

# The Signevierist

Issue Number 2020-4

The Official Newsletter of the Fire Mark Circle of the Americas

#### Notes from the President

The last rarity guide issued by FMCA for American fire marks was well over 30 years ago. After many years of thinking about it I figured it was time to get a more up to date guide so we as collectors can have a more accurate idea of how rare these marks really are and how valuable they may be. While many American marks are Cast Iron, Lead, and Zinc these are certainly dwarfed in numbers by marks made of Tin or Tinned sheet iron. Since even the most expert evaluators of American fire marks can have difficulty determining the authenticity of non-tin marks it was thought to limit this guide to tin marks. There are some exceptions where a company issued a rectangular mark similar to a tin but in a different material such as the zinc Aetna insurance mark. These are also included in this checklist and the material will be indicated opposite the Bulau number.

Attached to this newsletter is a comprehensive list of all of the known tin fire marks issued for use in the United States. This is an alphabetical list by insurance company name. All known marks attributed to each company are listed below the company name by Bulau number. After the list of recorded marks is a page of unfound fire marks without a Bulau number. Double check your collection, maybe you have a previously unrecorded mark! The final page is a list of 10 marks issued by foreign companies for use in America. I have also compiled a checklist in order of Bulau number so if you would prefer this let me know.

It can be quite hard to get all members of FMCA involved so this is a great opportunity to not only review your collection from a new light but also help out your fellow collectors. Rest assured from a privacy standpoint none of this information of who has what marks will be published or sent to any other members. So please take a look at your collection and check next to the Bulau number which marks you have. If you have multiple marks just put that number next to the Bulau number. There are two ways to get the information back to me. You can mail it back to my address which is: 105 Glencoe Court, Newark, DE 19702 or you can email a list back to me at mbranko24@mac.com. If you have any questions about identifying which mark you have, please reach out to me with pictures or a description so that I may help. Also, if you have any questions please give me a call on my cell at 302-562-9776. Once I feel I have a majority of responses back I plan to compile the information and post it on our website. This way we can avoid the high cost of printing out a publication. At this point I am not putting a time limit on a response as these are crazy times and I know everyone is busy. If you really want to complete this but know it will take some time, please reach out to me and let me know.

Once again if you have any questions please reach out to me as I don't want other members burdened with this project. Thank you for your time and I look forward to hearing back from each of you.

Michael Brankowitz

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# In Memoriam

Ralph "Nick" Jennings, Jr.

Nick Jennings was a charter member of the FMCA– and a stalwart supporter of the organization throughout the decades following. Nick's first convention was Philadelphia in 1974. Some of us remember meeting Nick and Pam in Hartford, CT in 1975 and at subsequent meetings in Philadelphia and New York. Nick was one of our earliest auctioneers and his patter was perfect. He had assisted Mort Werner in 1974 and in 1975 took sole charge, coaxing shy bidders to add to their collections.

Never one to shy away from sharing knowledge, Nick freely showed off his collection to those interested in the old house in Fort Washington as well as the new one, and shared the knowledge of firefighting artifacts that he acquired over those years of passionate collecting. Nick helped me to build The Green Tree's firefighting collection with some choice pieces, the Perkins and Jones 1784 hand engine (now on loan at Fireman's Hall Museum), a wonderful Joel Bates makers' model and more. In 2009 when it was clear that the doors of the New England Fire & History Museum would be closing forever following the deaths of Gene and Jocey Morris, the founders and early FMCA members, Nick and Lee Ryan hopped into one of Nick's Springfield Paper trucks, driving straight up to Chatsworth on Cape Cod to accept the gift of Philadelphia related artifacts for Fireman's Hall Museum. Little did Nick realize that he would end up storing the 1840s Joel Bates hand engine for almost 10 years while Fireman's Hall Museum figured out how to raise the money to conserve it and bring it home! We couldn't have done it without Nick's support.

Those members lucky enough to stay for the Sunday following the 2015 convention were privileged to see Nick's personal "museum." His collection was wide ranging and stellar and one could spend hours just taking it all in. We will miss Nick, his quiet, thoughtful manner and generous spirit. The FMCA and all of us who love the lore of firefighting history have been enriched by his presence and contributions.

Carol W. Smith

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## **"NOTHING LIKE IT TO RESTORE A DOUBTFUL CREDIT"**

Under the above heading E. L. Dimock, General Insurance and Real Estate Agent, placed the following ad in the *Janesville Daily Gazette*, Janesville, Wisconsin, on November 3, 1860:

It is greatly to the credit of any owner or occupant of a building to have placed conspicuously over his door, any of the following leading companies' house plates. The Home of New York. The Phoenix of Hartford. The Continental of New York. The Security of New York. The Merchants of Hartford, or the Northern of London, England. Is your credit at the Banks getting below par, up

with one of these plates and you are all right at the Rock County, the Central or at Hoyt's — Every passer-by will say "there is a sound businessman." Tell your New York creditors that you insure your lake freights in the reliable Old Home, and your goods after their arrival in any of these incomparable companies and your orders will at all times be filled, and at the lowest figures. A few more of these ornamental plates left at Dimock's Agency.

What a wonderful piece of hyperbole. About the only thing Mr. Dimock forgot to mention is that house plates also cure warts.

In a more serious vein, the ad also tells us a lot about the use of fire marks by the fire insurance business. For example, the November 3, 1860 date tells us that the five domestic companies, which were organized in the 1850s, issued fire marks fairly early in their existence. Also, the competition for fire business led the five East coast companies to establish agencies as far West as Wisconsin.

More importantly to the fire mark collector, house plates, or fire marks, were extensively used by insurance companies. No wonder the local insurance companies in the Mid-West began to issue their own fire marks. All this we may have already deduced from our reading of the FMCA Newsletters.

But, did you know that the "Northern of London, England" issued a fire mark in the United States? Mr. Dimock certainly implies they did. The Northern Assurance Company entered the United States in 1854 in New York and by 1860 was in Wisconsin. Was the house plate referred to by Mr. Dimock a mark pictured in either Alwin Bulau's *Footprints of Assurance* or Brian Wright's *The British Fire Mark: 1680-1879*? Perhaps the mark was made by an American firm similar to Bill Evenden's Scottish Commercial Fire & Life Insurance Company mark in the Addendum, 948-X-1.

Mr. Dimock was a hustler and promotor throughout his business career. He sold dry goods, was a town alderman, a cashier at a bank, sold real estate, an early Secretary of the Northwest National Life Insurance Company, insurance agent, and gave testimonials for a tonic named Athloporos.

We may never know if he really had a "Northern of London, England" fire mark.

Bob Shea

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# **Undocumented Fire Mark in plain sight!**

Pictured below is a trade card from Ted Lussem that was in the 2011-1 Newsletter. There are 6 different marks represented including: US-BB-1 (Burlington Insurance Company), B.76 (Hartford Fire Insurance Company), B.75-V-A (Hartford Fire Insurance Company, B.187 (Springfield Fire and Marine Insurance Company), B.463 (Capital Fire Insurance Company of Des Moines), and a mark from the Council Bluffs Insurance Company.

The only mark we have documented from the Council Bluffs Ins. Co. is B.459 which looks completely different. The new mark will be listed as B.459-X-1 and the addendum page will be attached for all those interested in printing it for their addendum. The mark's size was estimated based on other marks in the picture. Also, the background color is assumed to be silver but since the cabinet photo is black and white it is quite possible the color could be gold.



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## **New Members**

Please help me in welcoming our newest members Michael Bergstein (Tenafly, NJ), Jordan Logan (Las Vegas, NV), Raymond Edwards (Annapolis, MD), Lisa Miller (Los Angeles, CA), Brian Enterline (Harrisburg, PA), Dennis Bethel (Friant, CA), Dave Franssen (Laguna Beach, CA), Setphen Brunelle Jr. (Madison, CT), and Mark Tedeschi (Australia). We have seen our numbers dwindle in recent years so it is nice to see 9 new members from the time of our last newsletter. If you have friends that are interested in fire marks, insurance signs, or fire artifacts let them know about FMCA so we can keep growing! We usually have more members on the east coast so it is nice to get some representation from the West coast. If you would like more information on our newest members check out the latest Directory from constant contact emails sent out by Bill Pope. Welcome to the FMCA!

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# THE ABCs of AMERICAN FIRE MARKS

D is for the <u>Dodge County Mutual Insurance Company</u>, Waupun, WI, Bulau US-DA-1

The Dodge County Mutual Insurance Company was incorporated on April 16, 1852 and commenced the same year. The directors set a salary of \$2 per day and began to secure business. Confining its business to Wisconsin, losses were paid promptly and assessments were light. For years, nothing but favorable press and endorsements prevailed. However, behind the scenes, things were amiss. Company expenses grew with the Secretary's yearly salary of \$2,500 and the President's \$1,500 along with ample compensation to the Directors and other officers. Late 1870, the Secretary, George W. Bly went abroad and never returned. Rumors about \$55,000 missing from the company safe and gambled away, were rebuffed by management. Nevertheless, in early 1871 the company made a premium note assessment of 25 cents on a dollar. After a thorough examination by the Directors and a separate examination by the Secretary of the State for Wisconsin, the company was declared perfectly solvent and able to pay losses, notwithstanding that they had a serious cash flow problem with the only \$789 cash in the office and bank, and \$75,466.72 in bills receivable in June of the same year, in fact, the Directors took it upon themselves to raise the necessary funds on their own credit to pay all losses. In late 1871, the company made another assessment of 50 cents on a dollar. The same year, the President and Treasurer resigned. The new President, William Hobkirk, cashier at the Corn Exchange Bank in Waupun, became President. For the next three years things calmed down at the home office and business resumed. In June 1875 the Secretary resigned. In August, the President, William Hobkirk, and, as noted the chief cashier at the local bank, disappeared with a large sum of money missing from the bank's vault, where the Dodge County's assets were deposited. Days later the Directors declared bankruptcy, and on August 17 the state revoked the company's license.

The company had made its last dodge.

The Old Underwriter

**E** is for the <u>Eagle Insurance Company</u>, Cincinnati, Ohio, Bulau 194-195 The Eagle Insurance Company was incorporated under a special perpetual charter as a fire and marine insurance company on March 22, 1850 and commenced business on October 25, 1850 with a capital of \$100,000 comprising of \$25,000 cash and \$75,00 in notes, which were quickly paid. The company advertised itself in Ohio as a home company with no agencies. Out of state, the company wrote fire and marine insurance on lakes and canals and had agents in the transportation cities of New York, Wisconsin, Kentucky, Indiana and Missouri. Paying an average 6% semi-annual dividend the company paid its losses and seemed to have operated successfully. It appears to have ceased marine underwriting in the mid-1870s and by 1880 confined most of its business to Ohio.

In 1881 the Eagle, Citizens' and Dayton insurance companies, did not file their annual statements with the Ohio Department of Insurance. The companies claimed that they were created under special charters that preceded the state constitution under which insurance regulatory statutes were passed. They claimed that the insurance department had no jurisdiction over them.

It wasn't until 1885 that the state's Attorney General sued to force the companies to comply. On behalf of the numerous "Old Charter" insurance companies the Eagle Insurance Company went to court. Receiving adverse decisions at every level, the Eagle appealed to the Ohio Supreme Court in 1893 and lost. The Eagle appealed to the US Supreme Court, which on May 14, 1894 ruled in favor of the State of Ohio. Subsequently, the directors voted to retire the from business and reinsure in the Commercial Insurance Company of Cincinnati.

If it wasn't for its cast iron eagle fire mark, which is a beautiful example of the fine craftsmanship of the Cincinnati iron foundries, and its precedent setting court case, the insurance world would not remember the Eagle Insurance Company of Cincinnati.

The Old Underwriter

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If you have a photo that you would like to share, please email the editor. Maybe you have a photo with more signs!

# SAVE THE DATE!

Our 2021 convention is scheduled for October 21<sup>st</sup> to October 24<sup>th</sup>. Indianapolis is the site of the convention and the hotel will be Embassy Suites by Hilton, Indianapolis North!

As you know the 2020 convention was postponed so please save the date and make every possible attempt to attend our 2021 convention!!!!!!