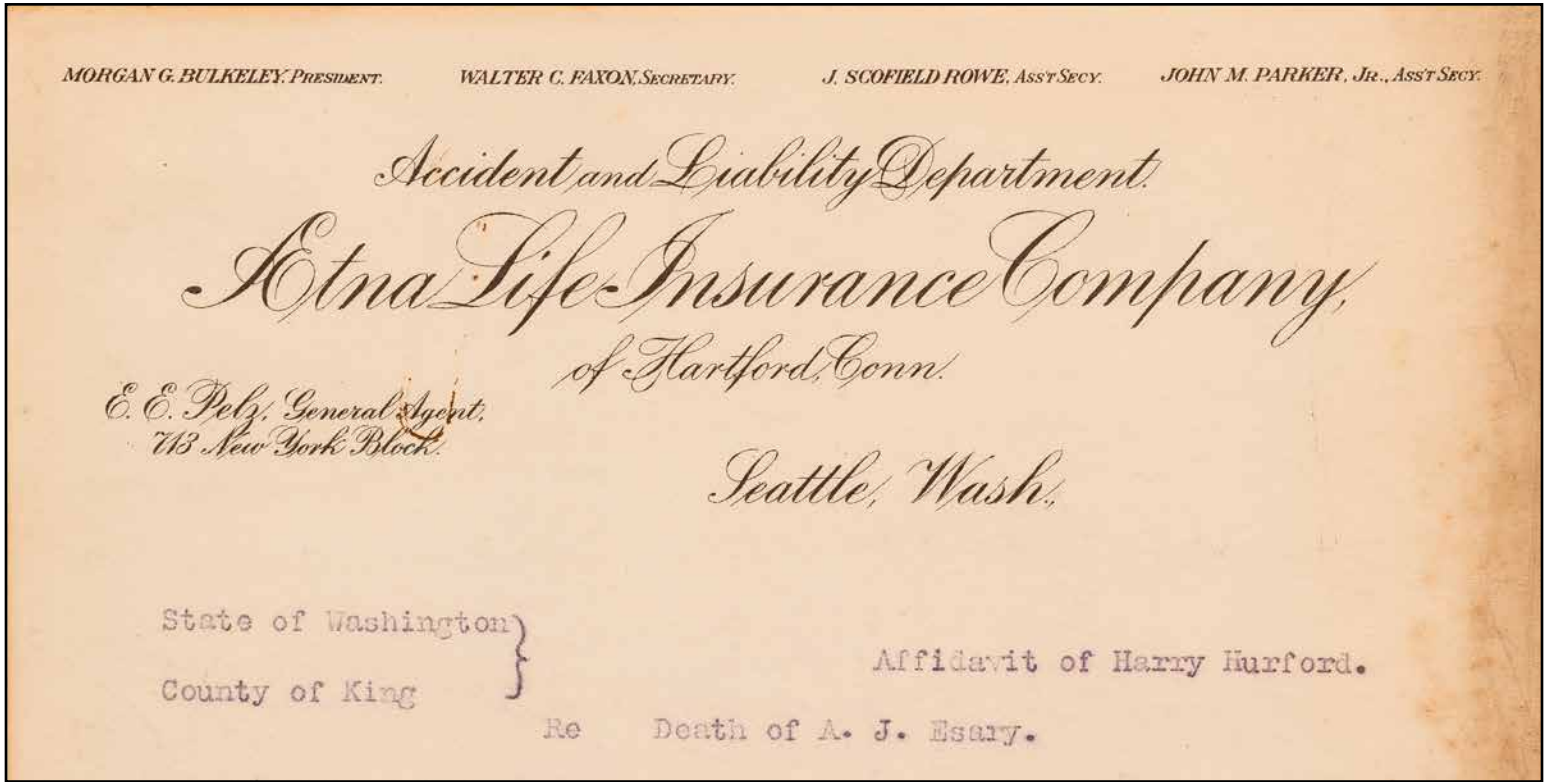




Insurance Correspondence related to Lumberjack Deaths in Washington State Seattle, Washington and Hartford, Connecticut: 1904 \$500



Typed letters signed by various Aetna Insurance Company agents. 19pp. Largely near fine. The letters include detailed descriptions of the deaths of A.J. Esary, who fell off a railcar full of logs as it rounded a bend; James J. Iddins, who drowned after falling off a log in a river; and Francis M. Finch, “accidentally shot and killed himself to-day while cleaning revolver.” The letters reveal the efforts of the insurance agents to avoid fulfilling the claims.

Regarding Esary: “was he not voluntarily exposing himself to unnecessary danger in riding on the top of a load of logs on the train when he might have ridden in the caboose?” The agent does, in the end, fulfill this claim, rejecting another argument that “It is, of course, not impossible for him to have committed suicide in some manner and, through the medium of an accomplice, have thrown the log off the cars.”

Regarding Finch: “Unless circumstances Finch shooting absolutely clearly accidental have autopsy to determine direction of bullet. We hope you have caused the circumstances of this case to be thoroughly investigated with a view of determining whether Mr. Finch’s death was due solely to accidental causes, or whether it was a cleverly planned suicide made to appear a case of accidental shooting.”

A small but poignant little archive that leaves one questioning both the judgment of lumberjacks and the empathy of insurance agents. [\[BTC#420862\]](#)

Policy eight hundred six thirty-nine, accidentally shot and killed himself to-day while cleaning revolver," to which we have replied as follows: "Unless circumstances Finch shooting absolutely clearly accidental have autopsy to determine direction of bullet." We hope you have caused the circumstances of this case to be thoroughly investigated with a view of determining whether Mr. Finch's death was due solely to accidental causes, or whether it was a cleverly planned suicide made to appear a case of accidental shooting. This is very often done for the double purpose of protecting the family from the stigma of suicide, and also to enable the family to collect under accident policies. Please cause the case to be very thoroughly investigated from the view-point of its being a suicide until the

Dear Sir: We have yours of the 12th inst., enclosing proofs of death of Mr. Esary, from which it appears that in riding from the lumber camp into town he chose to select a place upon the top log of the loaded cars, and the object of this inquiry is to know if there was not on this train a very much safer place for him to ride. In other words, was he not voluntarily exposing himself to unnecessary danger in riding on the top of a load of logs on the train when he might have ridden in a caboose, if there was one attached to the train, or even upon the locomotive. We observe that we have already paid Mr. Esary three claims and perhaps we should have followed our rule and

testimony. He is really the only one that can say whether or not Mr. Esary's death occurred as alleged. It is, of course, not impossible for him to have committed suicide in some manner and, through the medium of an accomplice, have thrown the log off the cars, but it seems to us incredible that such a procedure should take place, and we do not think we should have any show at all in setting up a case in court on that evidence. The lawyer that has offered the suggestion that he committed suicide ought to have something more substantial

Mr. E. E. Pelz, Gen'l Agt.,
Seattle, Wash.

Dear Sir:-- Referring to the above case, we would thank you to give us a definite idea of the kind of a log Mr. Iddings is alleged to have been crossing the river on when drowned. There is nothing definite in the proofs or correspondence concerning this very important point, and we shall do nothing until we hear farther from you.

The place in the river where Mr. Iddings was drowned is evidently very close to your city and we would thank you to make

Accident and Liability Department

Etna Life Insurance Company

Morgan G. Bulkeley, President
Walter C. Fasson, Secretary
J. Scofield Howe, Asst. Secy.
John M. Parker, Jr., Asst. Secy.

Hartford, Conn.

Dec. 2, 1904.

ENCLOSURE
W-1

Re Andrew J. Esary, Policy 808,811.
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E. E. Pelz, Gen'l Agent.

Dear Sir: We have yours of the 26th ult., enclosing affidavits of Boardman Wile and F. Buchanan concerning the above claim, to which we have given due consideration, in connection with the evidence already filed. It seems to us very improbable that Mr. Esary committed suicide in the way his death ^{is said to have} occurred; in fact, we do not see how it would be possible for him to do it. On the other hand, our payment of this money is based mainly upon the affidavit of the eye witness, Mr. W. E. Craft, and your investigation of the case should give you sufficient evidence to justify your belief in the integrity of his testimony. He is really the only one that can say whether or not Mr. Esary's death occurred as alleged. It is, of course, not impossible for him to have committed suicide in some manner and, through the medium of an accomplice, have thrown the log off the cars, but it seems to us incredible that such a procedure should take place, and we do not think we should have any show at all in setting up a case in court on that evidence. The lawyer that has offered the suggestion that he committed suicide ought to have something more substantial than a mere theory, based upon a threat upon Mr. Esary's part to do so after a quarrel with Mrs. Esary.

This claim was approved for payment upon receipt of your last

W. E. Pelz, said stat