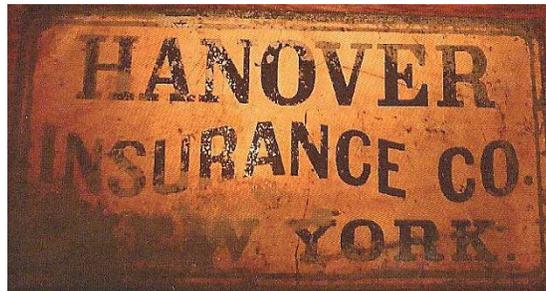




The Signevierist

Issue Number 2015 – 2

The Official Newsletter of the Fire Mark Circle of the Americas



AFTER almost 125 years, a fire mark of the Hanover Fire Insurance Company of New York has at long last surfaced. [There's hope that the fire marks of the six companies not yet found in the 2014-3 *Signevierist* will come to light.]

The earliest reference to the Hanover's fire mark is in 1891 by the insurance writer J. Griswold:

Hanover Fire Insurance Company, New York. – One of the large capital offices of the city, transacting an extensive agency business throughout the country in addition to its city operations. It ranks high among the insuring community. It has no special house-mark beyond the ordinary house-plate. Its trademark represents the arms of Hanover, surmounted by the American symbolic outspread eagle.¹

As late as 1953 Alwin E. Bulau in *Footprints of Assurance*, page 74, refers to the above article with the comment that the Hanover "house plate" has not been found.

It is interesting to note that the Hanover Fire Insurance Company was one of four companies that for ten years, 1864 to 1874, underwrote the fire insurance policies of the New York Underwriters Agency. All four companies and the agency issued fire marks:

- Germania Fire Insurance Company, NY, B.298-299 & Addendum, 299-X-1;
- Hanover Fire Insurance Company, NY, Addendum, US-HD-1;
- Niagara Insurance Company, NY, B.198-200;
- Republic Fire Insurance Company, NY, Addendum, US-RA-1;
- New York Underwriters Agency, NY, Addendum, US-NC-1.

Note also that the Hanover, Republic and NY Underwriters marks were found after *Footprints* was published and that all five of the above companies were from New York City. Because there is no record that fire marks were issued in NYC since the first decade of the 1800s, most likely, these marks were issued for use in the Midwest.

The Addendum page for the Hanover is included in this issue.

¹ Griswold, J., "Fire Insurance Companies and their Emblems. House-Marks or Badges; Trade Marks, Plaques or House-Plates of Ancient and Modern Times," *The Chronicle*, No. 26, Vol. XLVIII, December 24, 1891, pp. 317-330.

Bob Shea

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### **FIREMEN'S INSURANCE COMPANIES: NEW YORK FIREMEN INSURANCE COMPANY & FIREMEN'S INSURANCE COMPANY in the City of NEW YORK**

NEW York City has had numerous fire insurance companies with the word "firemen" in their title. Throughout this series of articles the main emphasis has been to discover whether such insurance companies were owned by and operated for the profit of the volunteer fire department and its firemen. Simply stated, the two captioned insurance companies do not meet these two criteria. At best, current or former firemen, such as chief engineers or the politically connected, organized the company, and may have been members of the board of directors. They may have also provided a portion of the profits for support of the fire department. However, neither provided for exclusive stock ownership by firemen or required firemen to be members of the board of directors. They did not even give firemen policyholders a discount in their insurance.

The earliest NYC firemen's insurance company was the **New York Firemen Insurance Company**, incorporated on March 10, 1810. The charter's preamble stated that all twenty-nine organizers were firemen and that they "associated themselves (in behalf of the whole body of firemen in said city.)"<sup>1</sup> While claiming they were organizing a stock insurance company on behalf of the firemen, neither stock ownership nor directorship were restricted to only firemen. With 20,000 shares at \$25 each, the only requirements for a director was NYC residency and being a stockholder.

By early 1818 the company had incurred large losses that reduced their capital and on February 27, 1818<sup>2</sup> amended its charter to close business. At the same time it opened a second subscription for \$500,000 with a newly elected board of directors to continue business and wind up the business of the old company. A further amendment of February 26, 1821<sup>3</sup> noted that due to large losses in Augusta, Savannah, Wilmington and other cities the capital stock was reduced to \$300,000. Further, the name of the company was changed to the "Hope Insurance Company."

The next New York City firemen's insurance company was the **Firemen's Insurance Company in the City of New York**, incorporated on April 18, 1825. Its preamble to the charter states that the purpose of the company was to provide insurance against fire and "to afford aid to the charitable fund of the fire department."<sup>4</sup> There is nothing in the remainder of the charter that indicates how that aid would be given. While ownership of the company's 12,000 shares at \$25 each was not restricted to firemen, the fire department had the option to subscribe to 800 shares for \$20,000 within ten days

that at least eight of the original sixteen directors were identified with the fire department. Additionally, the president of the fire department and the president of the board of trustees of the fire department fund were ex-officio directors.

As a result of the most calamitous fire in New York City on July 19, 1845, where over thirty people were killed, over three hundred buildings destroyed and between six and ten million dollars in property lost,<sup>5</sup> the company reduced its capital stock in half to \$150,000 and still had to call upon its stockholders for assessments.<sup>6</sup> By the 1880s the company primarily operated in the eastern states, and slowly began to withdraw from the South. In 1890, while the company was operating almost exclusively in Massachusetts and New York,<sup>7</sup> the company went into receivership and was reinsured in the Home of New York and the Mechanics and Traders of New Orleans.

It can be concluded that the above cited companies do not stand up to the ideas of volunteerism that represents the volunteer fire companies of America. Neither of these companies were owned and managed by firemen or operated for the profit of the fire department. The Fire Association of Philadelphia organized in 1817, later than the 1810 incorporation date of the New York Firemen Insurance Company, remains the first American fire insurance company to meet the above criteria.

## Shea

<sup>1</sup> Private Laws of the State of New York, Passed at the Thirty Third Session of the Legislature, Begun and Held at the City of Albany, January 13, 1810. Albany: Solomon Southwick, 1810, pp. 322-228.

<sup>2</sup> Laws of the State of New York, Passed at the Thirty Ninth, Fortieth and Forty First Sessions of the Legislature, Commencing January 1816, and Ending April 1818 . Albany: Websters and Skinners, 1810, pp. 11-13.

<sup>3</sup> Laws of the State of New York, Passed at the Forty Second, Forty Third and Forty Fourth Sessions of the Legislature, From January 1819 to April 1821. Albany: William Gould and Co, 1821, pp. 14-16.

<sup>4</sup> Laws of the State of New York, Passed at the Forty Eighth Session of the Legislature, January 4, 1825. Albany: E. Croswell, 1825, pp. 322-328.

<sup>5</sup> Costello, Augustine E. *Our Firemen: A History of the New York Fire Department, Volunteer and Paid*. New York: Knickerbocker Press, 1997. First Published in 1887 by A. E. Costello. Page 237.

<sup>6</sup> Laws of the State of New York, Passed at the Sixty Ninth Session of the Legislature, January 6, 1846. Albany: C. Van Benthuyzen and Co., 1846, pp. 290-292.

<sup>7</sup> Jenney, Charles A. *Record of Business In Each of the States and Territories of the United States and the Dominion of Canada, By the Joint Stock Fire Insurance Companies in 1901 And of Aggregate Business for Twenty-One Years, From 1880 to 1900, Inclusive*. New York: The Underwriter Printing and Publishing Company, 1902, pp. 6-7.

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IN MEMORIUM

C. GLENN HARTLEY, long time FMCA member, passed away on February 10, 2015. Glenn was Secretary/Treasurer of the Circle for over twenty years. Glen and his wife, Mildred, attended many, many conventions and were twice hosts for conventions in Atlanta, Georgia. I recall at one venue in Atlanta we were announced as the "Fire Starters." It was Glenn that made sure I got to appreciate grits and gravy and I'm sure many of us old time members still have some of the First Day Covers Glenn secured for us with specialty cancellations of firematic themes.

Our sympathies go out to Mildred, family and friends. A donation in Glenn's name was made to the Harmony Baptist Church Building Fund in Buford, GA.

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## THIS AND THAT

FROM *The Chronicle*, Volume XI, No. 5, January 30, 1873, p. 68. *Google Book Search*. Web.:

We call the attention of our readers to the statement of the Phenix Ins. Co., of Brooklyn, in this number. Companies having large capital and reserves doing a general business distributed over the whole country, offer more absolute security than those companies of small capital, doing principally a local business. The recuperative power of the former exceeds that of the latter. The business of the "Phenix" is a case confirming this principle. This company lost by the Chicago and Boston fires about \$900,000; all their policies have been honorable adjusted, and each policyholder received the amount of his claim, 100 cents on the dollar; and besides this, the stockholders have never been assessed, but, on the contrary, have received their regular dividends. The company is officered the same now as it its commencement, some 20 years ago. We can commend the "Phenix" to all persons desiring sound and reliable insurance.

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MARRIAGE INSURANCE

THE following article appeared in *The Industrial Monthly*, Volume I, Number 9, September 1872, pages 242-243. *Google Book Search*. Web:

The climax of novelty in the insurance business has been reached in Austria, where a company recently proposed to insure people against getting married. At least, that was about the effect of the arrangement, which was, in other words, that the company would pay a certain sum to the policy-holder whenever he took to himself a wife. Upon a little reflection, it does not seem there is anything absurd in this plan. A man can make provisions by which he will be compensated for the destruction of his property by fire, or the loss of a limb by accident, and by which his family will be compensated for his removal by death. Why, then, should he not be able to provide against another very common contingency? But it would be interesting to know how the tariff of rates was calculated, though it is probable that the charge was adjusted, by some mysterious process, to the age, personal appearance, and susceptibility of the policy-holder. It would be gratifying to report the success of the Austrian experiment, but the facts will not permit it. There were numerous policies issued, and the business seemed to be in a thriving condition, when the officers of the company all got married at once, and absorbed the assets, leaving the outsiders to be preyed upon by handsome females, without any hope of pecuniary consolation. — *Exchange*.

Bob Shea

MORE ON AGENCY FIRE MARKS

THE following letter was received by your editor:

Bob,

In the latest Signevierist, you invited comments about your article on insurance agency signs. Your article is articulate and, as usual, well researched. However, I have a somewhat different view.

I fear that once you get away from a definition that is limited to signs issued by insurance companies, you are on a slippery slope. For much of the period that I have collected fire marks, I assumed that if it had a Bulau number, it should be collectible as a fire mark. This would include some agency signs and # 109 [Independent Order of Odd Fellows], which I own. I now believe in a narrower definition.

I think some firefighting companies issued "mark" for the outside of buildings which loosely provided "insurance" but which were not issued by insurance companies. In our auctions, we have seen agency signs that look something like a tin fire mark (sometimes brass) but which seem more like indoor signs that outdoor signs.

I suggest your definition be changed from "an insurance sign" to "a sign issued by an insurance company." Otherwise, the authentication committee will not only face issues of whether a fire mark is authentic; it will need to decide whether a sign is a fire mark.

Tom Hardy

Thank you, Tom, for your insightful comments. I hope that additional FMCA members would be willing to share their own thoughts for future issues.

Bob Shea

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## MARK YOUR CALENDAR

Keep the dates of October 15 – 18, 2015 open for the 2015 FMCA Convention in Philadelphia, PA. Our host, Chuck Barber, and his committee are finalizing plans for our annual get together.

All sellers and potential buyers, please review the following:

WANTED – AUCTION ITEMS FOR THE LIVE AND SILENT 2015 AUCTIONS – ESPECIALLY FIRE MARKS AND FIRE MEMORABILIA. Please contact Linda Anderberg if you have items to sell. Cell# 312.590.6100.

The 2015 Live and Silent Auctions are in the process of being posted to the FMCA Website. Just go to [www.firemarkcircle.org](http://www.firemarkcircle.org). Then click on the Live and Silent Auction tabs to see what is listed so far. Linda A.

## PHENIX INSURANCE COMPANY, BULAU 244

EVERYONE loves to find or even to view an original fire mark affixed to an old building. Several of our members have planned family trips and vacations around hunting marks *in situ*. I have attended at least two conventions where members have recounted their exploits looking for old fire marks still attached to a building. I also know our editor has occasionally asked members for old photographs of fire marks in their original location with few, if any, contributors.

If old pictures depicting fire marks are so scarce, imagine how rare it would be to find an image of someone actually installing a fire mark on a property. I recently found an old well used ink blotter that depicts a homeowner standing on the top of a step ladder nailing a Phenix Insurance Company of Brooklyn fire mark (B.244) to his home. It appears that the burning house and steam fire engine in the background reminded the homeowner that he had a fire policy in the Phenix and that he neglected to put up the company's fire mark. At least this homeowner didn't neglect to get a policy in the Phenix as the message on the bottom of the blotter suggests.

Check some of your old insurance memorabilia, maybe there are images of fire marks you would like to share with the members.

Logan Smith

