



The Signevierist

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The Official Newsletter of the Fire Mark Circle of the Americas

President's Message

It is a historic time for the FMCA! This will be our 50th year convention as we get ready to embark for Phoenix on October 12-15. The first convention being held in New York in 1973, with Richard Doyle and Gene Morris as convention hosts, I am sure some members along with me will remember them both as great members of the FMCA and were long outstanding and very active members over the years.

But I am saddened by the lack of action and attendance by our membership. Tom Hewitt has been very hard at work trying to provide a place and a great convention for all. We have not been to Phoenix since 1996 and I know there are things that some have not seen that will be on our tour, the Musical Instrument Museum, and the great Hall of Flame with many firefighting items including fire marks.

If this organization is to survive going forward, we need participation by all the membership. Hotels are not helping us with the low number of attendees to the convention's which is costing the FMCA additional funds, having to pay for the minimum room and food charges that are required. I realize some of our membership is getting older, me included, (Soon to be 72). But I still enjoy seeing the places we go and spending time with those in attendance, some of whom have become very good friends over the years. Some of you I have never met, please attend your conventions.

It has been discussed to have the conventions in one central location where the most members live, but is that fair to the west coasters and centrally located members? Do we get a hotel and have no food or banquet and let everyone eat on their own? Do we not have a guided or arranged tour on Friday, then letting everyone go where they want on their own and no transportation to have to arrange? No evening cocktail time or hospitality room? Folks that is what is the biggest part of this organization, is getting together once a year and meeting and greeting the folks that make up this organization, trading stuff in the hospitality room that does

not go in the auctions, seeing other's collections either on paper or in their photos, viewing all the Silent and Live auction items in person, sure you can do it all online, but what's the use of the FMCA? But seeing what I am buying, handling it, checking for flaws, talking to other members that can look it over too and see if it is a reproduction or not, all done by our Auction Verification committee members and at no charge to our members, what a bargain.

Our organization and our conventions are only as strong as our members and their participation in the FMCA. Are our conventions going to end in Phoenix? Think about it!

Dave



“HOUSE INSURED AGAINST FIRE”

If you took away the insurance company name, logo, or historical crest from a fire mark, and inserted the above, you would have the makings of a basic fire mark. That is, people, upon seeing the sign, would know that the house was insured against fire damage. However, you may ask, but who is the insurer? Would it matter who the insurer was if there were only one company that provided fire insurance coverage?

While this may sound farfetched in today's world, the above scenario was how property fire insurance began in 18th Century France. In 1753, Louis XV, king of France, granted only one company, the *Compagnie Generale d'Assurances Contre les Incendies*, (General Insurance Company), the authorization to provide fire insurance on houses. In turn, that company affixed to each insured house a plaque with the initials M. A. C.L., which stood for *Maison Assuree Contre L'incinde*, (House Insured Against Fire).

The plaque was known throughout France, and so ubiquitous in Paris, that at one point it was reported that the wags said the initials stood for “Marie Antoinette cockled Louis.”

The development of modern fire insurance in France began in the early 19th Century. It was during this period that the mutual form of insurance began. One such company was the *Société D'Assurance Mutuelle Contre L'Incendie*, which was formed in 1816. Capitalizing on the familiarity of the earlier house plaques in Paris, the insurer was known by the initials in its name, “M.A.C.L.” In addition, the company also used “M.A.C.L.” on its house plaque, thereby obtaining free advertising for itself from the existing plaques on buildings. In 1818 the company changed its name to *Société D'Assurances Mutuelles Immobilières De La Ville De Paris*. Below is the obverse of a jeton issued by the company sometime after it had again changed its name.



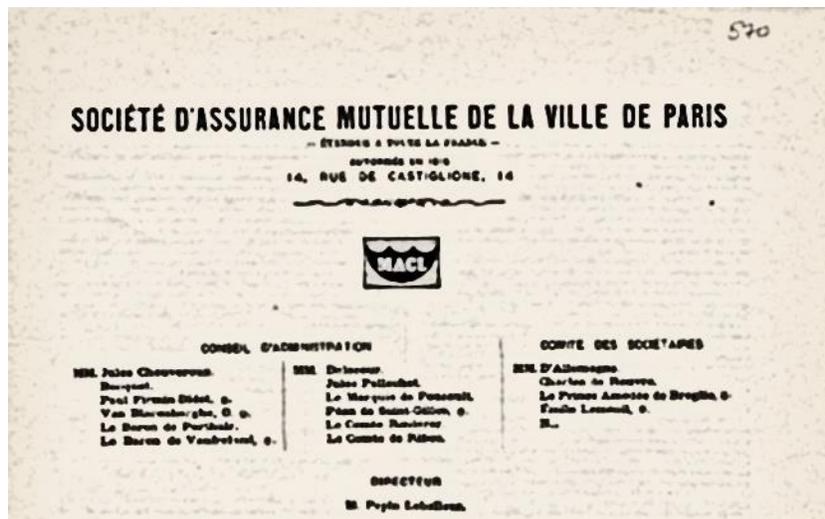
(Image 1) Note the plaque in the top center with the initials M. A. C. L. See insert to right of jeton.

Below is a modern French fire mark that is listed in the Addendum as BFR-MA-1 with the company listed as unknown.



(Image 2)

Based on the jeton's image, it's clear that the modern tin fire mark was issued by the same company or the current iteration of its name. After consulting the *1928-1929 International Insurance Intelligence*, I found a Paris mutual, *Société D'Assurance Mutuelle De La Ville De Paris*, (City of Paris Mutual Insurance Company) that was established in 1816. After a few Google tries, I found an 1896 French document with the image below:



(Image 3)

The emblem on the page is same as the jeton and the unidentified fire mark.

The reverse of the jeton in image 1, shown below, lists the founding date as 1817.



(Image 4)

While the company was authorized in 1816, they successively extended for periods of thirty years, starting from April 1, 1817. Some sources use the 1816 date, while others use 1817. The confusion of dates even extends to a variant fire mark identical to image 2 except that the founding date is 1817, instead of 1816.

While researching French plaques or fire marks, I've learned that fire marks in France are more a part of the culture than the United States. I've seen reference to fire marks in humor, travel and even gastronomy. An aphorism in the 1828 "Code Gourmand: Complete Manuel of Gastronome" has "Vegetables are the insurance plate; against

the fire of the stomach.” I guess that I should have eaten more vegetables as a kid. Also, in times of national unrest, mobs would tear down the fire marks with the symbols of other countries.

Who knew researching fire marks could be so educational?

Bob Shea

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Everything but the Fire Mark



While our organization has a few purists who choose to collect only Fire Marks, many of our members also collect what I call “peripherals”. I would define a “peripheral” as any insurance related item that is **NOT** a Fire Mark. Examples range from books to signs to letter openers to trade cards to currency and the list goes on and on!

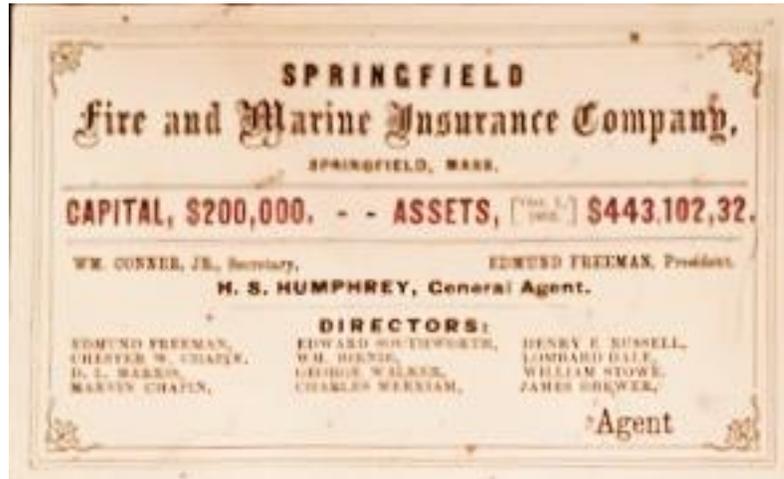
Some might ask, “Why spend time and treasure on peripherals when one could be developing a nice collection of only Fire Marks?”. My answer is very simple.... because it is **FUN!** Many would also add, it is usually much cheaper. Peripherals are a great avenue to contemporary history. They are nice companion pieces to Fire marks in one’s collection. They can offer additional information on a particular company or a particular time or event. The answers to this question are unending.



As an example, while I do not have a Springfield Fire and Marine Fire Mark in my modest collection, I was fortunate enough to buy a really nice paper Springfield F&M sign from a super collector, friend and fellow FMCA

member, the late Nick Jennings. Upon arrival, my first question was "When was this sign used?". While I could have called our resident expert on these questions (Bob Shea, CPCU), I decided to try and find the answer on my own. I have a modest collection of insurance trade cards so that was my first stop. I should note the sign presented Capital of \$300,000 and Assets of \$557,863.47. It also reflected the President was Edmund Freeman and the Secretary was William Conner, Jr.





In looking through my trade cards, I found 6 that were used by the agents and the Company when sharing information with customers and prospects. On a card dated October 1, 1863, Capital was \$200,000 and Assets were \$443,102.32. The next card showed Cash Capital and Assets of \$557,863.47 but it was undated. Another card which was dated reflected Capital of \$300,000 and Assets of \$576,789.06 on January 1, 1865. From these cards, I could deduce that my sign was made between October 1, 1863 and mid/late 1864.



Obviously other records like Insurance Department Reports could be used to answer the question, but I am very satisfied that my date range is very accurate.

Just like we are preserving history with our collections of Fire Marks, I would assert collections of peripheral items preserve history and add a nice bit of flavor to it. Should anyone have a Springfield F&M Fire Mark or trade cards they would like to part with, please feel free to contact me.

Logan Smith

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Newly Discovered Auto Tag!



Member Logan Smith has done it again finding an auto tag to a company not previously known to issue a tag. The United States Underwriters Company started in 1926 and consolidated with the Illinois National Casualty Company in 1933, making this tag around 90 years old! This tag is quite unusual, being the first known flat square-shaped aluminum tag. Also, this marks the 153rd company known to issue an auto tag. From records we know there are more out there that have yet to be discovered so keep your eyes peeled and message Logan Smith, Bob Shea, or Mike Brankowitz if you feel you have found a unique auto tag.