



# The Signevierist

Issue Number 2007 – 4

The Official Newsletter of the Fire Mark Circle of the Americas

## 2007 LOUISVILLE CONVENTION

**J**UST AFTER CHECKING IN at the Galt House Hotel on Thursday the attendees were greeted by the smiling faces of the welcoming group, who passed out a goodie bag with an updated agenda for the weekend. First up was a cocktail reception that evening sponsored by the former FMCA Presidents at which everyone had a chance to catch up with old friends and make arrangements for dinner. After dinner the Hospitality room was open with more chance to swap fire mark stories. Before leaving, everyone was reminded by Dave and Mary Wingses to be on time for the next day's bus tour.

Friday morning we boarded the bus, were greeted by our tour guide, Geanna Gardner, and were off to Churchill Downs, Home of the Kentucky Derby. The racetrack had the world's largest quinine museum and a film, "The Greatest Race," on a huge 360-degree screen that was overwhelming. You were right there on the day of the Derby. We even got to see the horses exercise on the track. You certainly could see that they take their horse racing very seriously in Kentucky.

Our next visit was to the Louisville Fire Department Learning Center and Museum, where Chief Mark Abner greeted us. While having our box lunch we watched an excellent video on the history of the Louisville Fire Department. Later, while touring the museum, we spotted a Fire Department Insurance Company, Bulau 136, in a case. Naturally we had the case opened and there was a great deal of interest in the mark because there was one of these rare marks for sale in Saturday's auction. After the tour we again boarded the bus bound for the Louisville Slugger Museum and Factory. You had to pass a replica of the famous bat that was 120 feet tall and 68,000 pounds to enter the museum building. First we saw a film, "The Heat of the Game," and later visited the factory. On the way out we all received a miniature Louisville Slugger. It was a wonderful day for the group. You could see that the people of Louisville love their city.

Saturday started with the business meeting. Since our President, Gabe Laubacher, was seriously injured in an automobile accident, Linda Anderberg, Vice President, ran the meeting. Following the meeting, our guest speaker, Cletus Blandford, took us on a tour of old Louisville firehouses, while at the same time giving us a different slant on the history of the Louisville Fire Department. Those in attendance thoroughly enjoyed the tour. Following the tour, we were all fairly busy with lunch, determining bids for the live auction on items we might take home and checking on bids in the silent auction.

Tom Hewitt, who did an admirable job filling in at the last minute for Gabe, did the live auction of 108 marks and insurance/fire memorabilia. The total auction sales were \$27,694. The highest auction sale price was \$4,600 for the Fire Department Insurance Company of Cincinnati mark. The second highest was \$3,600 for a mark of the City Insurance Company of Cincinnati. The prices realized for each of these marks topped the highest selling mark in the 2006 Williamsburg Auction. See Ed Schlesinger's report of more auction highlights in this issue.

The tone of the Saturday Banquet was set by the entertainment of The Derbytownt Quartet, whose Celtic and Early American music played on guitars, flute, penny whistle and hammed dulcimer provided just the right background for quiet conversation and eating enjoyment. The food and service of the Galt House was exceptional. Linda Anderberg thanked our hosts, Dave and Mary Wingses, and presented them with a

host's plaque to commemorate their work. This year, again, the Max Klein Trumpet went to Linda Anderberg, while Tom Hardy was presented the Morton T. Werner Award for outstanding service to the FMCA. Linda closed the convention with the hope that we all will be able to gather next year in West Palm Beach, Florida.

Bob Shea

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## FOUR in ONE

BEING AN AVID READER, a history buff, an ex-insurance adjuster and a member of the Fire Mark Circle, I recently found a book that captured all of my interests. The book was *Isaac's Storm, a Man, a Time, and the Deadliest Hurricane in History* by Eric Larson, published by Vantage Books, A Division of Random House Books, Inc., New York, 1999. Mr. Larson vividly details the days prior to the actual impact of the monstrous wind and waves which caused so much loss of life and physical damage. This is a history of the 1900 hurricane that destroyed Galveston, Texas and took 6,000 lives. The four main characters are Isaac Monroe Cline, the hero/villain; his younger brother, Joseph; Willis Moore, the arch-villainous Director of the US Weather Bureau; and the hurricane itself. Moore was a political hack assigned by the President to reorganize a recently formed government bureau whose track record to-date was unimpressive. The bureau was to the point of possible abandonment. To reduce the margin of error by individual substations, Moore directed that all predictions were to be issued from Washington after review by him. This was despite the fact he had no weather experience but only managerial. Further, he was engaged in a running feud with the Cuban Weather Bureau. Cuba had just become an independent nation. Their location in the Caribbean and more experienced staff made them better qualified to predict hurricanes and their most likely path. Moore was no weatherman, but he was a dictator. Of all the bureau personnel, Cline was probably the most knowledgeable.

Isaac Monroe Cline, as a youth, had an inquisitive mind about science, especially meteorology, a little known science at the time. Upon graduation from college he joined the US Weather Bureau whose staff instruction included Army semaphore and cavalry tactics (both useless) but little weather instruction. He was assigned to several mid-western weather stations where his only duties were to record conditions at sunrise and sunset. He took advantage of this free time to attend medical school. Doctor Cline's practice was secondary to his position at the Bureau where he made astute observations and keep meticulous records. He was a self-taught expert for the time, though unrecognized as such. This earned him a promotion to station chief at Galveston, a key post in the sparsely located weather offices.

Dr. Cline married, had children and opened a small medical practice. He built a large, more than substantial home on pilings, only a few blocks from the Gulf. Galveston is an island whose highest point was only six (6) feet above high tide. Brother Joseph joined Isaac as an assistant weather person and a boarder at the Cline home. Life was idealistic until the fall of 1900.

That fall a minor storm originated off the west coast of Africa. Simultaneously, there was a low-pressure area hovering over north Texas and Oklahoma, which created high temperatures, humidity and a severe draught over the lower-middle southern states. It continued to build over several weeks and was known to Cline and Washington.

As the Galveston storm traveled westward across the Atlantic, it picked up speed and size. In researching the storm, Lawson was able to obtain ship's logs from those in the area on the dates on the map that delineate the storm's track. On October 5<sup>th</sup>, the Cuban Bureau identified the storm as a hurricane. Its probable path into the Caribbean was predicted by the Cuban Bureau and reported to the US Bureau Office in Cuba. Washington had given strict instructions to ignore all communications from this foreign bureau. After all, the US Bureau's own records showed that all prior hurricanes, once they were off Cuba, had turned abruptly north and followed Florida's east coast. This one would no doubt do the

same. Washington's official forecast was warm and sunny for the west coast of Florida, Alabama, Louisiana, and Texas for the 72 hours preceding its landfall. Cline's own predictions were the same. What all of them failed to recognize was the effect of the stationary low-pressure trough over north Texas and Oklahoma. This acted as a huge vacuum that sucked the hurricane around the tip of Florida into the Gulf at an ever-widening arch and speed. Impact occurred on the evening of October 8, 1900, and then all HELL broke loose.

If you want to learn what happened to the many persons who were specifically mentioned in this horror tale, you will have to purchase the book or borrow one from your local library. For the purpose of this article you have been given all you need to know concerning the tie-ins to the FMCA and myself: 1. As an avid reader, I found this book to be a thriller from beginning to end; 2. From the viewpoint as a history buff, certainly this disaster is one of the best documentaries of its kind and relates to FMCA as Tom Hopkins took us to Galveston during our 1998 Convention; 3. As an ex-insurance adjuster I am always fascinated by great storm stories and this is one of the greatest; 4. As insurance people two maps are of particular interest, (a) ... the map showing the progress of the hurricane from Africa through Galveston, the USA into Canada, still doing damage, until finally it expired over the North Atlantic; (b) ... the Sanborn-Perris map used by the author Lawson to delineate the flood areas. [Unfortunately we are not able to reproduce the maps.] For those who do not recognize the Sanborn Map relationship to the insurance industry I recommend you contact our archivist, Dave Wings, for the article about them. There was one other bonus for me. A local storekeeper had kept a personal Dunn and Bradstreet record of local citizens prior to the storm. It survived, and it is a part of the Galveston Flood Museum. The Lawson often referred to this document, which is now known as the Giles Directory.

I hope you enjoyed this as much as I enjoyed reading the book and writing for the Signevierist.

Jim Giles

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### PURPOSE OF FIRE MARKS?

THERE HAS ALWAYS been a question regarding the true purpose of the insurance company issued fire mark. Ideas range from a sign to responding firefighters indicating a property was insured so they would exert their best effort to extinguish the blaze in hopes of a nice reward, to the mark being a deterrent to the would be arsonist (after all if they knew a house had insurance, they certainly would not leave the offended owner totally helpless and hopeless).

In the early insurance literature I have reviewed, it seems the predominant function of the fire mark was that of advertising for the company that insured the risk. The literature (some of which has been shared by the editor in previous issues) indicates the importance of the agent **promptly and properly affixing** a "house plate," that is, fire mark, to the structure immediately upon taking the business. This information would seem to lend credence to the proposition that the primary purpose of a fire mark was to advertise the company to others in the area.

While there has always existed a close and usually cordial relationship between the fire departments and fire insurance companies, there is a major question regarding if insurers ever paid a "per fire bounty" for a department's efforts. In my limited research, I have discovered where insurance companies purchased fire wagons, engines and various accessories for local departments. I have also seen where in limited cases a special payment was made to a department (presumably for helping the company avoid a major loss). What has not been discovered is any indication in any agent's manual or insurance company records reviewed that a "per fire bonus or bounty" would be given to a local department. **If any reader has documentation of this activity, your editor and this author would welcome a copy of the "evidence."**

Logan Smith

## THE TEXAS INSURANCE AGENT

**M**OST OF US have heard of the shrewd Yankee trader, but have you heard of the Texas insurance agent? Tom Hewitt referred me to a website for the town of New Braunfels, Texas, which has a small fire museum open to the public. While reviewing the site I came across the following: "

"In 1877 the Turner Fire Company was established in New Braunfels...A wooded hand pump fire engine purchased from the Galveston Fire Company was put into use since there was no water system built as of yet. Water wells and bucked brigades were utilized to service as the water source. The Turner Fire Company was a private fire company that sold insurance policies to homeowners. The homeowners paid for the fire protection services. A marker was placed on the front of the home. If the Turner Fire Company responded to a home where no marker was seen, the Fire Company simply returned to its station leaving the homeowner to find help among his neighbors in putting out the fire."

It would be neat to find a "marker" used by the Turner Fire Company. Who knows, maybe it said "Aetna."

Now we know why they say, "Don't mess with Texas." If you're ever in the area be sure to visit this delightful town. Their site is [www.nbtexas.org](http://www.nbtexas.org).

Bob Shea

## GUARDIAN FIRE Bulau 410

The following from the July 1871 issue of the Western Insurance, p. 620, is under the heading:

[From our Special correspondent]

### ZEPHYRS FROM PHILADELPHIA"

"The Guardian Fire & Marine Insurance Company of this city, ... a wild-cat [insurer] of the broadest stripe... is now on its last legs; its office furniture was sold a few days ago on an execution for rent and was brought by the landlord, who now in consideration of a month's rent in advance has rented it to them, and so they are still issuing their worthless policies to those who are green enough to bite. The thousand and one creditors who are continually calling with the *fortorn hope* of getting their little bills settled, nearly always find the door closed, consequently it is presumed that the concern is either in "secret session" or is doing a "curb-stone" business."

Bob Shea

## THIS AND THAT

**I**F YOU haven't already paid your 2008 dues, please send your \$30 to Howard Girdlestone.

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**Y**OUR EDITOR was suitably chastised [One of Tom Tye's favorite phrases.] in Louisville for not including a copy of Ted Lussem's photo of the Des Moines Fire agent in the last newsletter. It's enclosed for your enjoyment. *Mea maxima culpa.*

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**F**ROM LOGAN SMITH: I am preparing a complete census of variants of State Farm auto tags. If you have any early State Farm auto tags in your collection, please send me a photo or detailed description. Thank you.



## A REVIEW OF THE LOUISVILLE AUCTIONS

THERE WAS PLENTY of activity in both auctions at our 2007 Convention in Louisville.

75% of the lots in the Live Auction and 58% of the lots in the Silent Auction were sold.

### *The Live Auction*

The Live Auction contained 101 lots [four lots having been determined to be reproductions, three lots having been withdrawn and one lot entered twice] consisting of the following types of material:

Fire marks:

United States: 33;

British Isles [United Kingdom and Ireland]: 31;

Other countries: 10;

Signs: 10; and

Other items [ledger markers, grenades, etc.]: 17.

76 of these lots were sold.

As may be expected, lots containing U.S. fire marks realized the ten highest prices, with these ten lots being dominated by two marks from Cincinnati companies and five marks from Philadelphia companies. Similar to the 2005 and 2006 Live Auctions, fire marks from Cincinnati companies realized the highest prices. Of these ten fire marks, five were composed of cast iron, two of tin and one each of lead, brass and zinc.

The following is a list of the top ten Live Auction lots, ranked in the order of the price realized by each lot:

<u>Lot No.</u>	<u>Bulau No.</u>	<u>Description</u>	<u>Price Realized</u>
79	136	Fire Department Ins. Co., Cincinnati, cast iron	\$ 4,600
69	157	City Ins. Co., Cincinnati, cast iron	3,600
1	16	The Philadelphia Contributionship, lead and wood	1,600
84	294	Washington Mut. Fire Ins. Ass'n, Louisville, KY, tin	1,025
62	38	Mutual Assurance Co. [Green Tree], Phila., cast iron	825
25	91	Fire Association of Philadelphia, brass	750
54	320	United Firemen's Ins. Co., Philadelphia, cast iron	725
107	US-PB-1	Peoria Marine & Fire Ins. Co., Peoria, IL, tin	675
5	312	United Firemen's Ins. Co., Philadelphia, cast iron	600
106	381	State Mutual Fire & Marine Ins. Co, Hannibal, MO, zinc	535

### *The Silent Auction*

There were 251 lots in the Silent Auction. 141 lots were sold.

Lot No. 168, a heavy metal pin from the Pennsylvania Hose Company inscribed "21", realized \$150.00. Lot No. 38, a brass letter opener inscribed "Fire Association of Philadelphia 1817" on one side and "Golden Anniversary Trezevant & Cochran, General Agents Dallas 1876-1926" on the other, realized \$100.00.

Of the ten Silent Auction lots realizing the highest prices, the remaining eight lots were:

<u>Lot No.</u>	<u>Description</u>	<u>Price Realized</u>
223	Bulau, <u>Footprints of Assurance</u> (1953)	\$55
141	Reproduction fire mark, "Squatty" Green Tree, BU 40	52
231	Wright, <u>The British Fire Mark 1680-1879</u> (1982)	30
46	Metal statue of an eagle, Eagle Star & British Dominions Insurance Co.	25
146	Reproduction fire mark, Firemen's Ins. Co., Baltimore, BU 117	25
174	Auto tag, State Farm Mut. Auto Ins. Co., California County Farm Bureaus	25
230	Insignia/grave marker, Brownville, NY Fire Dept.	25
40	Brass paperweight, The Hartford County Mutual Fire Ins. Co.	22

FMCA thanks all consignors and bidders who participated in both auctions for making them as successful as they were.

Thanks to everyone who donated items to both auctions. 100% of the proceeds realized from these donated auction items went to FMCA.

Thanks to the Auction Lot Verification Committee [Bob Shea, Chair, and members Bill Evenden, Peter Faber and Tom Hardy] for its yeoman work in examining and authenticating all of the fire marks in the Live Auction.

Finally, thanks to Linda Anderberg, our Auction Chair, to Tom Hewitt, our auctioneer [filling in for Gabe Laubacher] and to everyone – Tom Hardy, Jan Hardy, Ted Lussem, Logan Smith and Linda Borgstrom – who assisted them in staging both auctions.

– Ed Schlesinger

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### IN MEMORIAM

OUR Glad and Sad Committee Chairman, Glenn Hartley, reports that Kenneth "Ken" Kiernan passed away on September 29, 2007. Ken was a long time FMCA member and served several years as our Auction Chairman. Memorial gifts may be sent to:

Alpha-1 Foundation  
2937 SW 27th Avenue  
Ste 302  
Miami, FL 33133

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*Bozisto*

Greenville, Iowa.





Get your calendar out!

The FMCA Convention in 2008 is  
in West Palm Beach, Florida

The Sunshine State

**mark the dates:**  
**October 30, 31 and Nov. 1st. & 2nd**

*See you in Sunny Florida!!!*



*Bill and Lore Evenden*

