



The Signevierist

Issue Number 2023-4

The Official Newsletter of the Fire Mark Circle of the Americas

The Fire Mark: Proof of Insurance, advertising, or just a fashion statement?



The cabinet card and close-up listed above marks the third instance of an insurance company or agency advertising with a woman wearing fire marks. The first being Ted Lussem's card advertising the J.H. Auld Insurance Agency with 6 different marks. (See Signevierist 2011-1) Refer to addendum US-DB-1 for the second depicting an undiscovered mark from the Dakota Fire and Marine Insurance Company.

The insurance company listed on the banner is the Forest City Insurance Company of Rockford, Illinois. (1874-1914) For more company info check out the ABCs of American Fire Marks article 2021-1. This company issued two known fire marks.

The mark worn as a belt and as a hat in the photo is B.445. There is also a mark in the addendum listed as 445-X-1. The American Fire Mark Rarity Guide lists only one known example of B.445 in a museum collection, also the mark pictured in Footprints of Assurance. There are at least 3 marks in the picture above! I guess we all need to start checking the clothing section of antique stores!

If not a fashion statement, then...

WHAT IS A FIRE MARK?

Have you ever been asked to explain what is a fire mark to a non-collector? If you're like me, were you satisfied with your answer? I've seen quite a few definitions of fire marks over the years. Many were wrong, and just as many didn't quite get it right. I'm not even counting some of the items offered on eBay as, so called, fire marks. Not even all the marks in "Footprints of Assurance" are fire marks.

So, what's the most accurate definition of a fire mark? Here's what I have come up with:

A fire mark, also known as a badge or house plate, is an insurance sign designed to be placed on a house to identify the property as insured against fire.

I'd be interested to know what you think of this definition. Maybe, you'd like to try your own.

Bob Shea



Known as fill, the following piece appeared in local newspapers across the country during the 1870s:

"A Detroit man, anxious to protect himself from the frequent and annoying visits of traveling agents and patent rights men, has put a fire insurance plate over the door of his house, a sewing machine in the window, a patent washing machine on the porch, a patent hat rack extension in the hall and a lightning rod on the roof."

Bob Shea

THE ABCs of AMERICAN FIRE MARKS

Q is for the Queen City Insurance Company, Cincinnati, Ohio
1857 – 1870, Bulau 207

The Queen City Insurance Company was incorporated on March 20, 1851, as the Brown County Insurance Company. Its authorized capital stock was \$50,000 at \$25 a share, with the authority to issue up to \$100,000. At subscription, one dollar had to be paid with the rest in notes. The business of fire and marine insurance could commence when five hundred dollars of stock, paid in or secured, was subscribed to.

It does not appear that the company actually commenced operations and the charter was, no doubt, sold to Cincinnati interests, who on May 1, 1857, filed to change the company's name to the Queen City Insurance Company. The new owners fully subscribed to the \$100,000 stock with \$50,000 cash and \$50,000 in notes.

Always a small company, the Queen City never seemed to find its balance. For example, there were at least six different presidents and five secretaries in its fourteen years of operation and its board of directors was constantly changing.

It is hard to determine its scope of operations or profitability as the company did not publish any financial information in its advertising. The ad shown below is a typical one that only shows its capital, of which only half was paid. An early ad in 1859, and used into the late 1860s, listed the company as the Queen City Fire and Marine Insurance Company. No doubt, referring to the types of insurance written, rather than its legal name. Also, they may not have used agents and wrote business directly.

QUEEN CITY INSURANCE CO.,
OFFICE No. 35 WEST THIRD ST., CINCINNATI.

CAPITAL, \$100,000. DIRECTORS--A. L. Mowry, Leonard Swartz, J. L. Vattier, D. T. Woodrow
P. W. Strader, E. M. Shield, T. W. Farrin, H. C. Lord, Henry Fries, Henry
Varwig, Wm. A. Stewart, David Carroll, J. C. C. Holenshade, J. A. Drake, D. B. Pierson.

Insures Buildings of all kinds, Stocks, Furniture, and every description of property against loss or damage by fire.
Also, Steamboats and their cargoes against the perils of Navigation, on reasonable terms.

A. L. MOWRY, President. **L. T. CORIELL, Secretary.**

It wasn't until the *First Annual Report of the Ohio Insurance Department of the Auditor of State's Office*, that I was able to review the company's results for 1867. After ten years of business, its assets were just over \$80,200, \$50,000 of which were notes for capital. Its income was \$21,800 with \$36,600 expenses of which \$25,700 were for losses. Clearly, this was a troubled company.

Results for 1868 were not much better. While its assets improved to \$102,300, the largest portion consisted of \$74,000 in notes for capital stock. Presumably, \$24,000 of cash capital was replaced by notes. While losses were down, expenditures still outperformed income.

Results for the Queen City's last full year of operation in 1869 showed assets of \$91,000, which composed mostly of stock notes for \$74,000. Again, expenditures outperformed income. Clearly, the company could not continue and in 1870 the Queen City Insurance Company of Cincinnati retired.

Its wonderful round fire mark with the "Uncle Joe Ross" steam fire engine is all that remains.



The Old Underwriter



AND NOW, SOMETHING COMPLETELY DIFFERENT:
BULAU 159

*Office Home Mutual Fire and Marine Insurance Co., }
St. Louis, October 29, 1859. }*

We have used Heimstreet's Hair Preparation, (Inimitable Restorative,) and find it to answer the purposes for which it is designed, better than any thing we have ever used before, and can recommend it in the highest terms.

**B. B. HENRY, }
C. L. CHESTER, }
G. V. CROSS. }**

Bangor Daily Whig and Courier, Bangor, Maine. February 8, 1861, page 4.
Newspapers.com

The same ad was also run in Sacramento, CA, Mobile, AL and Jackson, TN. None of the above names were officers or directors.

Sometimes the underwriters have a little too much time on their hands.

Bob Shea

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Merry Christmas, Happy Hanukkah, and a wish for a Happy New Year to all FMCA members!