



The Signevierist

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The Official Newsletter of the Fire Mark Circle of the Americas

2015 PHILADELPHIA FMCA CONVENTION

CONVENTIONEERS were greeted in the lobby of the Wyndham in Philadelphia's Historic District Thursday by the smiling faces of either our hosts Chuck Barber, Carol Smith, Bob Shea or others manning the welcome desk. After checking their goodie bags for the updated agenda, people caught up with old friends and prepared for a 5:00 o'clock reception at Fireman's Hall Museum. In addition to viewing the museum's collection, a fire mark of the Firemen's of New Orleans (B.446) that was destined for the auction was compared to the same mark at the museum. The auction mark was determined to be authentic. (See Linda Anderberg's auction report in this issue.) After a dinner, the hospitality room was opened and there was much conversation, a mini bourse and preview of the silent auction items.

Friday morning's schedule included a walking tour of a few of the historic sites in the local area such as Ben Franklin's grave, the President's House, the Liberty Bell, viewing the Tiffany mosaic in the Curtis Center and Carpenters' Hall. After viewing the Benjamin Franklin Museum, the group walked, via Grindstone Alley, where Franklin's Union Fire Company stored their firefighting equipment, to tour historic Christ's Church.

It was a tired, but happy, group that arrived at the Spasso Italian Grill for a sit down lunch. On the way back to the hotel, most conventioners stopped either at the Shane Confectionary for chocolates or at the Franklin Fountain for ice cream.

After freshening up at the hotel, the group proceeded to a late afternoon reception at the Philadelphia Contributionship where we were welcomed by their president, Robert G. Whitlock, Jr. As a special treat, the Contributionship borrowed their oldest known fire mark from the Girard Estate, No.26 and had it on view for the members. After snacking in their garden and viewing their extensive collection of fire marks, fire memorabilia, furniture, etc., members scattered on their for dinner.

Logan Smith, our President, conducted the Saturday morning business meeting expeditiously, and was followed by Carol Smith's enlightening talk on Philadelphia's volunteer fire companies and the insurance industry. After a nice sit down buffet lunch, we made our final bids on the silent auction items and returned at 1:00 for the main auction. Gabe Laubacher ran the auction of 142 items flawlessly.

The evening's banquet and chatter left everyone with a warm feeling of enjoyment and friendship. Logan presented plaques to our host, Chuck Barber; Bill Pope, the Morton T. Werner Award for outstanding contributions to the FMCA; and Linda Anderberg, the Max Klein Trumpet Award for enlisting the most new members. Logan then closed the 2015 meeting and wished everyone a safe journey home with the hope that all will attend the October 20 – 22, 2016 Convention in Springfield, Illinois.

As an optional event on Sunday, many conventioners stayed to attend Fireman's Hall Museum's Muster at the Philadelphia Fire Department Fire Academy, which was followed by a private tour of Nick Jennings' collection at his home.

Thank you Chuck, Carol and Bob for a wonderful convention.

2015 FMCA Auctions

MY THANKS to all the Buyers, Sellers and Helpers that made this a great Auction year. The total GROSS amount received to FMCA was \$11,970 for the Live Auction and \$2,337 for the Silent Auction – a total of \$14,307.

I would like to recognize the Helpers who made the Auctions run smoothly: Linda Borgstrom, Pat Hewitt and Jeanette Graham ran the Silent Auction – they are a great team. Tom Hardy continued to oversee the bidding for the Absentee Bidders for both Auctions. Jan Hardy and Ted Lussem again handled the posting of the Live Auction Bids and then took the money from the Sellers when completed. Logan Smith and Mike Brankowitz operated as the runners for the entire auction – and this was Mike's first Convention. Tom Hewitt continued to assist me in any way he could. THANKS VERY MUCH FOR THE HELP FROM ALL OF YOU.

Of course, all of us must thank the Auction Verification Committee. They are Bob Shea, Peter Faber and Tom Hardy. They review ALL of the fire marks in the Live Auction to determine if they are authentic. They are a great help to all of us. THANKS from every member of the FMCA

Donations to the FMCA were received this year. Carl Buerger, Peter Faber and Linda Borgstrom donated items to the Silent Auction. Charlean Alexander and Betty Adams donated some of their items from the Auctions too. THANKS

For those that like the statistics, this is for you.

Live Auction: 142 original items; 2 were determined to be reproduction and were pulled from the Auction. 13 items had no bid. That is a sales percentage of 90.7%

The top five Live lots and prices realized were:

24	Philadelphia Contribution, B5	\$1,400
11	Firemen's of New Orleans, B446	\$1,100
55	Franklin Ins. Of St. Louis, B268	\$375
10	Farmers Mutual Tin, Undocumented	\$300
3	Fire Bucket	\$280

Silent Auction: 176 items (included one sold item from last year); 2 were pulled or no show. 19 items had no bid. That is a sales percentage of 89.1%.

The top six (tie at 5th place) Silent lots and prices realized were:

51	Sun Ins. Advertising Piece	\$70
9	Associated Firemen's Repro FM	\$60
26	Fire Police Pin	\$60
21	Match Box Holder	\$52
110	Paperweight RE and Title Ins.	\$50
173	Continental Sign	\$50

Next year, Dave Oldham will be hosting the Convention in Springfield, Illinois. I am looking for items for the Live and Silent Auctions – especially the Live Auction. We need some "wow" items for the Live Auction. Please contact me early so we can get your items on the List. I do not take duplicates. My contact number is 312-590-6100.

Happy Holidays to everyone.

Linda Anderberg, Auction Chair

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# Insurance Agency Signs

**GEORGE RUTLEDGE**

**67 MURRAY STREET, NEW YORK**

## Etched Brass and White Metal Signs

**JAPANNED TIN SIGNS and HOUSE PLATES**

Glass Signs

Advertising Novelties

DESIGNS AND PRICES, ON APPLICATION TO

**F. T. HOYT.**

AGENT FOR THE PACIFIC COAST

**405 California Street, P. O. Box 2078 San Francisco**

## AMERICAN “HOUSE PLATES” / “FIRE MARKS”

THE ABOVE advertisement for George Rutledge in the 1890 *Pacific Coast Insurance Directory* got me thinking. How is it that as late as 1890 a well-known New York sign manufacturer referred to what we today call a fire mark as a “house plate?”

A survey on Google and Google Books reveals that American insurance companies, the insurance press and insurance sign manufacturers did not use the term “fire mark” in the 1800s. The term almost exclusively used was “house plate.” No doubt “plate” is short for “tinplate.” While early British writers also used the term “plate” or “insurance plate” to refer to a fire mark, it was the Americans who used the term “house plate.”

A review of prior issues of *The Signevierist* shows that the Aetna, Andes, German of Freeport and Phoenix of Hartford issued instructions to their agents to attach “house plates” to insured properties. Even the frequently referred to “*Tiffany’s Instruction Book, for Fire Insurance Agents*” used “house plate.” Prior *Signevierist* issues also show two other insurance sign manufacturers who made “house plates.”

A review of the insurance press shows that “house mark” and “insurance plate” were also used, though not as often as “house plate.” In fact, “house mark” was used by the Insurance Company of North America as late as 1920 in their advertising and in the 1929 *One Hundred Years* printed by The Franklin Fire Insurance Company of Philadelphia.

I did the following searches on Google and Google Books to match up the following words with an insurance company:

- “expenditures” and “fire mark”: no hits
- “expenditures” and “door plates”: four companies with six hits
- “expenditures” and “house plates”: twelve companies with eighteen hits

It’s only in the twentieth century, when three early Philadelphia fire mark collectors published, did the term “fire mark” come into use. The earliest American use of the term “fire mark” I found is George Cuthbert Gillespie’s *Early Fire Protection, Fire Insurance Companies and the Use of Fire Marks*, which was printed in 1905. Harold E. Gillingham followed in 1914 with *Fire-Marks of American Fire Insurance Companies*, and George Cuthbert Gillespie and Stevenson Hockley Walsh in 1915 with *Fire Insurance House Marks of the United States*. The latter publication used both house mark and fire mark interchangeably.

It isn’t until the 1929 publication of *American Fire Marks* by the Insurance Company of North America that “fire mark” became the insurance industry-wide phrase to describe both British and American marks.

Future issues of *The Signevierist* will cover how the idea of house plates shapes the discussion of American fire marks and their definition.

Bob Shea

## Farmers Mutual Town Fire Insurance Company

As promised Mike Brankowitz brought his insurance sign to the Philadelphia convention to see whether the members thought it was a sign or a fire mark. The opinion was mixed. Let me share my research.

Look at the sign itself. It advertises two different entities. Firstly, above the name of the company is the phrase "Insured In." This indicates that the location where the sign is placed is insured by the "Farmers Mutual Town Fire Insurance Company." Secondly, it shows "Michaelson & Hughes" and below the name is their business, "General Agents." Why show the general agent? In addition to being an insurance general agency for a number of national insurers, Michaelson & Hughes wrote mortgages, made loans and owned a bank. It seems to me that policyholders of the Farmers Mutual might want to avail themselves of the different services of Michaelson & Hughes such as casualty and life insurance or a mortgage. It should also be noted that at one point both the president of the Farmers Mutual and the general agency were from Ladysmith, Wisconsin.

Besides being from the same town, what other possible relationship could Michaelson & Hughes have to a town mutual insurance company? Wisconsin Insurance Department Annual Reports show that the Farmers Mutual had very little in assets. What would the Farmers do if they had a few small losses to pay out that exceeded their assets? The Wisconsin insurance commissioner in the 1910 Annual Report acknowledged that in such a situation the company would borrow money rather than levy an assessment. Who would lend them the money or arrange for a loan from the bank? Michaelson and Hughes. It seems to me we have a win, win for both entities shown on the insurance sign.

I usually draw the line at around 1900 as the termination of insurance companies issuing fire marks. However, because this sign meets two other important criteria as to what makes an insurance sign a fire mark, I side with those who believe it is a fire mark. The company wants and encourages the insured to put the sign on the property. In this case, you have two entities encouraging the insured. The other criterion is that the insured is willing, or even eager, to do so. By putting this sign on his property the insured shows that he has secured necessary insurance at the lowest possible cost and supports two important businesses in the community. It seems to be the neighborly thing to do. By the way, James A. Michaelson was also a judge.

This is a great story of a 20<sup>th</sup> century fire mark and an example of how American fire marks evolved.

Bob Shea

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TIN FIRE MARKS, REALLY?

DID Alwin Bulau think that the marks he described as "tin" were really tin? I doubt it. If he didn't think they were tin, what did he mean?

The material used to make most American fire marks was "tinplate," also spelled "tin plate." Tinplate was rolled sheet iron coated with tin to prevent rusting. Rather than writing "tinplate," he simply shortened it to "tin." This shortening is no different than calling a metal cylinder coated with tin a "tin can."

Currently the term "tinned sheet iron" is used in the Addendum. For general usage, I would think, "tin" is perfectly acceptable.

Bob Shea

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