



The Signevierist

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PEORIA MARINE & FIRE INSURANCE COMPANY, PEORIA, ILLINOIS

I THINK THAT MOST PEOPLE are familiar with the expression “How did it play in Peoria?” The question raised goes back to vaudeville days when Peoria’s five stages played host to such luminaries as W.C. Fields, Jack Benny, Eddie Cantor and Sophie Tucker. Once a performer “made it big in Peoria” they were on their way to New York City, fame and fortune.

My story is about a Peoria insurance company that failed to “make it big”; and, like many other Illinois insurers of that time, fell by the wayside. In this case, it was the Peoria Marine & Fire Insurance Company. My quest started from a page in the Fire Mark Addendum showing an obscure mark; US-PB-1. This fire mark, apparently a “one and only,” was discovered by FMCA member Duane Lupke on a farmhouse near Athens, Michigan. I saw the fire mark at our 1970 FMCA Toledo, Ohio Convention, when we visited Bill Purmort at the home of the Central Insurance Companies in Van Wert, Ohio, to see their fire museum, enjoy a pig roast and Duane’s display of fire marks on thirty-one 4’ X 8’ panels.

I tried to research the Peoria F&M locally at the Peoria Historical Society and the Peoria Public Library. Failing in this, I contacted the Illinois Secretary of State and was told that there was no record of this company in the state archives. I wrote a letter to the A.M. Best Company and they did not respond. With the aid of Shelby Cullum of the Davis Library at Bradley University I finally hit “pay dirt.”

The earliest reference to the Peoria F&M is a note in the Peoria Register and North-Western Gazetteer reporting that the company opened “its books for subscribers to stock” in 1841. The company’s ad says it was chartered in 1841 with a capital of \$100,000. The charter was granted even though Abraham Lincoln, while a member of the Illinois legislature, voted against it. [*Lincoln’s Preparation for Greatness: The Illinois Legislature Years*, Paul Simon, p. 255]. It wasn’t until 1855 that the Peoria Democratic Press (PDP) reported that the company was organized, ready for business and intended to erect its own building.

By 1856 an advertisement in *Root’s Peoria City Directory* lists its capital as \$500,000. An 1858 citation show that the company had an agency in Quincy, Ill., and by 1859 was writing business in Chicago; Burlington, Iowa; Sparta, Wisconsin; and Memphis, Tennessee. A number of items in the PDP showed that the Peoria F&M donated money at least twice to different Peoria volunteer fire companies for their services at fires. The company even rewarded \$5 each to four night patrolmen, who discovered and extinguished a fire in a building.

A story in the July, 28, 1859 Peoria Daily Transcript (PDT) reports that William R. Phelps, a Director of the Peoria F&M, “won a hat from one of the officers of the Aetna Ins. Co., of Hartford, Conn. While there he bet the Peoria Fire & Marine Ins. Co. would be the first outside insurance company to do business in Michigan and won the bet.” After a long delay, in January 1860 their new \$14,000 building was dedicated. It is not known why they moved their offices in July 1862.

Even with the report in the January 29, 1861 PDT that “The Old Peoria has paid within the last four years upwards of \$300,000 for losses, and is not yet suffering from the complexities of business.” the PDT issue of March 19, 1861 had “Articles and letters in defense of Peoria Marine and Fire Insurance Co. of this city

against an attempt of Foreign Insurance Companies to destroy its long established reputation." The PDT later reported in February 7, 1863 "R. Gregg and Co. criticize policies of Peoria Marine and Fire Insurance Co., of this city."

The last references to the Peoria F&M were found in an 1864 listing of the Chicago directory and another Quincy listing for 1866. Since the Peoria Marine and Fire Insurance Company is not listed in C.C. Hine's *Insurance Blue Book – 1876-1877* or shown as a "failed or re-insured" company in *The Insurance Year Book for 1881*, it may be assumed that the company went out of business in the late 1860's or early 1870's.

With the help from Caterpillar Tractor Company for a new city museum, Peoria is amassing a collection of historical artifacts. A fire mark from the Peoria Fire & Marine Insurance Company would be a worthy addition, if one can be found, since it seems to be a "rare bird."

Carl H. Buerger, Jr.

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**IN MEMORIAM**

**I**T IS WITH SADNESS that I belatedly inform you of the death, on January 27, 2007, of June Tufts. June accompanied Ed, who was an early Director and President of the FMCA, on many Conventions. She was like a den mother to some of us not so younger members, myself included. She was ailing the past years and her presence was missed. Rest in Peace, June.

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**A**LSO, Henry G. Pollard, an original 1972 FMCA member, died on July 17, 2007. Henry attended many of our early conventions.

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**A**LSO, longtime member William "Bill" Adams passed away on July 20, 2007. Bill was a long-time member going back to the 70s. He had been on dialysis for a number of years and stayed in good spirits when our Glad and Sad Committee Chairman, Glenn Hartley, talked with him.

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MORE HOUSE PLATE MANUFACTURERS

LOGAN SMITH came across an advertisement in an old insurance publication for:

CASS & PORTER
Manufacturers of Embossed and Metallic
AGENCY SIGNS,

AND
INSURANCE HOUSE PLATES

Nos. 79 & 81 N. Green Street, Chicago

Unfortunately, we are not able to reproduce the ad.

A FMCA STORY (OR HOW TEAM WORK WORKS)

FRIDAY, July 6, 2007 I got a message from "eBay" saying: "Robert Shea sent you this eBay item." From time to time Bob sends me copies of eBay items that he thinks I might want but this note said, "Hi, I saw this item on eBay and thought you might be interested. Ted, if you don't want this, I'll bid on it. Bob".

The picture that is copied here tells the story. As you will notice it is of a man dressed in a suit, vest and coat seated in a "Victorian" room. He has opened a letter, that he is holding in his left hand and with his right hand he is pointing to a sign on an easel that reads:

AGENCY
DES MOINES
FIRE
INSURANCE CO.
DES MOINES, IOWA.

Living as I do in Des Moines, there was no way I was going to turn down a chance to get such a novel item with a local connection.

So that you have some history, the "Des Moines" was founded in 1881. While most sources show it as the "Des Moines Insurance Company," others show it as the "Des Moines Fire Insurance Company." It merged with the "Hawkeye Insurance Company" in 1910 to become the "Hawkeye and Des Moines Fire Insurance Company." The Fireman's Fund Insurance Company of California reinsured the merged company in 1913.

But back to my story...I e-mailed Bob and told him that I would bid. My opening bid was \$3.00 with a maximum bid of \$8.00. I thought that I might get this little dandy for less than \$8.00.

By Sunday, July 8th another person had bid \$3.50 and my automatic bid went to \$4.00, still only half of what I figured it would go for...then the wheel came off. At 6:47 PM I got an e-mail from Logan Smith a FMCA member that many of you know down in Athens, Georgia. After asking about the weather and stuff he gets down to the reason for this e-mail: "I see an Iowa insurance company photo for sale on e-Bay and I see the bidder named Ted is after it. My question: "Is that "Ted" you?" and he said he wouldn't bid if I really wanted it. I told him it sure was me and I wanted it to put next to my 1909 "Des Moines" stock certificate.

Early on Monday morning, July 9th, I phoned Logan and we went over the pitfalls of e-Bay bidding and settled on a plan. Since he had purchased numerous items on e-Bay and I had done very few, he was willing to do the bidding so that we would have a better chance of being successful.

On the same morning at 11:10 AM, Bob Shea e-mailed me that \$8 was ridiculously low and that items of this type generally go for a lot more, even up to \$100. On Tuesday morning, the 10th, I again phoned Logan to keep on top of things. He agreed with Shea's analysis and then asked if I had a top amount that I was willing to pay. I left it up to his good judgment.

Well Logan successfully bid and we got the prize...for \$124.50. Logan explained to me how and why he got the "prize". It takes a little special effort to be the successful bidder and I can't tell you his trade secrets. Bidding was international in scope. The second and third last bidders were from Belgium and the United Kingdom.

One last comment...the seller of the picture was right here in Iowa's capital city. After Logan got the OK from him to tell me who he was, I went to his home and picked up the Des Moines Fire Insurance Company picture. I asked the seller where he found the photo. It seems that he has several rental properties and when one of his tenants vacated the premises, this item and lots of other stuff was left behind. Within 24 hours I took the picture to the "frame shop" and had it preserved forever.

Ted Lussem

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## **GERMAN FIRE INSURANCE COMPANIES IN THE USA AND THEIR FIRE MARKS**

WHILE WE KNOW that the following German insurance companies wrote fire insurance in the USA, we don't know if the fire marks listed here were actually used in the US. Even if some are in English, they may have been used in other countries but not the USA. Or some may have been used in the US and other English speaking countries at the same time, such as Canada, Australia, South Africa, etc.

### 1. Aachen & Munich Fire Insurance Co. (1825 - ).

The company set up business in San Francisco in 1893, New York in 1896 and Chicago in 1897. The two marks, which were most probably used in the US, are variants 2V (B.1357) and 2Z (B.1356). A third possibility is 2AK, but unfortunately no records of the specific use of any of these have been found. In 1896-97, the company also began doing business in South Africa and Australia, where these marks may have also been used. The US business ended with WWI.

### 2. Hamburg-Bremen Fire Insurance Co. (1876 - 1893).

This company established agencies in Honolulu and San Francisco in 1857, Boston and Chicago in 1871 and New York in 1873. WWI also ended this company's business in the US. A fire mark probably used in the early years in the USA was 65B (B.1384), which may have been followed in later years by 65H.

### 3. Hamburg-Magdeburg Fire Insurance Co. (1876 - 1893).

Founded by the Magdeburg Fire as a subsidiary to transact direct fire insurance overseas, by 1878 the company had established 44 agencies around the world, including one in San Francisco. However, by the end of 1893 the company was completely absorbed by the Magdeburg Fire (see 4 below). Only one fire mark, 66A (B.1394), is known from this company. It, or an equivalent in English, may have been used in the US, but no records have been found to know the facts.

### 4. Magdeburg Fire Insurance Co. (1844 - ).

From 1853 until 1876 the company transacted direct fire insurance in North and South America. From 1876 until 1886 their overseas business was handled by their subsidiary, the Hamburg-Magdeburg Fire Ins. Co. (see 3 above).

In 1886 the company began competing with its subsidiary in the USA, setting up its own office in San Francisco. In 1893 it took over the entire business of the Hamburg-Magdeburg. The US business continued to grow, and in 1897 the company founded the Magdeburg Fire Insurance Company of New York as a subsidiary to handle its US business. However, the business was not successful, and on July 17th, 1901, this subsidiary was liquidated. A probable fire mark used by the company in the US is 88D, but as with the other companies, no records have been found to substantiate this.

5. Prussian National Insurance Co. (1845 - 1969).

The company established an agency in San Francisco in 1879. It is not known if its US business was completely terminated during WWI, or if it was merely interrupted during the war.

Although the name was changed to National General Insurance Co. in 1919, the company continued to use its original name in those foreign countries where it was still conducting business until WWII. It is assumed that the company's fire mark 98O would have been used in the US.

6. North German Fire Insurance Co. (1868 - 1907).

An agency was established in San Francisco shortly after the company was founded. However, due to heavy losses in the earthquake there on April 18th, 1906, the company was forced into liquidation. Its insurance portfolio was taken over by the North German Insurance Co. (see 7 below). Although none are known, it is assumed that an English version of 99C was probably used in the US. Last year a Spanish version of this variant appeared on eBay, which heretofore was unknown. It is also possible that 99E (B.1388) was used in the US for German speaking customers, as this is typical of the style of other company marks used in German speaking areas of the Midwest. However, no records have been found to verify this.

7. North German Insurance Co. (1857 - 1969).

With the take over of the fire insurance portfolio of the North German Fire Ins. Co. (see 6 above) and the merger with the Hanseatic Fire Ins. Co. on March 1st, 1907, the company began offering fire insurance for the first time. They established agencies throughout the world, and operations were extended to the USA in 1911. The company probably used fire mark 100B (B.1391) in the USA.

8. Oldenburg Insurance Co. (1857 - 1964).

From 1864 to 1871, in partnership with the Hamburg-Bremen Fire Insurance Co. (see 2 above), this company maintained an agency in San Francisco. Whether the company issued any of its fire marks in the US, such as 103A, 103B or 103C, or even had a yet unknown English version is not known.

9. South German Fire Insurance Bank (1893 - 1906).

The company received a license to transact fire insurance in the US on July 6th, 1904; however, as a result of heavy losses from the San Francisco earthquake, the company ran into financial difficulty and was taken over by the Alliance Insurance Co. of Berlin on November 20th, 1906. Whether the company used a fire mark in the USA during its short tenure is not known, but if so, it would likely have been similar to 138E.

10. Thuringia Insurance Co. (1853 - ).

In 1896 the company founded the Thuringia Fire Insurance Co. in New York. From company records, we know the company in New York used the same emblem on its policies as seen on the fire mark 141F. Therefore, if it issued a special fire mark for the US, it probably would have been like 141F, but in English. Due to heavy losses, the New York company was disbanded in 1900.

11. Transatlantic Fire Insurance Co. (1872 - 1907).

This company established agencies throughout the world and began its US business in 1877. However, as a result of heavy losses from the San Francisco earthquake, the company was forced to give up its existence and effective January 1st, 1907, merged with the Albingia Insurance Co. Fire marks that were probably used in the USA are 143A (B.1399) and 143F.

As noted, most of the German fire insurance companies that established agencies or subsidiaries in the USA concentrated their business in San Francisco, which turned out to be their downfall after suffering heavy losses in the 1906 earthquake. And most of those who survived this catastrophe had to give up their US business when the US entered WWI. This may also explain why no fire marks from San Francisco are known to survive, as they would have been destroyed with the houses during the earthquake. At one time, the Home Insurance Co. had at least 3 each of the Aachen & Munich fire marks, B.1356 and B.1357, but unfortunately, Bulau does not tell us if any of them were found in San Francisco. Unless records from any of the above companies are found someday, the specific fire marks used in the USA by German insurers will remain speculation.

Bill Evenden

