



The Signevierist

Issue Number 2017 – 1

The Official Newsletter of the Fire Mark Circle of the Americas

BOB SHEA'S BOOKCASE

In this issue I will review the last of the three early Philadelphia books on fire marks, *Fire Insurance House Marks of the United States* by George Cuthbert Gillespie and Stevenson Hockley Walsh, Philadelphia, 1915. The authors' stated purpose was to give a complete history of U.S. fire marks and to describe the known marks of each company. They succeeded in describing the known marks with excellent photography and new information on the marks themselves as well as anecdotes about the companies that issued them. However, they could not possibly know the full history of U.S. marks by only reviewing less than six percent of the insurers and limiting their review to the East coast.

Even their historical knowledge of the use of fire marks was limited and sometimes inaccurate. For example, after noting on page one that fire marks in Great Britain were associated with the insurance company fire brigades the authors erroneously state:

It was for the same reason that the "badge," or house mark, was placed upon buildings by the Insurance Companies in the United States, but they were discontinued after the old Volunteer Fire Companies disbanded and the paid department took their place.

The negative impact of this statement cannot be overstated as it is repeated in such publications as *One Hundred Years*, published by The Franklin Fire Insurance Company, 1929, and *American Fire Marks*, published by The Insurance Company of North America, 1933. It is even printed in *Footprints of Assurance*.

Another erroneous historical example is that the authors claim that it was a peculiar feature of Philadelphia fire marks that they were mounted on wooden plaques or shields, while the marks of other cities were nailed directly to the wall. This, of course, is an oversimplification. While it is true that the Contributionship, Mutual Assurance Company and INA initially used wood plaques, beginning in 1801 both the INA and Mutual Assurance Company mounted their copper and cast iron marks directly to the wall. Also, the authors did not review the first two issues of the Baltimore Equitable Society that were mounted on wooden plaques.

The first marks to be reviewed are the Philadelphia Contributionship. The authors list three ~~firsts established by the Contributionship: the first fire insurance company in America, the first to adopt a fire mark (badge) and the first to discontinue their use.~~ The authors are correct about the

first to adopt a fire mark, but not the other two. The first American fire insurance company was the Friendly Society of Charleston, South Carolina, founded in 1736, which failed due to a conflagration

in 1740. The first company to discontinue the use of fire marks was the Mutual Assurance Company of the City of New York, when the company reorganized in 1809. [See *The Signevierist*, 2009-3, p.4.]

The three detailed photos, with measurements that include the size of the lead hands, enable the reader to appreciate the beauty of the Contributionship marks. In fact, the photography of all the marks shown is outstanding for such a small distribution. With respect to their dating of marks, I would date the first mark in Plate II as early, but not 1752, because the first 200 or so marks were on square boards not shield shaped.

The write up of the Mutual Assurance Company's early history on page four is informative and quite good. The seven photos of their marks are excellent. Using the author's measurements and dates, I was able to identify the four early wood mounted variants and agree with their dates.

- Using their date of 1815, the top mark on Plate VII is the seventh issue, namely, the smaller hollow flat back.

- The date of the squatty Green Tree on Plate VII is 1829.

- The authors state there are three cast iron variants, the last of which is a 1913 issue shown as Plate VIII. Including the 1913 issue, we now know the correct number of cast iron variants is five.

There is also a good deal of history in the write up for the Insurance Company of North America on page six that is worth reading. As a bonus, their aside comments on page seven about a bogus INA mark enabled me to identify the mark as Bulau's "spurious" 510. Assigning dates to marks can be "iffy." The 1796 date for the copper in Plate IX should be 1801 and the 1828 date for the cast iron in Plate IX should be 1830. What is surprising is the date of the copper Plate X, (B.51). INA's *American Fire Marks* and Bulau's *Footprints of Assurance* date it at 1920, while Gillespie and Walsh have 1914. Obviously 1914 is correct since it was pictured in a 1915 publication.

The write up on The Philadelphia Insurance Company is typical of the wealth of new information supplied by the authors. I wish I knew where they obtained the stipulations for a "badge." Interestingly, since there is only one known B.65, the mark shown in Plate XI was from INA or was later purchased by INA.

Except for the following points the overall history of the Fire Association is accurate and I especially liked the quoting of the company's 1826 By-Laws referencing the charges for fire marks.

- The date of the first organizational meeting was September 17, 1817, not September 15th.

- There is a discrepancy among sources of the number and names of the engine and hose companies at the first organization meeting. They have five engine and four hose companies. A truer representation would have been the eleven engine and fire hose companies that are listed in the original charter.

The descriptions of the FA marks are confusing and sometimes inaccurate;

- They describe the "F" as on the dexter (right) and the "A" as on the sinister (left) of the mark. That's fine if you're familiar with heraldry, which most Americans are not. It assumes the mark is like a shield and you are behind it. However, it's the opposite for the viewer standing in front. This terminology is used in other descriptions, as well.

- They say the older marks were convex, while the others were flat. In fact, the older marks were flat and the most convex are the most recent.

- They have only four cast iron variants and one copper. Even Gillingham had seven variants.

- Plate XII is dated 1823. This mark is identified as a B93 and should date in the 1870s.

- Plate XIII is a B83 and is dated 1832. This is perhaps the oldest of the FA variants and should be dated in the 1820s.

I like the fact that the authors point out that the raised lettering, engines and policy numbers of the United Firemen's Insurance Company's marks were gilded.

In this book, Gillespie modified his earlier statement in his 1904 talk where he did not classify the Lumbermen's Insurance Company emblem as a fire mark. I'll give the authors the benefit of a doubt that the statement, "This company was the last to use the fire mark as an emblem to affix to buildings insured." refers only to new insurance companies in Philadelphia, not in America, as Gillingham did. Note also that the word "Lumbermens" omitted the apostrophe.

In the review on page 11 the authors erroneously state that the "Mutual Assurance Company for Insuring Houses by Fire in New York" issued fire marks until the company changed its name to the "Knickerbocker Fire Insurance Company" in 1864. As noted earlier, they were the first insurance company to discontinue using fire marks and did so in 1809.

The authors only have one cast iron variant, B.57, of a mark of the Baltimore Equitable Society, without even mentioning other variants including two of which were mounted on a wood board. Recall earlier that the authors said that mounting of emblems on a wood board was peculiar to Philadelphia. Obviously, they were not aware of the early variants.

For the Fireman's Insurance Company of Baltimore, the authors picture three of the four variants, B114, 116 and 117. Their research produced the following additional information concerning these marks:

- The engine was gilt.
- \$1.25 was the charge for the fire mark, with no charge at renewals.
- The badge was returnable should the insurance be discontinued.
- There was no policy number on the mark.
- Badges were required on buildings insured for one year or more.

Their observation that a round variant with a "beaded border" is not "in existence" is questionable. It's possible that the beaded border referred to does not refer to a beaded edge, such as INA's B.47, but refers to the process in which the iron is smoothed. Perhaps, a beaded edge FICo may show up some day.

In their description of the mark for the Pittsburgh Navigation and Fire Insurance Company (B.122) the authors describe that the raised lettering and rim were all gilded. This is certainly a revelation and brings to mind a rather different mark we are used to seeing. (Note that the authors drop the "h" in Pittsburgh even though the mark itself included the letter "h." In fact, the authors drop the letter in two of the four Pittsburgh company marks reviewed. It seems that the authors did not get the July 19, 1911 memo from the U.S. Board of Geographic Names that the "h" was officially reinstated in the name of Pittsburgh.)

The authors only show one variant mark, B129, of the Firemen's Insurance Company of Pittsburgh.

Like Gillingham, Gillespie and Walsh added the word "Fire" to the name of Penn Insurance Company of Pittsburgh. However, unlike Gillingham they picture the correct mark in Plate XXII and note that the mark is richly gilded.

The inclusion of the mark of the Hartford County Mutual Fire Insurance Company is the first mention of another tin mark in either of the earlier monographs. There is one exception to the narrative: the authors correctly identify tins as "house plates" but erroneously say they were discontinued about 1870. [From 1871 to 1900 almost fifty newly organized fire insurance companies issued house plates/fire marks in America. In addition, four companies issued marks after 1900.]

Overall, I would grade *Fire Insurance House Marks of the United States* a "B+."

The following earn a plus:

