



The Signevierist

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The Official Newsletter of the Fire Mark Circle of the Americas

CITIZENS' FIRE INSURANCE COMPANY, Bulau 473

THE FOLLOWING is the provenance of the Citizens' Fire Insurance Company, Columbia, South Carolina, 1896-1896. Bulau lists the mark as "rare."

The Annual Cyclopedia of Insurance of the United States, 1897-8, Edited by H. R. Hayden, pages 571-72:

"SOUTH CAROLINA WILDCAT INSURANCE COMPANIES. There was an outbreak of wildcat fire insurance companies in South Carolina in 1896, but it was suppressed as soon as the State authorities were made aware of the facts. The representatives of fraudulent insurance companies and Lloyds selected this State for their operations, after they were driven out of Virginia and suffered a set-back in New York. They organized the Atlas Fire Insurance Company of Columbia, Citizens' Fire Insurance Company of Columbia, Industrial Fire and Marine Insurance Company of Charleston, and Charleston Fire and Marine Insurance Company. One E. I. Wiant was secretary of the Columbia companies, and Frank W. Anthony, a notorious underground operator, represented them at the North. The latter flooded New York and New England with circulars to agents asking them to send him business for these concerns, and offered 25 per cent. commission. The companies had no capital or assets, and when it was discovered that they were fraudulent the comptroller of the State of South Carolina procured a warrant for the arrest of Wiant. He fled from Columbia, but was arrested at Charleston and taken back to the former city and placed in jail. On being examined before a magistrate he pleaded guilty of violating the insurance laws of the State, and after paying the fine imposed by the court left the State hurriedly. Creditors seized the office furniture, and this was the end of the companies. But as late as February 1897, Anthony was soliciting business for them in Canada. The South Carolina Legislature, at its session in 1897, passed a stringent law, the effect of which is to make it impossible that such companies can organize and maintain an office in the State hereafter."

It is doubtful that this cast iron piece, which does not even show the name of the insurance company, is in fact a fire mark, let alone attributable to such a "wildcat" insurer.

I propose that the FMCA issue an addendum on the mark relegating it to "The Spurious and Unidentified." Please send your comments and suggested wording to the Editor.

Bob Shea, Editor

IN MEMORIAM

IT IS WITH SADNESS that I inform you of the death, on February 21, 2009, of Ted Hodson. Ted and Keeta have been regular attendees at our conventions for many years. Most recently, Ted and Keeta were our hosts for the 2006 FMCA Convention in Williamsburg, VA. Ted will be missed. We offer our condolences to Keeta and family.

Also, long time FMCA member Walter Lee died on March 20, 2009. Walt manufactured plaques including fire mark replicas. His custom pieces for the fire service may be found in numerous firehouses in Pennsylvania. Our sympathies go out to his wife, Sarah and family.

Donations in both their memory were sent to the Navy-Marine Corps Relief Society and the Salvation Army, respectively.

THIS AND THAT

US-FB-1, the "FRANKLIN / INDIANAPOLIS". The Franklin Insurance Company was incorporated in 1851 in the town of Franklin, Indianapolis. It wasn't until March 4, 1873 that the Charter was amended to "the city of Indianapolis..." Since "Indianapolis" is on the mark, the dates of the mark should be 1873 – 1889, reinsured by the German American Ins. Co., NY.

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As late as 1878 the Manual of the Home Insurance Company of New York listed "house plates" as agency supplies.

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In order to keep everyone's Directory up-to-date the Secretary will issue a quarterly Addendum Sheet to the newsletter as needed. Enclosed is your first update.

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Just a reminder to reserve the dates of October 15-18, 2009 for the FMCA Convention at the Holiday Inn Albany on Wolf Road, Albany, New York.

THE HOUSE BEAUTIFUL

THE FOLLOWING excerpt is from the short story *The House Beautiful* by William C. Gannett:

"Man and woman are but larger birds, borrowing more of the world-material to make a bigger bowl a little cosier. From a fellow-mortal they buy a lot or a farm instead of a tree-bough: they fence it in and call it theirs, as if they owned the acres through to China,--and put a mortgage on it, notwithstanding, because it is too large to pay for. Then they build four walls with a lid, to box in a little of the blowing wind; screw on this box a door-plate and insurance-sign (underline added by editor); divide it inside into chambered cells; line these cells with paper and carpets instead of moss and horse-hair; and proceed to fill their pretty box of cells with decorations and conveniences. This is their "home.""

TIFFANY on HOUSE PLATES

Tiffany's Instruction Book, for Fire Insurance Agents by H. S. Tiffany, page 78, 1883, has the following advice on the use of "House Plates;":

"The general use of these little signs is to be commended, and in no other way can a company secure so lasting an advertisement as by using them. There is of course a difference of opinion in this, as in other matters among underwriters, regarding the means to be adopted to introduce and advertise their companies, but we cannot agree with some, in the opinion, that the use of house plates is a needless expenditure. These little reminders cement, as it were, the bonds of faith in the security and protection extended by a company and it is a common thing to find parties who believe that their property is not insured unless they have a house plate nailed to their buildings, and then they look upon them with pride, and feel that, in case of loss, their duty to their families has been done, and ample security provided.

"Agents should always have a supply of house plates on hand, and in all cases, as soon as possible after a policy is issued, go and put them on every building, insured by their respective companies. Do not give them to the assured, with a request that they will nail them up, but go yourselves and plant your colors on every building insured in and by your respective companies, and you will find that it will prove a paying investment not only for your companies but also for yourselves."

Bob Shea

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## **CIVIL WAR HISTORY FROM THE BOARD OF ST. LOUIS MARINE UNDERWRITERS**

**I**N THE LATTER PART of April 1861, at the beginning of the Civil War, George D. McGunnege, president of the Board of Underwriters, announced that the insurance companies of St. Louis had adopted a special clause to cover all future shipments, and to be attached to all cargo policies, as follows:

"Warranted, by the assured, free from claim or loss or damage arising from civil commotion, or from piracy, seizure, sequestration or detention and overpowering thieves, or the consequences of any other hostile act of the government or people, person or persons of any State or States claiming to have seceded from this Union."

The companies also decided to cover the war clause by charging double rates net.

Bob Shea

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CIVIL WAR TIMES

THE VIRGINIA incorporating provisions of the Farmville Insurance Company, March 3, 1863, had the usual legal verbiage "provided, that such by-laws, ordinances, regulations or acts be not inconsistent with the laws of this state or of the Confederate States."

Bulau #484

The letter below was sent to three different individuals at different addresses; two of the letters were returned as undeliverable:

Dear _____;

I am the editor of *The Signevierist*, the newsletter of the Fire Mark Circle of the Americas. I am researching an article on the insurance company that issued the fire mark shown below. Alwin E. Bulau in his *Footprints of Assurance*, page 119, attributes the fire mark to the

“Farmers Mutual Insurance Company,
Barry County, Missouri, 1904-.”

My suspicion is that the correct company’s name should be:

Barry County Farmers Mutual Fire and Lightning Insurance Company
Purdy, Missouri.

My research shows that “Barry County Farmers Mutual Fire and Lightning Ins. Co.” was organized and incorporated in 1904. This agrees with the above date. I suspect that the “Fire and Lightning” and later the word “Farmers” were dropped to arrive at the current name of “Barry County Mutual Insurance Company.”

I would appreciate it if you can advise if I am correct about the fire mark, and, if so, can you advise the dates the name was changed?

Any assistance would be greatly appreciated.

Sincerely,
Robert M. Shea

Because the company merged in 2007, there is little likelihood that the question will be answered. Based on my research, I offer the following updated information for Bulau’s number 484:

Barry County Farmers Mutual Fire and Lightning Insurance Company
Purdy, Missouri
1904 – 2007, under the name of “Barry County Mutual Insurance Company” the company merged with the Farmers Mutual Insurance Company of Nodaway County, Maryville, MO.

Bob Shea



A PUZZLEMENT

The following notations are from pages 373-374 of:

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*An Account
of the
Fire Insurance Companies
Associations Institution Projects
And Schemes
Established and Projected
In
Great Britain And Ireland
During the 17th and 18th Centuries
Including The
Sun Fire Office
Also of
Charles Povey
The Projector Of That Office
His Writings and Schemes*

Compiled by
Francis Boyer Relton

1893

“In Notes and Queries, Series V., vol. iv, p. 128, attention was called to a discovery in America, which is a fruitful theme for conjecture.

“Some time between 1860 and 1870 a very old house, called Wharton House, in the south part of Philadelphia, was pulled down. In the front of the house a Festival was held about 100 years before, when the British Army was in Possession. In removing the walls, an iron plate about one foot square was discovered (apparently a Mark, or as it was then called a Fire Badge) unlike those in use by old established Companies in Philadelphia, with a representation thereon in relief of a hand Fire Engine, with the letters F.I.C. underneath.

“The Enquirer would lead us to suppose that the Mark must have been affixed to the Building prior to 1770. He admits that the Mark was unlike those of “the old established Companies in Philadelphia.” to which we have just referred; but he did not seem to be aware that at the date referred to there was only one Company in existence in America. We do not believe that any English Office was then operating in that country, and the Mark in question does not correspond with any in use by English Companies.

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“Further investigation, now doubtless impossible, might have proved that the Mark belonged to a later date than was supposed, and was affixed by some more modern Company. Could it have been the *Franklin Insurance Company*?”

The above comment is followed up on pages 582-583:

‘We are indebted to the courtesy and kindness of Mr. J. Griswold, of Brooklyn, New York, author of the *Fire Underwriters*’ Text-Book, etc. for a copy of *The Chronicle* of 24 December, 1891, containing a most interesting article by him on –

Fire Insurance Companies and their Emblems.
House-Marks or Badges: Trade-Marks, Plaques or
House-Plates of Ancient and Modern Times.

“With numerous illustrations, very many being reproductions of photographs which he was permitted to take from the originals in the possession of Mr. L. C. Madeira, Underwriter in Philadelphia, who it is believed has the largest Collection of House Marks in the United States.

“From the information given by Mr. Madeira, Mr. Griswold has been able to furnish a solution of the question respecting the Firemark referred to in p. 373, which was found on the Old Wharton Mansion in Philadelphia, and which is now in the possession of the *Old Green Tree* Office of that city. Our conjecture was right as to its being the mark of a modern Company, and from an unpublished history of the *Firemen’s* Insurance Company, Baltimore, Mr. Griswold gives sufficient description (in addition to a picture) of the Badge of that Office as to satisfy us that it was their Firemark which was referred to.

“There is however one point of difference - the original Badge was circular, with a ring at the top for the purpose of hanging it on a hook.

“Every Building insured was to have a Badge, which was to be returned to the Office when the owner discontinued the Insurance.

“ The Company may have found that such movable Badges were capable of being stolen, and so have altered the shape to one foot square as more convenient for affixing to houses.

“ We therefore feel justified in saying that the Mark appertained to the *Firemen’s* and *not*, as we had suggested, to the *Franklin* Insurance Company.”

If any member of the FMCA has any information on a square FICo fire mark of the Firemen’s Insurance Company, Baltimore, MD, B114-117, please advise your Editor, Bob Shea.

2009 FMCA CONVENTION

The co-hosts of the upcoming Albany/Upper Hudson River Convention, Bill Thomas and Hal Sandstrom, believe you will very-much enjoy the program. On Friday, October 16, visits will include Lindenwald, the homestead of President Martin Van Buren, which is a nicely-appointed Italianate mansion. Next, we will travel to Hudson, NY for lunch and a tour of the Hudson Fire Museum. The most spectacular collection of parade fire apparatus highlights the exhibits. In the afternoon our visit will include Olana, the Moorish style home of Frederich Church--who was the most prominent and successful painter of the 19th century "Hudson River School". Great views of the Hudson River and the Catskills can be seen from the estate.

We would also like to encourage you to consider expanding your visit to the Convention by 2-3 days so you can take advantage of additional sights in the Southern Hudson Valley or in the Albany/Saratoga area. For example, if you fly into NYC and rent a car, proceed north on I-87 (New York Thruway) to exit 18, go east over the Mid-Hudson Bridge to Route 9 North 3 miles you will be in Hyde Park. Go to the Culinary Institute for lunch or dinner (3 restaurants--French, Italian, American/Continental) and a tour.

Must-see visits in the area include FDR's home and the Vanderbilt Mansion. Hyde Park B & B's include:

Inn the Woods B&B - 845-229-9331

Journey Inn B&B - 845-229-8972

Willows B&B - 845-471-6115

If you want to try something really different, you might try the MOHONK Mountain House, a large Adirondack-style hotel. It is 18 miles from Hyde Park, but worth the drive even if only for lunch (1-800-772-6646).

Alternatively, flying in early, or staying late, at our host hotel in Albany--Holiday Inn at 205 Wolf Road (518-458-7264) permits time for visiting sights in downtown Albany such as:

- * State Capitol (32 years in its construction!)
518-474-2418
- * Schuyler Mansion - 32 Catharine Street
518-434-0834
- * Ten Broeck Mansion - 9 Ten Broeck Place
518-436-9826

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Albany Aqua Ducks & Trolleys are a fun way to see Albany, including a Splash into the river for a mariner's view of the Capitol city. (518-462-3825). While Bill Thomas will be preparing a short list of quality restaurants in downtown Albany for your Convention packet, those arriving early might want to try:

- * C. H. Evans Brewing Co. - 19 Quackenbush Sq.
518-456-1653
- * Jack's Oyster House - 42 State Street
518-465-8854
- * Brown Derby - 22 Clinton Street
518-463-1945

In any case, food at the Holiday Inn is very good, and there are a number of restaurants on Wolf Road as well.

In Saratoga sights would include:

- * Shops and restaurants along Broadway, the main Street
- * NY State Military Museum - 518-581-5100
- * National Museum of Horse Racing - 518-584-0400
- * Saratoga Auto Museum - 518-587-1935

The Saratoga Battlefield is also a short drive from city center. Sorry, but the horses only run in August!

More to come as we get close to the October 16-18 Convention.