

July 28th, 1929.

Mr. L. P. Swayne  
San Diego, California.

Dear Sir:

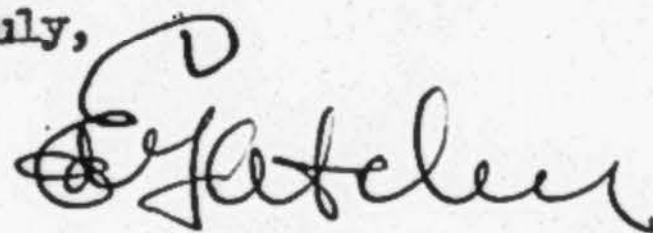
I will be glad to tie up with you on the basis of furnishing you desk room free and having you take up work with us on insurance and real estate.

You may have a real estate salesman's license thru my office and I will be glad to give you a brokerage of 10% or 20%, in real estate sales, as the case may be on the different properties and let you work on same, furnishing you maps and price lists, contracts, etc.

I think you will be agreeably surprised at the variety of our holdings.

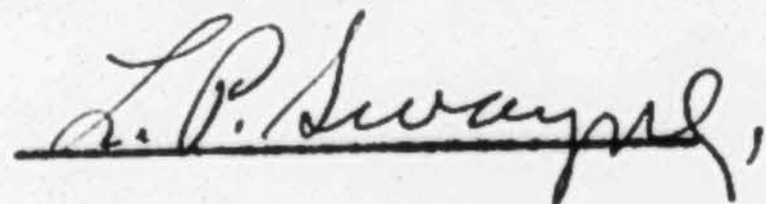
I am willing to sell at reasonable prices; the main thing is to get my property out at interest. It will be a pleasure to have you with us and if everything goes all right I will be willing to tie up permanently with you. Details to be arrived at as to division of brokerage.

Yours very truly,



Mr. Ed Fletcher:

The above is satisfactory and accepted by me.



EF:GMF

CUYANACA  
SOLANA BEACH  
FLETCHER HILLS  
PINE HILLS  
GROSSMONT  
AVOCADO ACRES

Ed Fletcher Company  
1020 NINTH STREET  
SAN DIEGO, CALIFORNIA

July 30th 1929.

OFFICE COMMUNICATION.

To Col. Ed Fletcher

From L. P. Swayne.

In Re. Insurance Department.

I am convinced that your Insurance Department should and can be made a paying part of your business.

Under my present arrangements with you this cannot be done by me. Should I be very successful in bringing in new business, your department would only receive 5% forwriting and handling the same, and this will only a little more than cover the overhead. It would take three years to show any large increase, because most policies run three years and the business cannot be doubled until renewals of the new business are being written. I would be only a Broker for this office, and the business so placed by me would be mine, and not the property of the Ed Fletcher Co. This is true of any business on which you pay a brokerage. Experience shows there is no money for the parties writing brokered business, except in very large volume, as the Broker gets all but 5%.

Now, Mr. Fletcher, I am looking to the future with your Company, and ofcourse the Real Estate is the important part, and where I wish to land. However I am not competent to sell your properties until I know all about them, your plans and desires, and what you wish to accomplish. With this knowledge in full, and your confidence, I know that I will become a credit to you, and a valuable man to your Company.

It will take some time to acquire this knowledge, and I can see only one way that I can afford to work myself into this position with you, and that is through the Insurance Department.

If you will give me the management of your Insurance business, we can sure make it pay, and build up a valuable and lasting asset. This is the idea. No insurance business is now built up or created by the efforts of individuals, Modern methods have made this impossible. But an individual working through a large Corporation, or large interests already established, can build up such an Insurance Dept.



**Ed Fletcher Company**  
1020 NINTH STREET  
SAN DIEGO, CALIFORNIA

Col. Ed Fletcher # 2.

In the Management of your Insurance Department I would have the close co-operation of the office, and feel that I was a part of it. My lines of effort, or ways of securing business would be as follows.

No. 1 TO KNOW ALL CONTEMPLATED EXPENDITURES.

- A. Contracts to be let for any work of any kind. Grading, Building, and et. Every contractor has Bonds, Compensation, Liability, Auto, Trucks, and other Insurance to place.
- B. Purchase of any materials. Lumber, Cement, Pipe, Autos, and all other supplies. All dealers and Merchants have Insurance to place.

No. 2. TO KNOW ALL BUSINESS TRANSACTED.

- A. Purchaser of any vacant lot. He may build.
- B. Purchaser of any Improved property.
- C. Name of parties leasing any land.
- D. Names of any Mortgagees or Mortgageors to the Company. Any building Loans, or contracts on property.

No. 3. THE ED FLETCHER CO.

- A. Use influence with City and County for large share of thier Insurance because of taxes paid by Co.
- B. To know all the employees of the CO. anywhere in the County, to line up all their business, and to get them to produce business for us.
- C. To line up all the Co's Agents, and secure their business.
- D. To learn where th Co. does its trading, Business can be had by following up the purchase of anything, from a pencil to an auto,
- E. To train everyone connected with the Co. to think Insurance in conection with their special line of work.

**Ed Fletcher Company**  
1020 NINTH STREET  
SAN DIEGO, CALIFORNIA

Col. Ed. Fletcher. #3.

No. 4. AFFILIATED COMPANIES AND ASSOCIATES.

- ( I am not acquainted with actual facts and conditions under this head, but my idea is to use the influence, afiliations, and associations of Col. Ed Fletcher to secure the business of Corporations and people whoes interests he is representing and protecting.)
- A. Cuyamaca Water Co. La Mesa and Lemon Grove Irrigation District. Del Mar Hotel and other Properties. Santa Fe Land Co. Warners Ranch and Hot Springs. and Ct.
- B. Any Company that any member of the Ed Fletcher Co. is a Dirrector or Stockholser in.
- C. Personal friends of Col Fletcher, or any member of this Co. (This is a large field)

The first service to be given as Manager of this Department, would be a complete survey, and report on all your own business, as now written. This would include an examination of all property insured, to determine if coverage was correct, ample, or in excess. Checking the board schedual of rates with each risk to see if same could not be reduced. On each line or group you would have a written report, with all the findings, and I am sure this would work out for you a complete experting of all your Insurance. It would show what could be done to reduce the cost, complete the coverage, cut out the excess. All business would be so listed that you could tell at a glance, the amounts carried on any one risk, dates of expiration, and C<sup>t</sup>. I did this for Mr. Merritt and saved him several thousand dollars in his yearly cost. Your Insurance coverage is your only protection against uncontrollable and unforeseen losses, unadoidable accidents, and damage suits. IT is important that it should cover all these eventualities in full, and at the least cost.

From this outline you will see how the Manager of an Insurance Department comes in close touch with all the business of the Co. and becomes more valuable with this knowledge. Because of this close relationship to all your activities, it would not be long before I would be handeling Real Estate as well as insurance.



**Ed Fletcher Co.**

1020 NINTH STREET  
SAN DIEGO, CALIF.

Col. Ed Fletcher #4.

I will follow out the above plan for you, and give my very best effort to your interests. You to allow me a drawing account of \$50.00 per week. All Insurance business, and all interest thirein to belong to you. Any future arrangements to be left to your judgement, guided by results obtained. Will work overtime to take care of details, and not increase the overhead, and give the girl now handeling it more time for your work. Will also furnish my own auto. and all expense of operation. Am sure that this will establish for you a valuable asset to your business, and that it will show a profit after a few months, and a saving on ~~gas~~ your business in a considerable amount.

My Mother, Wife, the Lockwoods, are all very pleased to have me in your office, as they all admire you very greatly, and would like me to progress under your influence.

Am not in a financial position to work on a commission basis during the present condition of Real Estate, so, have tryed to outline to you a plan profitiable to yourself, and which will enable me to learn your business, and at the same time, earn a living for myself, and give you value received.

Respectfully submitted,

*L. P. Swayne*

August 6th, 1929.

Mr. L. P. Swayne:

I am interested in your proposition of the 30th.

My original understanding was that you would come in and solicit insurance, we being paid 5% for the business handled which you develop outside of our office.

I may re-organize my whole office a little later on. It looks as though my sister will not come back but I suggest that we let matters run along for two or three months until I come to a final decision.

In the meantime, you can get acquainted with the real estate holdings. I will be glad to take you out from time to time. Miss May will give you maps and prices and I will try and work this thing out to your satisfaction.

Yours very truly,

EF:GMF

San Diego, Cal.  
Sept. 4th 1929.

Col. Ed Fletcher,  
San Diego, Cal.

Dear Sir;.

Under the present arrangements with your office I find it impossible to make either you or myself any money.

Your insurance Department is not equiped to pay a brokerage commission.

Cant you use me somewhere in your orgnization? Outside of town, anywhere that I can be sure of at least \$150.00 per month, until there is something better.

If not I will haveto make other arrangements. I sure would like to stay with your company if possible.

Yours Truly,

*L. P. Swayne*

*10-10-29  
-5710-  
G. G.  
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September 6th, 1929.

Mr. L. P. Swayne  
San Diego, California.

My dear Swayne:

Am mighty sorry but I am not in position at this time to take on any more obligations. A little later on things may change.

RF:GMF

**Ed Fletcher Papers**

**1870-1955**

**MSS.81**

**Box: 28 Folder: 33**

**General Correspondence - Swayne, L.P.**



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