



The Signevierist

Issue Number 2021-1

The Official Newsletter of the Fire Mark Circle of the Americas



A Plethora of Newly Discovered Marks

The end of 2020 and the beginning of 2021 has started off with quite a few new marks to add to the addendum. Texas previously only had one known fire mark which was a tin mark from the Merchants' Insurance Co. of Galveston (B.442). Now, with the discovery of the East Texas Fire Insurance Co. mark out of Tyler, Texas, we have two known marks. The next mark pictured above is a variant of B.441. It continues the trend of marks that were known to come in both silver and gold. In addition to the change in background color this mark also only has a single border instead of a double border. Another point of interest, with regards to this mark, is that it was discovered with its original policy and envelope which dates it to 1885. The final mark pictured is a new company from the "insurance capital" Hartford, Connecticut. The Atlas Fire Insurance Co. was in business from 1873 – 1881. This mark was manufactured by Shober & Carquerville, lithographers from Chicago. Another mark known to be manufactured by this company is B.445-X-1 from the Forest City Insurance Co. of Rockford, Illinois. The pages for these three marks listed as US-EC-1, B.441-V-A, and US-AF-1, will be attached so that you may print them and add them to your Addendum.

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AND ANOTHER UNFOUND FIRE MARK

In the *Ninth Annual Report of the Superintendent of the Insurance Department, State of Ohio, January 1, 1876, Fire & Marine Insurance, page 59* the Farmers' Home Insurance Company, Jelloway, Ohio, lists "house plates" under all other payments and

expenditures during 1875. No known house plate/fire mark has been found for this insurance company.

The dates of the company are:

Farmers' Home insurance Company

Jelloway, Ohio

1872 – 1884, retired and reinsured in the Queen, Liverpool.

This is the second insurance company from Jelloway that has issued an unfound fire mark. Happy hunting.

Bob Shea

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THE BACK IS INTERESTING

In a previous newsletter, well known FMCA member Al Wills wrote an article titled "The Back is Beautiful". I was reminded of this during the 2019 convention in Alexandria/Washington D.C. when, those of us lucky enough to attend, were able to get an up-close look at some of the Smithsonian's best and rarest marks. Tim Winkle was kind enough to pull each mark and give us a good look at not only the front of the mark but also the back. When Tim came to fire mark B.81 from the Charleston Fire Insurance Co. he was quite interested in the initials G.T.F. painted in red on the back of the mark. This instantly reminded of a mark in my collection (B.934-V-A) that had the same initials on it.



I went straight to Google Books to try and solve the mystery of initials on the back of my mark. It didn't take long as there were a lot of mentions of a collector with the same initials:

"An interesting collection of house plates of insurance companies, which were attached to insured property in the olden days, was on exhibition in the Insurance Library rooms at Boston this week. There are twenty-six of them, varying considerably in design and coloring, and including not only American but also English, Italian, Greek, Egyptian, Algerian and Portuguese companies. They are the property of Special Agent Gayle T. Forbush, of the German-American, who is a successful collector of insurance curios, and who kindly loaned them to the library."

The Weekly Underwriter, Volume 71, page 352, 1904.

I obtained the North British mark from eBay several years ago and remember it very well because the seller had several other foreign marks. There was one that I wanted in addition to the North

British mark and it was from Egypt. Unfortunately, I didn't win it and I didn't make a note of whether or not the other marks had the same initials.

Interestingly enough I could have gotten the answer even quicker if I had taken a better look at our own Addendum to Footprints of Assurance. Take a look at B.119-V-A and the available data section which states: A sticker on the back of mark reads "Gayle Tilton Forbush No. 591".

So, we know of at least three marks that bear the initials G.T.F. and assume there are many more since he loaned 26 marks from his collection to the Insurance Library of Boston. I ask that members take a look at the back of your marks and report to the editor if you find any marks with the same initials. This is a fun way to revisit your collection from a new light. See, the back can be beautiful and interesting!

Michael Brankowitz

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THE ABCs of AMERICAN FIRE MARKS

F is for the Forest City Insurance Company, Rockford, Illinois,
Bulau 445 & 445X1

The Forest City Insurance Company commenced business on August 13, 1874 with a paid capital of \$100,000. Its name "Forest City" is the nickname for the city of Rockford. The incorporators were so proud of their fair city that they used the city landscape in the masthead for its policy, the center of which is shown below.



The company confined its business to farm property, town dwellings, churches and schools in Illinois and only wrote the perils of fire, lightning and tornado. Conscious of what was transpiring in the insurance world at the time, its early advertising stressed that they did not have any risks in Chicago and did not make assessments.

The Forest City made continuous progress over the years, paid its claims fairly and had a good reputation. Years of low losses enabled the directors in 1899 to increase its capital to \$200,000 by declaring a dividend from the surplus.

In 1912 there was a change of management with a new president and secretary and two years later the National Fire Insurance Company of Hartford purchased its stock and reinsured the business.

For a number of years, the company paid dividends of 18% and just over \$900,000 in cash dividends since organization. Now that's what I call good underwriting.

The Old Underwriter

G is for the German Insurance Company of Freeport, Illinois
Bulau 364-67 & five Addenda pages.

Originally organized in 1865 as the Freeport Insurance Company, a mutual, the company did little business and sold its charter to a group of German businessmen. After receiving approval from the legislature, the company reorganized as a stock insurance company under the name of German Insurance Company of Freeport on March 14, 1867.



As evidenced by the above trade card, the company emphasized its German roots and for many years the policies were both English and German. With its extensive use of testimonials for claims payments in local newspapers the company grew and prospered. The company expanded to other states and was one of the first insurers to write tornado and cyclone insurance. They were so innovative in Kansas that if the insured did not have the money, the company would insure now and wait till the crops were harvested at no extra charge. At one point, they would not write saloons in small cities due to the potential fanaticism of the Temperance Movement. Ever conscious of their image, they gave donations to area fire companies and even donated \$1,000 to

the Freeport Library.

Immensely popular and profitable with 2,500 agencies in states from coast to coast, the German was fiercely independent and generally refused to join associations that

set rates. In Wisconsin, they combined with the Milwaukee Mechanics' Insurance Company in 1895 to form the "Wester Underwriters Agency" to enable the company to write larger risks.

The German Insurance Company's world collapsed on April 18, 1906 due to the San Francisco earthquake and subsequent fire. Its annual report for the end of 1905 showed assets of \$6.2 million and surplus to policyholders of \$2.1 million. Up until about August 1906 the word on the street was that the German would pay its losses. With losses estimated as high as \$6 million the German offered to pay 60%. While many claimants settled, attorneys convinced others that they should sue to get at the assets of the German. Having failed to raise additional capital to continue the company, the directors reinsured with the Royal Insurance Company of London and retired the company.

Illinois appointed a receiver and the California attorneys sued to stop the payment of about \$3 million reinsurance funds to the Royal. After a year and a half, the California claimants finally received about 58% of their claims, the attorneys received about \$200,000, the Royal significantly increased its share of the US market and the German Insurance Company was gone.

Lulled by the long period of expansion and profitability the German Insurance Company seems to have forgotten about the underwriting adage of watch out for the catastrophic risk.

The Old Underwriter

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In Memoriam

Our friend, Ted Lussem, passed away on February 27, 2021.

Ted was a remarkable man who left his mark on our world, especially the State of Iowa, the City of Des Moines, and our group at the Fire Mark Circle of the Americas. As most of us know, Ted was a guy who would do anything he was asked to do, and the finished product would ALWAYS exceed expectations. He didn't want a lot of praise or fanfare, he just seemed to enjoy a job well done.

Ted had a long, long list of accomplishments too numerous to recount. Several years back, he told a friend that he had taken every program the American College offered

and had the designations to prove it. He stopped when they started offering designations in insurance computer operations. Ted could not fit all his designations on a business card unless he used index card sized stock. What a record!

Ted served for several (many) years as the treasurer of the FMCA. He kept meticulous records and the books always balanced. He was very close to many members of the Circle and often shared bits of history and occasional artifacts with others. He cared about people and his life gave evidence of that concern. Before computers became the preferred method of communication, it was not unusual to get letters from Ted. They weren't just any old letter.....they always had attachments, including photographs. They told of Ted's Iowa adventures and the goodies he found. They told of the research he had done and the books he authored or helped write. They let the recipient know that **he cared about them**.

While Ted has passed on to a better place, he remains in our memories and we continue to miss him. Our thoughts and prayers continue to go out to Sherrie in her loss.

We miss you, good friend!!!!!!

Logan Smith

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NOTES FROM THE PRESIDENT

Reminder! I have only received 5 responses from members about their tin fire marks for the planned rarity guide. The only way this works is if we all contribute! I realize you all may be busy so just send me an email to let me know you are interested but are unable to help at this time. The easiest way to communicate is to email me a list of all the tin marks in your collection by Bulau number. Please keep in mind that I will not share what member has each mark, only the number of marks known to exist, in personal collections. My email is mbranko24@mac.com.

Secondly, we can always use help with articles for the newsletters, especially fire related. If you or someone you know may be interested in contributing, please reach out to me as soon as possible.

Finally, don't forget about our Convention this year in Indianapolis!!!! More to follow in our next newsletter.

Stay safe and don't forget to email me about your tin marks!!!!!!!!!!!!!!!!!!!!!!

Michael Brankowitz

FIRE MARK IN SITU



See the UF mark on this house at 3238 Richmond St. in Philadelphia. The Nuss family lived at this house in the late 1870s and early 1880s.