



The Signevierist

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A Zinc B.139?



As many of you know the Firemen's Insurance Company mark, B.139, is one of the most difficult marks to authenticate. At the 2019 convention we were able to look at 3 different marks from the Smithsonian's collection as well as one mark that was in our auction. While the auction verification committee could not come to an agreed upon conclusion, it was determined that there is a possibility of 3 different patterns used for original marks. Also, it appears that flat backed marks are much heavier than hollow back marks and most likely are reproductions. Original cast iron marks seem to be measured around $13 \frac{5}{16}$ inches wide by $13 \frac{7}{16}$ inches high and weigh anywhere from 9 lbs 6 ounces to 12 pounds 13 ounces.

The mark pictured above was up for auction earlier this year. It has very crisp details especially on the top of the hand pump engine, a hollow back, no grinders marks on the edges, and is slightly dished. All these factors seem to indicate it is an authentic mark but there is more to this story. When it was measured and weighed it was determined to be $13 \frac{8}{16}$ inches wide by $13 \frac{12}{16}$ inches

high and 7 pounds 14.6 ounces. So, this mark is slightly larger than marks we had seen at the Smithsonian but also much lighter. This is the opposite of what one would expect so a magnet was placed on the mark, and it didn't stick indicating the mark was not made of iron. Looking at the color of the mark, the weight, and the fine casting it is believed that this mark is made of Zinc. This leads us to many questions. Is the mark original? If it was used from an original mold, why is it slightly larger instead of smaller? Is it possible this is a fourth pattern? It would be greatly appreciated if we could get thoughts from the membership so we can determine if this should be added to the addendum as a new variant. Please forward all thoughts and questions to my email at mbranko24@mac.com so we can come to an agreed upon conclusion.

Michael Brankowitz

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THE ABCs of AMERICAN FIRE MARKS

J is for the Jefferson Insurance Company, Steubenville, Ohio
Bulau 377

Originally organized on February 18, 1830 as the Steubenville Insurance Company with an authorized capital of \$200,000, little records are available to view its activity. Its cash assets at the beginning must have been very limited because its \$50 shares of stock only required six dollars in cash with the rest by notes. Like many hopeful ventures of its time, it was hoped that the future stock dividends from profits of the insurance operations would be credited to pay for the shares. On March 14, 1866 the Ohio General Assembly approved the Steubenville's name change to the Jefferson Insurance Company and on March 31, 1866 its certificate of insurance was filed. It should be noted that the company was frequently listed as the Jefferson Fire insurance company in various state reports. It also appears that the company operated in 1865 as the Jefferson before receiving state approval of the name change. While you may think the company was named after Thomas Jefferson, the name actually came from the Ohio county where the town of Steubenville lies.

Never a large company, in its annual report to the state for 1869, the company had only \$35,735 paid capital stock and \$66,366 in secured capital stock. It wrote \$13,139 in premiums and had \$108 cash in the office and \$2,000 in the bank. Its Interrogatory listed the par value of its stock at \$20 and had paid \$23,000 in dividends to stock notes since commencement of business.

Writing only fire insurance, mostly in Ohio, the Jefferson had a few agencies in Indiana, Pennsylvania and West Virginia. However, in 1879, when Indiana passed an insurance law requiring insurers to have a paid up capital of \$200,000, they retired from the state.

The Jefferson's 1879 annual report to Ohio basically summarizes the company's business over the past fourteen years.

Premiums since organization.....	\$317,716
Losses paid since organization.....	129,760
Cash dividends since organization...	60,000
Stock dividends since organization...	50,000
[Their capital stock of \$100,000 was fully paid]	
Losses incurred 1879	15,274

They were very profitable and operated with a low loss ratio. As an insurance company the Jefferson paid out only \$1.18 for every dollar paid out in dividends. A great value for the stockholders but not a good value for the policyholder.

Although in good financial condition and very lucky, management was distrustful of the opportunity for smaller insurance companies and retired in October 1881 and reinsured in the Norwich of England.

The Old Underwriter

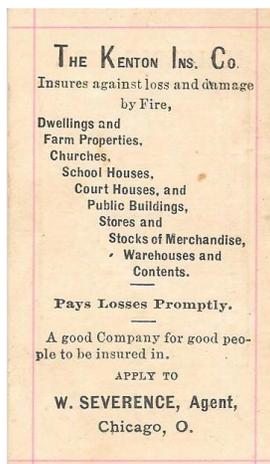
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K is for the Kenton Insurance Company, Covington, Kentucky
Bulau 411

The Kenton was originally incorporated on February 22, 1860 as the City Fire and Marine Insurance Company with an authorized capital of \$100,000. The fact that I could not find any mention of the City Fire and Marine Insurance Company doing business and the amended charter replaced the original incorporators with a new group, leads me to think that the original company's capital was never subscribed to and the charter was dormant. New investors bought the charter and filed the amendments with the state and on February 13, 1867 the Kentucky General Assembly approved the City's name change to the Kenton Insurance Company. The amended charter also reduced the shares from 5,000 to 2,000 and increased share price from \$20 to \$50 with only ten dollars in cash up front with the rest by notes.

Named after the American frontiersman, soldier and friend of Daniel Boone, Simon Kenton, and with \$100,000 paid up capital, the well-connected businessmen of Kenton began to write fire insurance as well as marine insurance on barges, ferries and cargo. Writing insurance in at least nine states,

the Kenton was successful in business, paid good dividends and grew its assets. By September 1874 their assets were \$300,000 and its capital was increased to \$150,000 in 1877 and to \$200,000 in 1879.



1884 Trade Card

Below are some of the financials cited in its annual report to the various state insurance departments for the year ending 12/31/1889:

Premiums since organization.....	\$2,202,277
Losses paid since organization.....	1,291,444
Cash dividends since organization...	215,352
Stock dividends since organization...	75,000
Losses incurred 1889.....	37,460

Although profitable and in sound financial condition, management determined that the competition from the larger Eastern insurance companies was too great and retired in early 1891, and then reinsured in the National Fire Insurance Company, Hartford.

The Old Underwriter



New Members!

Please help me in welcoming new members Ray Panko, William Burns, Rusty Miller, and Francis Smiley. The member directory has been updated with everyone's contact information so check your email for a Constant Contact update from Bill Pope in the form of an excel document. If you can't find it let me know and I'll forward a link to you. Once again Ray, William, Rusty, and Francis, Welcome to the FMCA!!!



African American Firefighting History

Tim Winkle, curator in the Division of Cultural and Community Life at the Smithsonian Institution's Museum of American History, recently published a blog featuring two artifacts that reflect the history of African Americans in early American firefighting. This hard to document history is fascinating; click the link below for Tim's full account:

<https://americanhistory.si.edu/blog/african-american-firefighting>



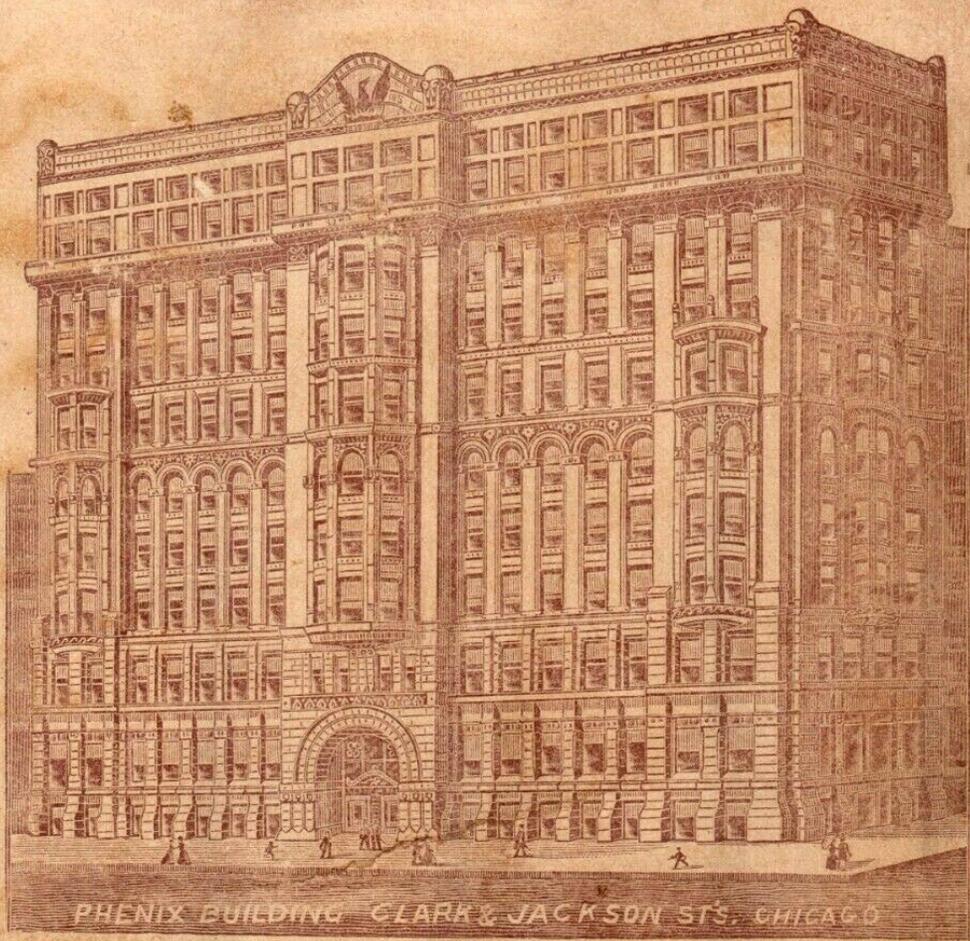
Notes from the President

I think you all know that over the last decade or so organizations like ours are finding it harder and harder to find adequate help to make them viable. As our membership ages it is getting exceedingly hard to find younger people not only to join but to also play an important part of our organization. This is not a problem that is solely an FMCA problem but seems to affect all organizations involved in collecting, history, and the like. Interestingly enough, our membership has grown over the last couple of years, but the number of people stepping up to fill roles on the board, committees, and community outreach are moving in the opposite direction. Starting January long time Treasurer, Linda Borgstrom, will be stepping down. After 2022 myself, Tom Hewitt, and Chuck Barber will be stepping away as well. This leads me to ask the membership if any of you are willing to step up and fill one of our vacancies moving forward to help keep FMCA a viable organization. If you don't want to step up to a board position, there are several committees like the auction committee that could use help. We also will need help moving forward with keeping our website online and up to date. Another area that would be helpful is manning tables at different events like fire memorabilia meets or fire musters to get the word out about FMCA. I ask that if anyone is interested in taking on a larger role to please contact myself or Tom Hardy from the nominating committee. I also want to take this time to thank everyone that has stepped up over the last year or so to fill roles recently vacated.

Michael Brankowitz



A friendly reminder to keep your fire mark up on your house!



“NEVER TAKE THE HORSESHOE
FROM THE DOOR.”



OF BROOKLYN
wishes you a MERRY CHRISTMAS.