



The Signevierist

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BULAU 429



“This is the only mark in the entire collection whose identity is somewhat doubtful.”

THE ABOVE quote is from *The Insurance Company of North America Collection: American Fire Marks*, 1933, page 116. Even though the INA “somewhat doubtfully attributed” the mark to the Union Fire Insurance Company, 1871, Nashville, Tennessee, Kenneth Dunshee in his *Engine!~Engine!*, published in 1938, page 41, had no trouble attributing the mark to the Union Fire Insurance Company. Dunshee added the additional information that the company ceased business prior to 1873. The same attribution and dates are in *Footprints of Assurance*, published in 1955.

One might ask, why was INA doubtful? They had good reason to doubt its identity because the name of the company was the Union Insurance Company; there was no “Fire” in its name. This information is found in the *Acts of the State of Tennessee Passed by the First Session of the Thirty-Sixth Assembly for the year 1869-1870*. Nashville: Jones, Purvis & Co., 1870, Chapter LXVII, Sections 30-43, pp. 471-474. The company was authorized to “insure against loss or damage by fire, lightning, wind, or tornado, or any other insurance whatever, that the Directors deem proper, including life and accident insurance...” While the Home Office was Nashville, Tennessee, the company may “be moved to any other town or place in the State.”

Having established that there was a Union Insurance Company organized in 1870, in Nashville, why does the mark attributed to the company has the initials “U F I Co.”? Where did the “F,” presumably referring to “Fire,” come from? The obvious answer is that the “F” represents the type of insurance the company wrote. If that is the case, then this mark is the only mark I have seen where the type of insurance is designated even though it is not in the actual name of the company. The

usual practice is not to show the type of insurance on the mark itself. The number of company marks that show “F,” “Fire,” “F & M,” or “Fire and Marine” is very small out of the hundreds of different marks. Listing the type of insurance was redundant. Anyone would know that the mark on a building was for fire insurance. Besides, the company was chartered to “insure against loss or damage by fire, lightning, wind, tornado, or any other insurance whatever, that the Directors deem proper, including life and accidental insurance...”

There is another problem identifying the company. There is no record of a Union Insurance Company writing insurance in Nashville. After searching online and finding nothing, I contacted John Eubank, a fellow FMCA member, who lives in Nashville, and asked for his assistance. John went to the Nashville Public Library and reviewed the Nashville City Directories for 1870 to 1875 and found no reference to the company. There also was no reference to the men who were the recorded charter organizers of the company. John also visited the Nashville Archives and found nothing. After checking the business sections of the period newspapers and finding nothing, John concluded that if the company operated in Nashville, it was small or it never got off the ground. It may have even operated in another city.

Having determined that the mark is wrongly attributed to the Union Fire Insurance Company, the problem was to determine whose mark it was. While at the New York City Fire Museum, which has the entire fire mark collection of the Home Insurance, I had a chance to examine all five specimens of this mark. During the examination it was pointed out to me that one specimen had a paper tag glued to the back with the notation “United Firemen’s Insurance Company, Nashville.” At first I didn’t believe the label because that was the name of a Philadelphia insurer that issued fire marks that depicts a Reany, Neafie and Company steam fire engine and not a hydrant. I had second thoughts when I came home and decided to Google “United Firemen’s Insurance Company of Nashville.” BINGO! You can imagine my surprise when I got a few hits. The initials “U F I Co” on the mark fits the company’s name.

From the *Acts of the State of Tennessee Passed at the First Session of the Twenty-Ninth General Assembly for the Years 1851-52*. Nashville: Bang & McKennie, 1952, Chapter CLVI, pages 225-232, I found that the company was incorporated February 25, 1852 and that it was organized by the officers and members of the four volunteer fire companies in Nashville under the name “United Firemen’s Insurance Company of Nashville.” The emblem of a fire hydrant certainly fits for a firemen’s insurance company.

The incorporating charter had a preamble, which I have only seen in one other firemen’s insurance company, the Fire Association of Philadelphia. Both charters start with the word “Whereas” and recite the reason to organize themselves into an “association” to “enable them more effectively to perform” “those philanthropic duties” (Fire Association); “those duties imposed upon them as members of fire companies” (United Firemen’s). While this may appear mere legalese formula, I think it shows that the United Firemen’s used the Fire Association as a model, even emulated it. While not an actual association like the Fire Association, their preamble states that the fire companies “have formed themselves into an association under the name of the United Fireman’s (sic) Insurance Company of Nashville.” The word “association” used throughout the United Firemen’s charter refers to some larger organization or purpose rather than the insurance company itself. It therefore isn’t a coincidence that the United Firemen’s used a hydrant as a symbol. The Fire Association’s symbol was a hydrant and theirs would be also.

Returning to the Nashville City Directories I was able to find references to the company only for the years 1853/54 and 1855/56 with no listing thereafter. The first reference has a small ad that lists A. W. Johnson as president and J. S. Dashiell as secretary. The second listing has no ad and only

lists the company alphabetically. The company's name is misspelled "Fireman's." John S. Dashiell is listed alphabetically as secretary to the, again, misspelled company. There is no listing for A. W. Johnson. Finding no other reference to the company I surmised the company withdrew. It seems that the new company may have had problems with either raising the capital stock or fire department management or both. Its charter was amended twice diminishing fire company ownership and control and disappeared.

At this point I, again, turned to John Eubank for assistance. After explaining what I found, I asked John if he would check the same sources for any information of the United Firemen's Insurance Company from 1852 to 1860 with particular emphasis on finding archive material of the company such as a policy, stationary or stock certificate that might show the hydrant. Again John drew a blank.

It would be nice to find a direct connection of the fire mark to the company, a smoking gun, if you will. However, the fact that the "Union Insurance Company of Nashville" did not have "Fire" in its name; that there was a "United Firemen's Insurance Company of Nashville" whose initials are "UFICo" and the hydrant is a symbol of the Fire Association, which the company emulated, leads to the conclusion that the fire mark was issued by the "United Firemen's Insurance Company." I'm hoping that someone will find the direct connection in the future.

In the mean time, I'm changing the attribution in Bulau to:

United Firemen's Insurance Company
Nashville, Tennessee
1852 – ca 1856

Bob Shea

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## **FIREMEN'S INSURANCE COMPANIES: UNITED FIREMEN'S INSURANCE COMPANY OF NASHVILLE**

*THE TWO* most important facets of any corporation are who owns the stock and who controls the board of directors. By looking at these areas of the incorporating acts of insurance companies with the word "Firemen," "Fire Association," or "Fire Department" we can determine the actual relationship of the company to the volunteer firemen. Namely, was the company owned by and controlled by the volunteer firemen or were these words merely used with the hope that the public would purchase insurance from them?

The February 25, 1852 act incorporating an association of fire companies under the name of the United Firemen's Insurance Company of Nashville meets the criteria of a firemen owned and directed insurance company. The original incorporators were the officers of Nashville's four volunteer fire companies: Nashville Fire Company No.1, Broad Street Fire Company No. 2, Deluge Fire Company No. 3 and Capitol Hill Fire Company No. 4. [*Acts of the State of Tennessee, Passed at the First Session of the Twenty-Ninth General Assembly for the Years 1851-2.* Nashville: Bang & McKennie, Chapter CLVI, pp. 225-233.]

### Stock Ownership

- The capital stock was set at \$100,000 with 5,000 shares at \$20 each. Two dollars was paid for each share at subscription; two dollars more four months later with the additional sixteen dollars

secured by note payable on demand with security approved by the President and Directors. When advisable, portions of the profits may be used to reduce the stock notes of the stockholders. Business could not begin until 1,000 shares (\$20,000 capital) was subscribed for.

- Each fire company could subscribe to 500 shares either for its own use or the member in their individual capacity.
  - Should any company not subscribe to 300 shares allocated to them in three years, the difference of shares between what was subscribed and 300 shares may be subscribed for by the other fire companies or their members.
- No person other than a member of a fire company shall be entitled to purchase or hold stock of the company.
  - Shares of a stockholder who ceases to be a member of a fire company shall be purchased at the actual value by the fire company, individual of the fire company or by the board of directors of the insurance company.
  - Shares of deceased shareholders shall become extinct; the stock note will be cancelled, and the actual value of the shares, together with profits shall be paid within six months to the heirs. The Directors may create and dispose of the shares equal to the number extinguished.
  - No transfer of stock shall be valid which is made to any other than a member of a fire company.
- The Mayor and City Council of the city of Nashville shall have the privilege of subscribing for up to 500 shares of stock. “*Provided*, The subscription be made within twelve months after the company shall commence business.”

### Directors

- The President and the Board of Directors shall all be stockholders.
- Each fire company, together with its members, holding 35 shares, and not more than 100 shares shall be entitled to elect one Director; a company holding more than 100 shares shall elect two Directors; any company with less than 35 shares shall not be entitled to the election of a Director. The President and Secretary of each fire company shall produce a signed certificate of the appointment of the person as their Director.
- The directors shall be elected in each company from among the members on the basis of share ownership:
  - One vote for each share up to five,
  - One vote for every five shares over five, and not exceeding fifty,
  - One vote for every ten shares, not exceeding fifty,
  - No person could have more than twenty votes.
- The Directors shall elect a President, either from their own body, or from amongst the other stockholders. Where a Director is chosen President, the company from where the director was delegated shall elect a new Director. In the case of death or disqualification of the President, the Directors shall fill up the vacancy by ballot. In the case of the death, resignation or disqualification of a Director, the company from which the Director was delegated shall elect a new Director.
- No Director of any other insurance company, shall be allowed to be a Director of this company.

## Miscellaneous

- The company was chartered “to make Insurance upon sea vessels and steam boats and other river crafts; upon freight, goods, wares and merchandise, against all maritime risks, or risks of rivers, and upon houses, stores and other buildings against fire..” Also, personal property may be insured.
- The board had authority to set up a fund out of the profits “for the special benefit of such members of the several fire companies belonging to this association as may become injured or disabled in the discharge of their duty at any fire or otherwise.”
- “...any number of stockholders not less than fifty, who together own 300 shares, may at any time apply to the President and Directors to call for a general meeting of the stockholders...”
- Newly formed fire companies that have apparatus that will enable them to be useful in aiding to preserve property from destruction may be admitted to the company but the capital stock of the company shall not be increased.
- Fire company members are entitled to a 5% discount on their insurance.
- Fire companies are entitled to an equal participation in all the benefits and advantages “..in proportion to the amount of stock held by such company.”

## Amendments to charter of November 21, 1853

Knowing that the insurance company either retired circa 1856 or never commenced business, the amendments to the charter passed on November 21, 1853 indicates that the volunteer fire companies had a difficult time raising the \$20,000 capital amongst themselves to commence operations. Five entire sections of the charter were repealed and replaced. [*Acts of the State of Tennessee, Passed at the First Session of the Thirtieth General Assembly for the Years 1851-2. Nashville: McKennie & Brow, 1854, Chapter CCXX, p. 384.*]

## Stock Ownership

- The requirement that only fire company members could hold stock was repealed so that the fire companies held three-fifths and the remaining two-fifths were held by “persons not members of fire companies.” This obviated those requirements that dealt with stockholders who cease to be a member of a fire company, stockholders who die, extinct shares and transfer of stocks.
- Transfer of stock must be made on the books of the company and with the consent of the president and the board of directors.

## Directors

- Non-fire company stockholders would be entitled to elect one director for each 500 shares held.
- In the case of death, resignation or disability of a director, which the directors shall judge, the vacancy will be supplied by the board of directors.

## Miscellaneous

- The 5% insurance discount for fire company members was repealed.

- Since there were non-fire company stockholders, the section that noted fire companies were entitled to an equal participation in all the benefits and advantages “..in proportion to the amount of stock held by such company.” was also repealed.

In theory, even with the November 1853 changes, the fire companies would still have 60% of the stock shares and up to a possible eight directors verses the four of the non-fire company shareholders. This was probably the case as the secretary of the insurance company was a J.S. Dashiell, captain of the Deluge Fire Company No. 3.

#### Amendments to charter of February 14, 1856

At this point the United Firemen’s Insurance Company had been in existence for four years. The February 1856 amendments indicate that the company had to make even more drastic changes both to ownership and directorship if it was to grow. [*Acts of the State of Tennessee, Passed at the First Session of the Thirty-First General Assembly, for the Years 1855-6.* Nashville: G. C. Torbett and Company, 1856, Chapter 263, pp. 530-531.] The changes in these areas were:

#### Stock Ownership

- Allocated stocks not subscribed by a fire company did not automatically go to the other fire companies.

#### Directors

- The number of fire company directors based on holding 35 shares or more that 100 shares was repealed.
- Prohibition of a director from being a director of another insurance company was repealed.
- The section dealing with the election of directors in each fire company was repealed.
- The November 1853 limitation of non-fire company shareholders electing only one director for each 500 shares was repealed.
- The number of directors was set at thirteen.
- The directors were “...chosen amongst the stockholders, in their own name, of not less than ten shares..., citizens of the United States, and of this State...but no shareholder shall be entitled to more than thirty five votes...”
- The directors were authorized to fill any vacancy through death, resignation or other causes and the President was elected by ballot from amongst themselves.

#### Miscellaneous

- The section dealing with newly organized fire companies giving admittance was repealed.

#### A Firemen’s Insurance company?

As a result of the February 1856 amendments only a few sections remained that related to the fire companies and they were:

- Each fire company could subscribe to 500 shares for its own use or the members in their individual capacity.

- The board had authority to set up a fund out of the profits “for the special benefit of such members of the several fire companies...as may be injured or disabled in the discharge of their duty at any fire or otherwise.”
- Fire companies were to hold three-fifths of the shares and the remaining two-fifths were held by “persons not members of fire companies.”

If the 5,000 shares (\$100,000) were fully subscribed to, then the company would be 60% owned and thereby be controlled by the firemen. Twice amending its charter in four years does not indicate that this was the case. It looks like it was a grand idea but the firemen could not attract the capital and the company disappeared.

*Bob Shea*

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THIS AND THAT

FINDING the zinc fire mark of Philadelphia’s United Firemen’s Insurance Company at the New York City Fire Museum made my day. There’s always something new to learn about fire marks as the enclosed Addendum page will show.

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The updated Index for FMCA articles from 1972 to this issue is available. Due to its size and postage, I will only print copies for those who request it. Email or snail mail is fine. When I get enough orders together, I will print and mail.

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**GET YOUR REGISTRATION IN FOR THE FMCA CONFERENCE IN NASHVILLE,
 OCTOBER 20-23, 2011.**

**WE ARE STAYING AT THE EMBASSY SUITES NASHVILLE AIRPORT AND
 OUR HOST, JOHN EUBANK, HAS SET UP A GREAT ITINARY.**

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**THERE’S NO PLACE LIKE “HOME”**

**T**HIS issue’s “Home” insurance company is the “Georgia Home Insurance Company,” Columbus, Georgia, which was incorporated in 1859 and merged into the Home Insurance Company, NYC, in 1948.

**GEORGIA HOME INSURANCE COMPANY,  
 Of Columbus, Ga.**

**Incorporated 1859.**



**Capital,  
 \$350,000.**

|                                                                                                                                                                                                                                                                                                                                                       |                |                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------------|
| <b>ASSETS TO JANUARY 1st, 1870.....</b>                                                                                                                                                                                                                                                                                                               |                | <b>\$448,071.48</b>   |
| <b>PREMIUMS RECEIVED AND LOSSES PAID SINCE 1865</b>                                                                                                                                                                                                                                                                                                   |                |                       |
| <b>PREMIUMS</b>                                                                                                                                                                                                                                                                                                                                       |                |                       |
| Received in 1865-'6.....                                                                                                                                                                                                                                                                                                                              | \$109,959.88   | Paid in 1865-'68..... |
| " " 1867.....                                                                                                                                                                                                                                                                                                                                         | 144,881.19     | " " 1867.....         |
| " " 1868.....                                                                                                                                                                                                                                                                                                                                         | 159,657.71     | " " 1868.....         |
| " " 1869.....                                                                                                                                                                                                                                                                                                                                         | 229,001.80     | " " 1869.....         |
| Amount of premiums received since organization of Company.....                                                                                                                                                                                                                                                                                        | \$1,143,498.58 | 98,768.17             |
| Amount Dividends paid since organization of Company.....                                                                                                                                                                                                                                                                                              | \$70,000.00    |                       |
| Amount losses paid since organization of Company.....                                                                                                                                                                                                                                                                                                 | \$19,016.17    |                       |
| <b>CASH DIVIDENDS JANUARY 1ST, 1870, \$10 PER SHARE</b>                                                                                                                                                                                                                                                                                               |                |                       |
| The scrip of 1867 and 1868, (25 per cent each year,) is now receivable as cash, in payment of premiums.                                                                                                                                                                                                                                               |                |                       |
| This company makes a specialty of issuing <b>FARMERS AND FURNITURE</b> policies on Dwelling and Furniture, whereby the insured shares in the profits of the company, without incurring liability. Agents may be found at nearly every prominent point in this and the neighboring States to whom apply, or to D. F. WILLCOX, Secretary, Columbus, Ga. |                |                       |
| May 10-17. E. H. WYSE, Agent, Athens, Ga.                                                                                                                                                                                                                                                                                                             |                |                       |

Fire Marks *in situ*.



Engine 3, Philadelphia Fire Department  
100 Block of Queen Street, circa 1905.

Note that the frame building to the left of the firehouse has two FA marks.  
Note also the FA mark on the building to the right of the firehouse.

Photo courtesy of Fireman's Hall Museum, Philadelphia