



The Signevierist

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The Shadow on the Red House

THE FOLLOWING is a short section from "*The Shadow on the Red House*" by Frederic H. Cogswell, *The New England Magazine*, Volume 19, Issue 4, December 1895, p. 452. (Underlying added by your editor.)

"The old house is so completely a thing of the past that its existence is seldom noted. The children on their way to the neighboring schoolhouse stop to lean over the railing of the little bridge that spans the brook and watch the tiny dace that dart about in the shallow pool; but rarely give the old house even a passing glance. They sometimes stare at the rusty insurance plate over the door and wonder what it means. Now and then they go so far as to pick a rose or a spray of snowball; but the boldest of them would as soon think of raising a coffin lid as of lifting the latch of that mysterious door.

"In years gone by there was a horse shoe nailed overhead to keep the witches away. Many a time (so the old folks used to say) has a certain particular witch paused in her ride over the mountains from Salem, bent on mischief to that household. But no sooner would she alight from her broom and rest her sharp chin on the handle, peering in at the bright windows, than her black cat would set up a horrible wailing. Then she would know that the cat's eyes (being good in the darkness) had seen a horse-shoe; and with a scream of rage and disappointment she would call the cat to her shoulder, jump astride the broom, and fly away to work her devilish arts on less protected houses. Finally, when enlightenment had taken such a hold that the witches left for greener fields and greener people, the horse-shoe was taken down, and the insurance plate came to preside over the destinies of the house. Now the insurance plate, as well as the witches, has had its day and is seen no more in the land; but this one still remains, as if by special dispensation, to protect the ghostly inhabitants of the old red house."

(The entire story may be viewed by Googling the story's name.)



NIAGARA DISTRICT MUTUAL FIRE INSURANCE COMPANY

NUMBER 134 in Alwin E. Bulau's *Footprints of Assurance* lists the location of the Niagara District Mutual Fire Insurance Company as Niagara Falls, New York. When I Googled "Niagara District Mutual," I was surprised to discover that the hits were Canadian. Not one was from the United States. For example, the board of directors met in a Canadian city, the president was Canadian, and court cases involving the company were in Canada and England.

After mulling these facts, I sent an email to Ian Emblin, a Canadian FMCA member. I explained what I had discovered and asked if he would assist me in establishing whether the company was Canadian or American. I suggested that he Google the same name I did to see what I had found. Ian quickly replied that he was on vacation out of Canada, but that he would be happy to find out something about the company. The next day, after borrowing his host's computer, Ian sent me an email that he Googled the name of the company, and was convinced that the company was Canadian.

After visiting a number of sources, Ian supplied the following information on the company:

The company was formed by a special Act of the Canadian Parliament in 1836 that authorized the establishment of Mutual Fire Insurance Companies in a number of Districts in Upper Canada. Niagara was one of the Districts. At the same time, a resolution and by-laws were adopted by the "stockholders and directors" to organize the "Mutual Fire Insurance Company of the District of Niagara" in St. Catharines, Ontario. The company ceased operations in 1878.

Ian wishes to thank the following for assisting in his research:

- The University of Ontario
- Brock University, Ontario
- The Insurance Institute of Ontario
- The Ontario Mutual Insurance Association

Included with the newsletter is an Addendum page. For ease of finding this correction, the page identification number is the same Bulau number, 134.

Ian P. Emblin & Bob Shea



**PROTECTION INSURANCE COMPANY,
BULAU #189**

ALWIN BULAU's *Footprints of Assurance* says the Protection Insurance Company was located in Boston, Mass. from 1849-1889. Attempting to validate this information, I contacted the Massachusetts Department of Insurance. Their records did not go back that far and they suggested that I contact the Insurance Library of Boston. The Insurance Library was not able to find a company with that name, but did find a "Mutual Protection Fire Insurance Company" that was incorporated in 1861. Since that company ceased writing in 1934, I didn't think this was Bulau's Protection.

The only reference I can find to a Boston Protection is in "The Spectator Insurance Year Book - Fire & Marine Analysis, 1947." In the section "Fire Insurance Companies That Have Failed, Retired or Merged" is the following notation: "1889-Protection, Boston." No reason was given. Insurance yearbooks for 1876, 1881 and 1888 do not show any Protection in Boston.

Would the Massachusetts FMCA members please check their archives for a reference to the Protection of Boston? Perhaps an insurance policy collector may have a policy issued by the company. Does anyone have a copy of a Massachusetts Insurance Division Annual Report for the period 1849-1889?

Please send any information to your editor.

Bob Shea



"HOUSE PLATES"

"HOUSE PLATES - Should be placed upon all risks. Agents who need a supply will let their wants be known. We know of no better mode of keeping the Phoenix before the people, than by labeling each risk we take with the name of the Company."

September 1, 1864. From a book entitled *Facts and Figures*, which is a bound volume of newsletters that were "Designed for the use and reference of Agents of the Phoenix Insurance Company, Hartford, CT."

Thanks to Logan Smith for sharing this insurance history with us.



THIS AND THAT

CORRECTIONS to the first four pages of the 2006 FMCA Directory are enclosed. Please substitute the enclosed pages in place of the corresponding pages originally included with the Directory.

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Be sure to check our website, firemarkcircle.org, to view the items that will be offered at the upcoming Convention in Williamsburg, VA. Better yet, join us.

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Plan now to also attend the FMCA 2007 convention in Louisville, Kentucky, The Gateway to the South, October 25-28, 2007.

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The Cape Cod Times newspaper reports that the New England Fire & History Museum is not open this summer. They hope to reopen in the spring after an inventory and development of new programs and funding sources.



AUTHENTIC FIRE MARKS OR NOT?

Al Wills reported in the 2001-1 issue of *The Signevierist* on the tile fire marks made at the Moravian Pottery & Tile Works, Doylestown, Penna. Nick Jennings, a long time FMCA member, has recently added both the "FA" and the "Green Tree" tile marks to his collection. Here is his report:

Sometime circa 1910 Henry Mercer created two pieces of tile that replicated two of the best recognized fire marks in the area; the marks of the Fire Association of Philadelphia ("FA") and the Mutual Assurance Company ("Green Tree"). There is little doubt the molds for the tile marks came from actual, authentic marks. The "FA" is as close to a Bulau #93 as any authentic mark. The tile mark measures 7" wide by 10" high and weighs 4 pounds, 13 ounces. The Green Tree is very close to a Bulau #39 and measures 8" by 12" and weighs 3 pounds, 11 ounces. The marks were placed on the exterior of area homes as decorative items rather than a company issued fire mark. They were not hung in place, but were instead plastered or cemented in the masonry exterior surface of the building.

I know of two separate buildings that display these marks today. (One Green Tree and one FA.) Original Mercer tiles of any subject command very high prices today in the antique world. I have been told by the curator of the tile works that only a very few of the fire mark tiles were created, let alone exist today.

So, to answer the above question, while the tile marks are not company issued, they are certainly not anything like what we know to be "reproductions."





Niagara District Mutual Fire Insurance Company
St. Catharines, Ontario 1836-1878

Footprints of Assurance attributes this mark to an insurer located in Niagara Falls, New York, USA. Research shows the company was formed by a special Act of the Canadian Parliament in 1836 that authorized the establishment of Mutual Fire Insurance Companies in a number of Districts in Upper Canada. Niagara was one of the Districts. At the same time, a resolution and by-laws were adopted by the "stockholders and directors" to organize the "Mutual Fire Insurance Company of the District of Niagara" in St. Catharines, Ontario. The company ceased operations in 1878.

Credit: Ian P. Emblim & Bob Shea
October 2006