



The Signevierist

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BULAU 381-382



ALWIN E. BULAU in *Footprints of Assurance*, 1953, p. 99, attributes marks #381-382 to the “State Mutual Fire and Marine Insurance Company, Hannibal, Missouri, 1865-1873.” However, not everyone has identified them the same way. The Insurance Company of North America in its 1933 publication, *American Fire Marks*, p, 96, attributes the mark to the “State Mutual of St. Louis, Mo.,” founded in 1865. Note that the name did not include “Fire and Marine” and the city was St. Louis, instead of Hannibal. Kenneth Dunshee’s *Engine!~Engine!*, published in 1939, p. 42, listed the company name as “State Mutual Fire and Marine Insurance Co., Hannibal, Mo., Org. 1865.” Finally, INA’s *The Historical Collection of Insurance Company of North America, 1792-1967*, p.77, uses the same attribution as Bulau.

A review of sources on the Web points to a third alternative company name. It was found that there was no “State Mutual Insurance Company” or “State Mutual Fire and Marine Insurance Company” organized in St. Louis. Also, there was no “State Mutual Fire and Marine Insurance Company” organized in Hannibal, Mo. All the attributions agree on an 1865 organization date. The “State Insurance Company” of Hannibal incorporated on February 15, 1865 is the third alternative name.

The incorporation act found in *Laws of the State of Missouri, Passed at the Regular Session of the Twenty-Third Assembly, Begun and Held at the City of Jefferson, on Monday, December 26, 1864, Jefferson City, W. A. Curry, Public Printer, 1865.*, pp.203-206, shows that the company was not organized as a mutual insurance company. It was a hybrid form of stock company.

The capital to run the company was raised by:

“The cash premiums, together with the deposit notes, shall constitute the capital stock of said company, which may be increased by a guarantee capital as hereinafter provided.” Section 19

provided: "... the said company may receive guarantee notes of mortgages on real estate...to the amount of three hundred thousand dollars. The makers thereof shall be paid ...a compensation ... not to exceed ten per cent. Per annum. Such notes or mortgages shall be entitled to representation in the election of directors in the ratio of one vote for every one hundred dollars.... Whenever the cash premium and deposit notes are insufficient to pay the same, script certificates may be issued for any guarantee fund, transferable only on the books of the company."

This seemed to be risky business as there was no cash paid by the people who could vote for a director of the company.

While the word "mutual" is not used in the charter, Section 6 states:

"...deposit notes may be received from the insured, which shall be paid at such time or times and in such sum or sums as the directors shall require for the payment of losses and expenses. Any person applying for insurance may pay a definite sum of money in full for said insurance, and in lieu of a deposit note." Section 8 states that, "The members of this company shall be and are hereby bound to pay their proportion of all losses and expenses happening and accruing the during the time for which their policies were issued and in force and to the amount of their deposit notes and no more." To further indicate the mutuality of the company, Section 11 states the election of the board of directors, "...shall be made by a plurality of the votes of the members present, or their proxies, allowing one vote for each policy held and in force, or share of guarantee stock held."

The name "State Insurance Company" indicates this was a stock insurance company and its charter shows that it also issued policies on the mutual plan. Stock insurance companies issuing both stock and mutual policies was permitted in Missouri. [Refer to the following articles in prior issues of *The Signevierist*: "Franklin Insurance Company," p. 5, Issue Number 1010-4 and "Mutual or Stock Insurer? Jefferson Mutual [Fire] Insurance Company, Bulau 379," pp. 1-3, Issue Number 2009-3.]

It appears that writing both stock and mutual policies was not working out and on March 4, 1869 the charter was amended so that, "...no new business, on the mutual plan, shall hereafter be transacted by the company, but when the existing policies are cancelled or terminated that class of their business shall cease." Also, to address the lack of actual money raised by the guarantees secured only by notes and mortgages, Section 19 was amended:

"For the better security of policy holders, the said company may add a stock capital of not less than one hundred thousand dollars...Said stock shall be divided into shares of one hundred dollars each, and at least twenty dollars shall be paid, in cash, on each share, and the remaining eighty per cent. shall be secured by mortgage on real estate, worth at least double the amount secured, or by a note, with two responsible sureties, or by deposit of United states or other approved bonds or stocks.' [*Laws of the State of Missouri, Passed at the Regular Session of the Twenty-Fifth General Assembly, Begun and held as The City of Jefferson, Wednesday, January 6, 1869, by Authority. Jefferson City, Ellwood Kirby, Public Printer. 1869, pp. 181-183*]

The word "Mutual" on the company's fire mark was somewhat of a puzzle. Why have "Mutual" on the fire mark if the company was not a mutual? No doubt the State Insurance Company of Hannibal would want to write insurance in St. Louis. Thirteen of the fifteen St. Louis insurance companies that issued fire mark were mutuals. Besides, the mutual plan was all the rage in Missouri at the time. As a stock company, who also wrote on the mutual plan, it would make business sense to advertise the word "Mutual" on their fire mark. In that way, they could compete with the other mutuals.

Based on the above, Bulau's marks #381 and 382 should be attributed to:

State Insurance Company
Hannibal, Missouri
1865 – 1873

“FIRE MARKS” on eBay

THE FOLLOWING ad was recently on eBay;

“Org. 1800s CAST IRON FIREMENS INSURANCE Company Mark
Plaque,FIREMEN,OLD FIREMEN,”

Naturally, I was interested. However, the pictures revealed a cast iron reproduction of a Firemen’s Insurance Company, Bulau 117; there was no tab on the reverse. Upon closer examination of the mark’s images, I noticed a small hole in the center about two inches from the bottom edge. At that point, I was not surprised at the over exaggerated hype. I’ve seen this many times before on eBay.

It was the seller’s specifics that really interested me. This is the exact quote;

“here is a very very old insurance fireman marker from the late 1800s you can see in pictures 2 and three the tip of old nail or screw and then the tiny hole where the nail or screw, went this is how you can tell a org. from a remake from the fiftys the newer 50s ones dont have these mounting, holes in them and to find a org. one like this is very hard to do a very neat peace of history,STARTING AT VERY LOW BID,FOR A GREAT OLD 1800S FIREMANS ITEM.”

It seems the seller believes you can tell the difference between an original and a repro by the number of holes in the mark. That is an original idea!! According to the seller, reproductions do not have the second hole, because without the second hole they could not hang the mark properly. The mark would just sit there on the building.

When I tried to explain that is just how the originals were mounted and offered to send him pictures of originals on the URLs for the New York City Fire Museum and the Smithsonian, he told me to buzz off.

Since there were no bidders on his \$55.00 original fire mark, I gather no one else bought his story either.

Bob Shea

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## **FIRE INSURANCE COMPANIES, FIRE MARKS AND REWARDS**

“The Eagle Fire Company No. 1 of Cleveland acknowledge the receipt of the premium of \$5.00, awarded to them by the Cleveland Insurance Co., for being the second engine that arrived and played on the fire on Feb.1, for which they tender their thanks.

“Such encouragement if continued by the Cleveland Insurance Co., and adopted by other Insurance Co. (sic) in this place, will be productive of much good no doubt to the Institution, and will most assuredly stimulate the Firemen to discharge their duties with honor to themselves; and the best interest of their fellow citizens generally.

“In behalf of the company. J. Williams, Sec’y”

[*Cleveland Herald*, February 6, 1837, *Work Projects Administration in Ohio, Annals of Cleveland, XX, Part 1, WPA Project 16823, 1818-1935 A Digest and Index of the Newspaper Record of Events and Opinions*, Published 1938.]

THE ABOVE quote is the oldest evidence I have found of a fire insurance company giving a reward for first water. A closer examination reveals much more information about this event. It appears that in 1837 in the city of Cleveland it was not the practice for fire insurance companies to give rewards to the firemen for first water.

The Cleveland Insurance Company was chartered in 1830 as an insurance and banking business. While one source says the company “was conducted for years exclusively as a banking concern, but reorganized as an insurance company in 1861,” other articles in the Cleveland Herald show that the company was writing insurance in 1837. Only one fire mark, US-CB-1, is known to have been issued by the Cleveland Insurance Company. It is extremely doubtful that the company issued a fire mark in 1837. The use of tin sheet iron marks by the Midwestern insurers mostly occurred in the 1860s, and 1870s, so it is most unlikely that there was a fire mark on the property in the 1837 article. It’s also possible that, while the property on fire was insured by the Cleveland, the payment of fire water premiums was a form of advertising since the notice of payment was in the newspapers for all to read.

My article in the 2000-1 *Signevierist, An “Insurance Premium,”* reviewed \$5.00 payments by various fire insurance companies to the volunteer fire companies in Trenton, New Jersey, that had played first water between 1850 to about 1880. Some of the fire insurance companies that gave a reward did not issue a fire mark. It appears that only local and Philadelphia insurers paid rewards and not other insurance companies writing business in Trenton, such as the Aetna or Hartford.

The oldest reference I have connecting fire marks and rewards is an article in the October 22, 1928 issue of Philadelphia’s Evening Bulletin;

“The volunteer fire company was responsible for their [fire mark] adoption, and signified that the fire fighter would be paid a reward for preservation of the property insured. As a result the insured house became privileged property in the eyes of the volunteers, who outdid each other in racing to be first on the scene, at times, according to some accounts, even passing by burning property which carried no inducement for their services.”

Such a statement in a Philadelphia newspaper is hard to believe as the city of Philadelphia had made yearly payments to the volunteer fire companies starting August 2, 1811, when they granted an annual appropriation of \$1,500 to be distributed amongst the engine and hose companies. By 1839 this amount had increased to \$9,000. Surely the city fathers would strenuously object to fire companies “passing by a burning property which carried no inducement for their services.” Also, having researched meeting books and financial ledgers of numerous Philadelphia volunteer engine and hose companies, I never came upon a single reference to a fire mark or a payment for first water. I would think there would have been some reference to a fire mark since it would confer “privileged” status on insured properties.

It does not seem creditable that the 1928 Philadelphia newspaper article had it right that the fire volunteers were responsible for the adoption of fire marks and that the mark signified a reward would be forthcoming. The fact is that neither the city of Philadelphia nor the fire insurance companies operating in Philadelphia offered rewards, prizes or premiums to the first fire company to put water on a burning property, whether or not there was a fire mark on it.

There are a number of secondary references to fire insurance companies paying a first water premium, such as the Hartford Fire Insurance Company and the Massachusetts Fire and Marine Insurance Company of Boston. The one hundredth anniversary publication of the Mutual Fire Insurance Company of Germantown reports that the company paid \$3.00 to the “Engine Company that shall be first in operation in any Fire in which the Company is interested and that the Secretary be instructed to furnish a copy to each of the Engine Companies in the Township of Germantown.” Germantown, a separate township, was incorporated into Philadelphia in 1855 and did not issue a fire mark until 1928, for the nation’s Sesquicentennial.

While there are only limited primary and secondary sources that show a number of fire insurance companies paid a reward or premium to the volunteer fire company that put first water on a fire that involved a property they insured, there is no evidence to show that a fire mark was a guarantee that a reward would be paid. The stories of such occurrences in the Franklin Fire Insurance Company’s 1929 *One Hundred Years* by Jerome B. Gay and INA’s 1933 *American Fire Marks* are pure fiction. The practice of fire insurance companies giving out rewards for first water was infrequent and varied by insurer, city and time period. No general conclusion can be drawn.

## **2013 Convention in Cincinnati**

COME to Cincinnati on October 24-27 for an outstanding convention. Cincinnati has a unique place in firefighting history – it had the first professional fire department and 17 insurance companies with fire marks. You will get to see 10 marks from 9 of those companies, including the two different Eagle marks.

Cincinnati is one of a tiny number of cities with a mark still on the building where it was placed about 150 years ago. You will get a special tour of one of the top fire museums in the country and one of the largest private collections of U.S. fire marks.

The hotel is on the Ohio River with great views of both commercial and leisure boating traffic. It's also very close to many restaurants ranging from very high quality to modest menus to unique atmospheres with entertainment.

This will be a convention you won't want to miss.

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PORTUGUESE FIRE MARK CONVENTION

The Portuguese fire mark collectors "Club CHAPAS" was founded 2 years ago by Dr. Vitor Alegria, who also co-authored a book on Portuguese fire marks and car insurance badges. He is very interested in fostering relations with other fire mark collectors around the world and has already established close ties with a few collectors in Italy, Germany, and even one collector from Russia. He and the other members of the Club CHAPAS are having their Annual Convention on May 18 - 20, 2013, which for the first time will be a 3-day event with an emphasis on introducing foreign collectors to fire mark collecting in Portugal, as well as to a taste of their Country. Thus, they would like to have as many fire mark and insurance history enthusiasts attend as possible, and he has asked me to spread the word. Lore and I will be there, and several American members have expressed an interest to go, and I know that collectors from England, Italy, & Germany have committed to attend, so it should be a very interesting international group. Other collectors from Spain, Russia and Israel have also been invited.

Hope to see you there.
Bill Evenden