<del>\$8900. Church Building-</del>	" 12-24-34
\$2500. Organ -	" 12-24-34
\$4600. Sunday School Hall-	" 12-24-34
\$1000. Fixtures contained therein -	" 12-24-34
\$4600. Sunday School Hall-	" 12-14-35
\$1000. Fixtures contained therein -	" 12-14-35
\$3000. Dwelling - 923 South East Ave.- Parsonage Exp.	12-14-35
\$8900. Church Building	" 12-14-35
\$2500. Organ -	" 12-14-35
\$ 500. Household furn. -923 South East Ave.-	" " 12-15-36

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\$40,500. Total - Church property

December 7, 1934.

To the Officers & Members of  
The Board of Trustees of  
German U. E. Lutheran Church.

Gentlemen:

I, the undersigned, submit for your approval the  
following Fire & Windstorm Insurance rates against  
damage by either to Church Property.

For Church Bldg. and contents, excluding Pipe Organ

Against Fire Damage

.32	per	100.00---	1 year
.80	"	100.00---	3 years
1.28	"	100.00---	5 years

Against Windstorm Damage

.18	per	100.00---	1 year
.45	"	100.00---	3 years
.72	"	100.00---	5 years

For Fire Damage to Pipe Organ

.52	per	100.00---	1 year
1.30	"	100.00---	3 years
2.08	"	100.00---	5 years

Hoping to be able to serve you and the Church  
at large, and thanking you in advance, I remain

Very truly yours

*F. W. Metzger*

*Organ  
3,000.00*

*Garage  
500.00*

*Windstorm  
1000.00*

*4675*

*2080  
6240*

*7200*

*72  
1,000  
72000*

**SCHMEISER & SCHONE**  
**INSURANCE**  
411 E. BALTIMORE ST.  
BALTIMORE  
CALVERT 2041

**FIRE INSURANCE RATES**

		Rate	1 year	3 years	5 years
✓ Church Building	\$8900.00	.32	28.48	71.20	113.92 ✓
X Pipe Organ	2500.00 <i>1500<sup>00</sup></i>	.52	13.00	32.50	52.00 <i>31.20</i>
X Sunday School Bldg.	4600.00	.32	14.72	36.80	58.88 ✓
X Contents in Sunday School	1000.00	.32	3.20	8.00	12.80
X Parsonage	3000.00	.14	4.20	10.50	16.80
			<u>\$63.60</u>	<u>\$159.00</u>	<u>\$254.40</u>

**TORNADO INSURANCE RATES**

Church Building	1000.00	.18	1.80	4.50	7.20
Sunday School Building	1000.00	.09	.90	2.25	3.60
Parsonage	1000.00	.08	.80	2.00	3.20
			<u>\$3.50</u>	<u>\$8.75</u>	<u>\$14.00</u>

8900.00 ✓  
 1500.00  
 ✓ 4600.00  
 3000.00  
 500.00  
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 12448  
 11392  
 1440  
 -----  
 12732

113.92  
 31.20  
 71.68  
 16.80  
 4.80  
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 238.40  
 14.40  
 -----  
 252.80

14512  
 10768  
 -----  
 5200  
 20.80  
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 31.20

720  
 14.40