

Startled by a Photo

by Frederick Wickert

Have you always paid close attention when taking a picture? The husband of my niece did. It was his job. He is in the insurance business. He sells policies for your protection. I guess they call it Casualty insurance. You know, like we all have. They call it Home Owners Insurance. It is to protect us in the event of fire or tornado or hurricane.

These insurance policies are routine and most of us have one of them. If we suffer an unexpected loss, we just call the insurance agent and he or she takes care of all the rest.

My niece's husband Bob sells that kind of insurance and when there is a claim, he also goes to the scene, makes an adjustment decision if he can, and gives the insurer a check to cover their loss so they can get on with their lives.

When Bob goes to the scene of the damage, in this case a fire, he takes a number of pictures for the insurance company. When the building was insured, pictures were taken then too. That way the company can compare the pictures and see that the damage done is as reported.

On one such claim in Saratoga County in New York State, Bob went to survey the remains of an insured property after it had been destroyed by a fire. There wasn't much left. He met the owners at the site, spoke with them for a while and then took some pictures. After taking the pictures, he had a few more words with the unfortunate owners and left the scene.

When the pictures were developed, Bob looked them over before putting them in the claim file to be sent to the insurance company. He was startled to see some people in the photographs, right in the middle of the burned out remains of the house. He had not noticed any people there when he took the pictures or surveyed the remains of the building. The only people he had seen were the owners of the property that he had been talking to.

He contacted the owners and asked them if there had been anyone other than themselves and he at the scene at the time and the reply was that there was not. He told the people about the persons in the pictures. They thought he was kidding them.

Bob took the pictures with him and showed them to the owners he had been talking to at the scene. They were astonished at the pictures. They were certain no one had been there at the time, and they did not recognize any of the people in the pictures.

Double exposures were ruled out. In the beginning there was the thought that pictures may have been taken over the top of some older pictures. That proved not to be the case and was ruled out.

It was noticed that though the pictures had been taken on a clear day and the fire that had destroyed the building was completely out, there did seem to be a little smokiness in the area of the pictures where the unknown people were standing. Could they have been ghosts perhaps? One has to wonder.

One thing for sure is that Bob has never been startled by a photo before or since, as much as he was by those photos. One other peculiar thing about the case is that the photos have become missing. They are gone without a trace.