



# The Signevierist

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The Official Newsletter of the Fire Mark Circle of the Americas

## **FIREMEN'S INSURANCE COMPANIES: FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY**

The Firemen's Insurance Company of Newark, New Jersey has continuously operated under three different names since 1855. The original company, **Newark Firemen's Insurance Company**, traces its organization to July 23, 1855 when a group of Newark firemen and businessmen filed to incorporate under the Insurance Act.<sup>1</sup> The company was re-incorporated by the Legislature on February 27, 1857.<sup>2</sup> Except for the fact that from ten to twelve of the original thirty directors were exempt firemen, there was no direct connection between the volunteer fire department and the company. However, Section 13 of the 1857 Legislative incorporation provided that the company would pay the tax upon their paid in capital to the Newark Fire Department Fund. [In 1913 the capital tax was 1/10<sup>th</sup> of one percent. Assuming the same rate in 1857, based on a capitalization of \$50,000, the tax would have been only \$50.]

The payment of a tax on capital to the Newark Fire Department Fund was repealed six years later on February 13, 1863, when the company changed its name to the **Firemen's Mutual Insurance Company**. The name change appears to be a marketing scheme since the company was still stock owned and premiums were paid in advance. However, the amendment also gave policyholders the option to participate in the company's profits as the company issued both participating and non-participating policies.<sup>3</sup>

On February 18, 1874 the company again changed its name to the **Firemen's Insurance Company of Newark, New Jersey** (Bulau 267) .<sup>4</sup> It is under this name that the company currently operates as part of the CNA group of insurance companies.

Bob Shea

<sup>1</sup> *Newark, The City of Industry*. Newark Board of Trade. Newark, N.J.: Baker Printing Company, 1912, p. 86. Google Book Search.

<sup>2</sup> *Acts of the Eightieth Legislature of the State of New Jersey and Twelfth Under the New Constitution*. New Brunswick, N.J.: A. R. Speer, 1856, pp. 36-40. Google Book Search.

<sup>3</sup> *Acts of the Eighty-Seventh Legislature of the State of New Jersey and Nineteenth Under the New Constitution*. Newark, N.J.: E. N. Fuller, Daily Journal Office, 1863, pp. 45-45. Google Book Search.

<sup>4</sup> *Acts of the Ninety-Eighth Legislature, of the State of New Jersey and Thirtieth Under the New Constitution*. Patterson, N.J.: Chiswell & Wurts, 1874, pp. 398-399. Google Book Search.

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## FAVORITE FIRE MARK IN YOUR COLLECTION

I'm sure that every fire mark collector has a favorite mark in their collection. What's the story behind your favorite mark? Is it because you only paid \$2 for it at a flea market? Perhaps, you stripped off the ugly repaint and found gold leaf underneath? It may not even be the most expensive mark in your collection. Why not share your story with the rest of the membership. I'll start first.

My favorite mark is a Bulau 90VA of the Fire Association of Philadelphia. I also own a 90. I guess it started when I questioned whether the 1987 Addendum update was correct in the No. 2-2002 Newsletter. That is, the addendum page for 90VA said that the grass for the 90VA was shorter than the grass in image 90 in *Footprints of Assurance*. It appeared to me that it might be the opposite. It wasn't until years later, while on a visit to the New York City Fire Museum, I had a chance to examine the only 90 in its collection. It had short grass. There was no long grass 90 in its collection. The conclusion was that the 90 photo in *Footprints of Assurance* had short grass, while the variant is the long grass. I published this information in the 2011-4 *Signevierist* and issued a revised Addendum page for 90VA.

The above is only part of the story. The main reason it's my favorite is because of the mark itself. It's the thinnest of the FA marks and exhibits the finest of craftsmanship in its casting. Its casting is as good as any of the Cincinnati cast iron marks. Also, the diagonal sprue on the reverse is the clearest example of a wedge sprue mark.

I also feel that the 90VA has its own personality. Its appeal can clearly be seen by comparing it to the 90. It isn't only the depth of grass that is different in the two marks. It's also the size and shape of the hydrant. The 90's hydrant is wider and flatter than that of the 90VA. The 90VA's hydrant is more raised and stands out more compared to the 90. The 90VA appears more dramatic and alive compared to the wider and flatter 90. I must confess that I see these two marks side by side a few times a week, while at Philadelphia's Fireman's Hall Museum. I often stop in front of the display just to admire them.

Why not share with your fellow members the story of the favorite mark in your collection?

Bob Shea

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### “HARTFORD BLOCKS OF GOLD”

I wanted to share the following poetic description of a tin fire mark with the members of the Fire Mark Circle. No doubt the fact that Chapple's father was a Hartford agent prompted his fond memories. I also particularly enjoyed his picturesque description of the old insurance policies "...that look large enough to blanket a horse."

Recalling where he grew up, Bennett Chapple recalls,

In the village many little tin signs might be seen nailed over the doors; those old Hartford blocks of gold were regarded as almost a charm against destruction by fire - a token for good, like the horseshoe nailed over the door to keep out witches and evil spirits.

Bob Shea

Chapple, Bennett, "Let's Talk It Over"

*National Magazine*, Volume XXIX, October, 1908 – March, 1909, pages 450-452.

Boston, Mass., The Chapple Publishing Company, Ltd. Google Book Search.

## Fire Marks *in situ*



This is the first *in situ* tin fire mark shown in *The Signevertiser*. Perhaps, the pictured Teutonia Fire & Marine, B.384, may be the one in your collection.



Teutonia	
Feuerverversicherungs-Gesellschaft	
von Dayton, Ohio,	
25ter Jährlicher Bericht am 1. Januar 1891.	
<b>Vermögens-Bilanz.</b>	
Beizugte Staats Bonds	\$ 72,500 00
Bonds und Coupons	250,200 00
Uebrigen ausser Ueberschuss	5,000 00
National Paid Note	34,000 00
Ueb in Bonds und Cash	10,000 00
Receivables	5,072 48
Uebiger Vermögen	9,000 00
Cash, Ueberschuss, Profit und Reserve	4,000 00
<b>Capital</b>	<b>\$470,700 00</b>
	100,000 00
	\$170,700 00
<b>Haftungsvermögen und andere Verbindlichkeiten</b>	<b>\$100,000 00</b>
<b>Ueberschuss</b>	<b>\$900,000 00</b>
<p>Dieser Bericht, welcher von der Verwaltung, unter          ihrer Aufsicht und unter der Aufsicht der          Aufsicht der „Teutonia“ durch eine          unabhängige Kommission, welche aus          Mitgliedern besteht, welche von der          Verwaltung ernannt sind, ausgearbeitet          wurde, ist eine genaue Darstellung der          Vermögenslage der Gesellschaft zum          1. Januar 1891. Die Mitglieder der          Gesellschaft sind eingeladen, sich          davon zu überzeugen, dass die          Verwaltung die Interessen der          Gesellschaft in jeder Hinsicht          sorgfältig wahrnimmt.</p>	
<p><b>Erweiterte</b>          Edward Page, Prs.      J. K. Schaeffer Jr., V. Prs.          Geo. W. Smith, Sec.      J. W. Smith, Sec. Jr.</p>	

# BAY OF QUINTE

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**FIRE INSURANCE CO.**

ESTABLISHED 1874

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