



The Signevierist

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UNFOUND FIRE MARKS

OVER the past ten years the FMCA has found almost one new insurance company a year that issued a fire mark and was not listed in *Footprints of Assurance*. Recently, I have found six such companies. There is a slight wrinkle, though.

Let me start at the beginning. While doing a Google Book Search in the Third Annual Report of the Ohio Insurance Department ¹ I came across the financial report of the Ohio Farmers' Insurance Company. Listed amongst the 1869 expenditures was "house plates." I've seen advertisements for the manufacturing of house plates, but never listed as an insurance company expense on an Insurance Department Report. I remembered that I had a copy of the *History of Ohio Farmers Insurance Company* ², and that the history had a section on their fire marks. Maybe I could tie a particular mark to the 1869 expenditure. I was unable to do so, but I came across something that I had not noticed in an earlier reading of the book. On page 64 the author referred to fire marks as "door plates." Maybe a *Google Book Search* of "door plates" might turn up something. In order to keep the search in insurance related publications I used the following phrases, "expenditures during the year" and "door plates." Bingo!

I found in a New York insurance annual report that in 1866 the Glenn's Falls Insurance Company paid \$931.81 for "door plates." ³ Since I knew the Glenn's Falls issued fire marks, that was an interesting find but not a big deal. However, finding "door plates" as expenses for three Ohio insurance companies not listed in *Footprints* or the *Addenda* was a big deal.

After a few hours searching using additional phrases from insurance statements and the phrase "house plates," I was able to locate another three unlisted companies, one in Harrisburg, Pennsylvania, and two in Louisville, Kentucky.

It's usually the case that we have found a new fire mark and have to identify the company. In this case we have six companies but not their fire marks. Following is the information on the six companies:

Farmers Insurance Company

Jelloway / Howard, Ohio

1864 organized as a mutual, 1868 reorganized as a stock company.

1881 "wound up."

[The Farmers Insurance Company showed expenditures of \$418.83 for "Door plates and other incidental expenses". ⁴]

Farmers' Mutual Fire Insurance Company

Wadsworth, Ohio

1859 incorporated; 1873 retired.

[The Farmers' Mutual Fire Insurance Company listed an expenditure of \$62.70 for "Door plates".⁵]

Fire Association of the City of Harrisburg

(By charter the company's business was confined to the City of Harrisburg)

1868 incorporated; closed 1879

[The Fire Association listed the following expenditures: "one hundred house plates, \$30.30".⁶]

Hope Insurance Company

Louisville, Kentucky

1865 incorporated; 1869 charter revoked and in liquidation

[Disbursements to May 1, 1868 list "House plates.....\$528.05".⁷]

Monroe Mutual Fire Insurance Company

Woodsfield, Ohio

1851 incorporated, 1852 commenced business;

October 17, 1879, changed name to " Woodsfield and Steubenville Mutual Fire Insurance Company.

[The Monroe Mutual Fire Insurance Company listed payments for "door plates" among other expenditures.⁸]

Security Insurance Company

Louisville, Kentucky

1864 organized; 1870 in liquidation

[Disbursements to April 11, 1868 list "For house-plates.....\$319.90".⁹]

One may wonder how long it will take for any of the above company's marks to show up.

¹ *Third Annual Report of the Insurance Department, State of Ohio. Auditor of State's Office, Part I. Fire and Marine Insurance.* 1870 Columbus: Columbus Printing Company, 1870, p. 169. Google Book Search.

² Condon, George E. and Willard Largent. *History of the Ohio Farmers Insurance Company.* Willard, Ohio: R. R. Donnelley & Sons Company, 1985, p. 64.

³ *Eighth Annual Report of the Superintendent of the Insurance Department, State of New York.* Albany, New York: Charles Van Benthuyzen & Sons, 1867, p. 91. Google Book Search.

⁴ *Third Annual Ohio Ins. Dept. Report, op. cit., p. 37.*

⁵ *Ibid.* p. 161

⁶ *First Annual Report of the Insurance Commissioner of the State of Pennsylvania. Part I. Fire and Marine Insurance.* Harrisburg: Benjamin Singery, 1874, p. 37.

⁷ *Report of the Condition of Various Insurance Companies Incorporated by the Commonwealth of Kentucky.* Frankford, Ky.: A. I. M. Major, 1869, p. 10.

⁸ *Second Annual Report of the Insurance Department, State of Ohio. Auditor of State's Office, Fire Insurance.* 1869 Columbus: Columbus Printing Company, 1869, p. 243. Google Book Search.

⁹ *Report of the Condition of Various Insurance Companies Incorporated by the Commonwealth of Kentucky, op. cit., p. 17.*

Bob Shea

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## **AN IGNOMINIUS END**

**I**N MY ARTICLE on the **Firemen's Insurance Company of St. Louis** for the 2013-3 *Signevierist* I wrote that I could find very little reference to the actual writings of the company. After the organization of the paid St. Louis Fire Department in 1857, it is most likely that the charter was amended regarding stock ownership, revised profits distribution and other matters involving the firemen. No doubt the company control passed to other than firemen.

It seems that the company was taken over by outsiders and in the Volume 1, No. 4, December 1867 issue of the *Western Insurance Review* the editor called the Firemen's a "bogus company." The January 1868 issue gave some hope for the company with the appointment of new and respectable directors and president. However, this all changed in an article entitled "A WILD-CAT CHAMPION" in the April-May 1868, issue. The company was under the control of the secretary, J. S. Tam, known as Colonel Tam, and the new directors and president resigned. One of the directors was quoted as saying: "We found the Company was a d\_\_d swindle and resigned."

Things got so hot in Saint Louis for Col. Tam that he moved the company to Holden, Johnson County, Missouri, for greener pastures. When the editor of the *Western Insurance Review* found out about the move he wrote: "... this company is utterly worthless and, if the people of Johnson County are duped by it they are greater fools than are commonly found." The move from St. Louis did not do much good as the company went bankrupt, which is why the company was "perpetually enjoined" in 1870 by the Missouri Superintendent of Insurance.

Bob Shea

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THIS AND THAT

ON DECEMBER 20-21, 1910 a large fire in Philadelphia resulted in the death of thirteen firemen and one police officer. It remains until today in Philadelphia as the largest loss of firemen killed in one fire. Over \$100,000 was raised for a fund to provide for the survivors. The following insurance companies donated for the family's relief:

Insurance Company of North America, \$2,500,
The Pennsylvania Company for Insurance on Lives and Granting Annuities, \$500,
County Fire Insurance Company of Philadelphia,\$100,
Atlantic City Fire Insurance Company, \$50,
Hand-in-Hand Fire Company of Philadelphia, \$25 and
Columbia Mutual Fire Insurance Co. & Loyal Mutual Fire Insurance Company of Philadelphia, \$5.

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Listed as supplies in J. B. Bennett's *1819 Aetna Guide to Fire Insurance For the Representatives of the Aetna Insurance Co., Hartford, Conn. Branch, Cincinnati*. Cincinnati: Robert Clarke & Co., Printers, 1867, p. 8. Google Book Search. Web. are the following items:

House Plates-large.
House Plates-small.
Paper Cutters.

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The German Washington Mutual Fire Insurance Association (Bulau 294) included the following entry under Income in its statement found in the *Annual Report of the Insurance Commissioner of the State of Kentucky, for the year ending December 31st, 1878*, p. 11. *Google Book Search*; "Received for insurance house plates...\$18.30." That's a curious entry for income. I wonder if the company charged the policyholder for their house plate/fire mark.

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## HAVE YOU MARKED YOUR CALENDAR?

October 23-26, 2014 are the dates for the 2014 FMCA Convention in Montgomery, Alabama, at the Embassy Suites. Our host, Jack Brunson, has mailed your invitation along with registration information. Don't delay in making your plans to join us.

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STORIES THE OLD TIME INSURANCE MEN COULD TELL

THE FOLLOWING excerpt is from Louis J. Bonar. *A Sketch and Some Sketches on Fire Insurance and its Kindred Associates and Associates Not Kindred*. Mansfield, Ohio: Hale Sturges Printing Co., December 1920, pp. 152-153. *Google Book Search*:

House Plate

A drive of six or eight miles over and along the foot hills of West Virginia mountains brought me to a desolate spot of ground covered with ashes, cinders and the debris of broken stoves, earthenware, kitchen ware, etc. where only a few days before had stood the dwelling of a hard-working and fairly-well-to-do farmer. To use an old time undertakers invitation to friends "I viewed the remains" and in doing so, all my visions of salvage suddenly vanished.

The family had moved into and was occupying an out-building -- a combination of wagon shed and crib house as their temporary residence. Meeting the wife of the assured and the mother of their several children I went through the formalities of introducing myself, and when asking for her husband, she replied that he and the two boys were up in the woods getting out timber for their new home and that she would call him in by ringing the bell -- a cast iron affair attached to the top of a tall post set up in the yard.

I asked her if they had saved their policy, and I shall never forget the disappointment and anxiety shown on her face and in her words. Her reply was "No mister, we could not and I hope that you will not take any advantage of us in the settlement of our loss because we did not. We did everything we could to save it. One of the boys got up on a chair and tried to reach it and pull it off, but it was nailed fast above the door and heat and smoke compelled him to leave it, and we hope now that you will not take advantage of us because we did everything we could to save it." I then asked her if she did not have a paper of some kind that had been given to her by the agent, and going through some papers she had in a trunk she brought out the policy.

By this time the husband had gotten in from the woods and he at once expressed his regrets of the "loss of the policy and hoped that I would not take any advantage of them because they could not produce it -- that they had made every effort possible to save it and had failed in doing so.

As the evening was approaching and we were nearing the end of our schedule, I said to these people, to allay their fears and apprehensions, that I would not take any advantage of them -- that I would not punish them for failing in what they had undertaken to do, "the rescue of the 'House Plate' over the front door." I left them happy in the belief that with the loss of that little piece of tin they had no legal claim against the Company, but that the payment of their claim was an act of generosity on the part of the Company.

Bob Shea