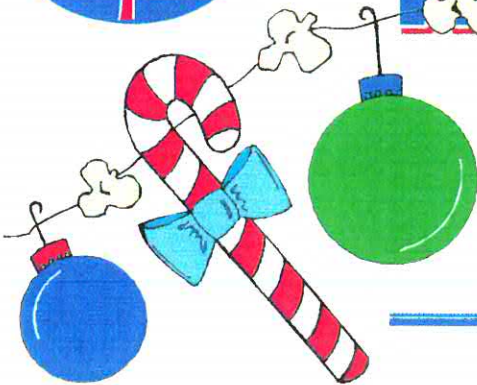




# The Ground Rules

**HAPPY HOLIDAYS**



## Greetings

It is always gratifying at this time of year to contemplate our many friends, clients and overseas colleagues who have participated with our staff in many diverse projects during 1998.

Your allegiance and support is critical to the success of the firm and has resulted in a year with a record number and quality of cases.

All of our staff join me in wishing you a Merry Christmas and a Happy New Year with fervent hopes that you experience good health and success in the coming year.

*James L. Dolan*

## Rotterdam Addition

With the semi-retirement of Ben Heijliger, announced in our last newsletter, the firm, ever mindful of our responsibilities to our clients, has engaged the services of additional engineering personnel for our Rotterdam office.

Mr. Johannes (Hans) Kalkman, recently retired ABS manager of the Netherlands, will be performing surveys and projects for the firm as we go into the next millenium.

Additionally, Niek van Sas, who manages our Rotterdam office, has taken on Mr. Gertom C. de Vries within J.C. van Sas & Associates B.V. and Mr. de Vries will be available for future survey work.

## On The Lecture Circuit

Three new papers were given by staff members since we last reported on this subject. The presentations given were:

*"The Changing Role of the Average Adjuster"* and

*"Call Them As You See Them"*

given at the American Average Adjusters meeting by Henk van Hemmen.

*"Incident Investigation and Root Cause Analysis"* given to a joint S.N.A.M.E., S.M.P.E., and ASNE meeting by James L Dolan.

Copies of these papers may be requested by contacting the firm.

## Harry J. Ottaway

As time passes, the change of the year is the moment to reflect a little on the past.

As generations move in and out of the shipping industry many are not familiar with the details and we would like to remember the Ottaway family, who in 1961 purchased the firm from the Martin estate.

The firm was founded in 1875 by Frank S. Martin, who also put his mark on the American Insurance Industry. In the years 1875-1961, three generations of Martins were at the helm.

It was William T. Ottaway and his son Harry who purchased the firm, practically without a client base, and who brought the once prestigious firm of Francis A. Martin back to life.

The untimely death of William T. Ottaway placed an immense task on the shoulders of Harry, sternly supported by his wife Sue. This brought the firm back on even keel.

Harry's professionalism, combined with integrity and a straightforward personality, soon caught the attention of the industry.

This should explain how all of this came about to those who have asked questions about the composition of our firm's name.

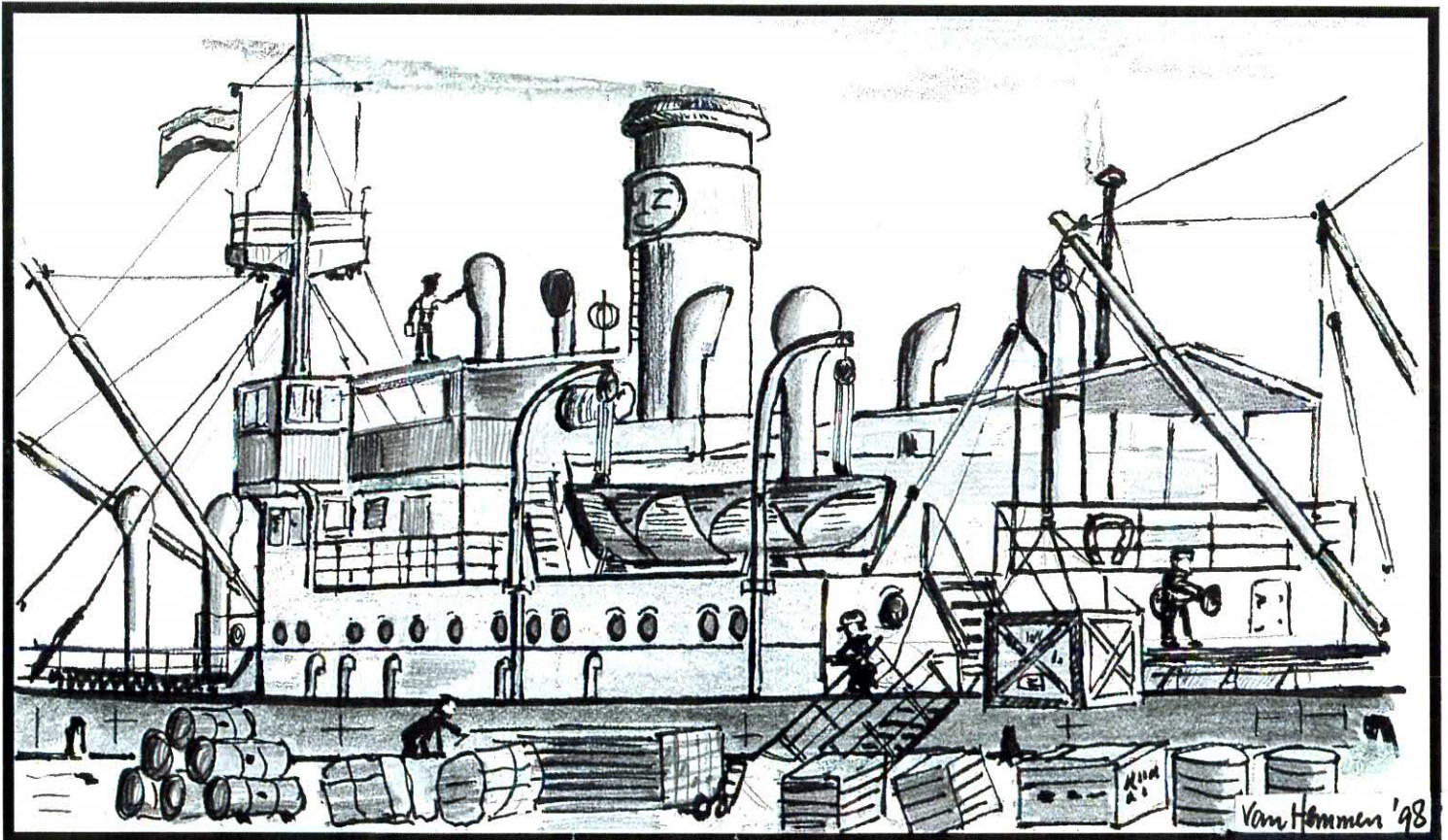
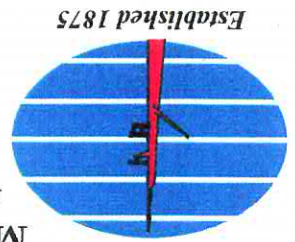
In closing, I personally offer my best wishes for you and your family in the New Year.

*Henk van Hemmen*



For additional information about any item in this Newsletter, or to be placed on our mailing list, please contact us at the following numbers:  
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