



# The Signevierist

Issue Number 2016 – 2

The Official Newsletter of the Fire Mark Circle of the Americas

## **FIREMEN'S INSURANCE COMPANIES: FIREMEN'S INSURANCE COMPANY OF MOBILE**

**T**HE **Firemen's Insurance Company of Mobile** was chartered on December 25, 1837.<sup>1</sup> A review of the charter's various sections show that the company was originally organized for the benefit of the volunteer fire department:

### Stock

- The capital stock was set at \$100,000 with 2,000 shares at \$50 each. Five dollars was paid for each share at subscription with remainder by installments as approved by the directors. However, the first Board of Directors was to take securities for the remaining unpaid stock consisting of two-thirds the cash value of bank and other stock, or deeds on real estate in Mobile. Only insured buildings were eligible as security. Business could not begin until all securities were given.
- Subscriptions for stock would be open to firemen and members of the Fire Department of Mobile for fifteen days and if not all the stock was subscribed, to the citizens for five additional days.
- Firemen could only subscribe to 100 shares of stock.
- Fire companies could subscribe to up to 100 shares in their own name for charitable purposes.
- A stockholder who ceased to be a member of a fire company had to sell his stock at actual value to a fire company member, the fire company or the Board of Directors.
- Shares of a deceased stockholder became extinct and notes on the shares were cancelled. The actual value of the shares and any profits had to be paid within six months to the heirs.

### Directors

- There were fifteen directors, who held office for one year and each had to own ten shares of stock.
- Directors had to be a member of a fire company or of the Fire Department.
- The directors chose a President and Vice President from their own body.
- The directors were elected at large with each stockholder entitled to one vote for every five shares.

## Miscellaneous

- The company was authorized to insure vessels, buildings, money and on all goods.

Even though stock ownership was not restricted to members of the volunteer fire companies, company directors had to be affiliated with the fire department of Mobile. However, a charter amendment approved on January 2, 1841 seems to have diminished or even eliminated the fire department control:

That any stockholder owning the requisite number of shares [ten] of stock of the Firemen's Insurance Company of Mobile, shall be eligible for a director of said company... <sup>2</sup>

In December of 1850 the company secretary, Rufus Greene, a respected member of the community and on the city Common Council, admitted to embezzling over \$80,000 from the company.<sup>3</sup> No doubt, this led to the unusual December 16, 1851 charter amendment which approved the distribution of the remaining company assets as of January 13, 1851 among the stockholders and approved the recapitalization of the company subscribed on January 21-22, 1851.<sup>4</sup>

While it was reported in 1860 that the Firemen's Insurance Company paid over \$19,000 in fire losses, I have not been able to determine exactly when the company went out of business. Presumably, it ceased due to the Civil War and was no longer operating in 1866, when the Fire Department Insurance Company of Mobile [Signevierist 2012-2] was organized.

Bob Shea

<sup>1</sup> *An Act to Incorporate the Firemen's Insurance Company of Mobile*. Mobile: T. E. Cooper, 1839.

<sup>2</sup> *Acts Passed at the Annual Sessions of the General Assembly of the State of Alabama, Begun and Held in the City of Tuscaloosa, on the First Monday in November, 1840*. Tuscaloosa: Hale & Phelan, 1841, p. 18. Google Book Search.

<sup>3</sup> *The American Phrenological Journal, and Repository of Science, Literature, and General Intelligence*. G. S. and L. N. Fowler, Editors. Vols. XIII and XIV. New York: Fowler and Wells, 1851, p. 44. Google Book Search.

<sup>4</sup> *Acts of the Third Biennial Session of the General Assembly of Alabama, Held in the City of Montgomery, Commencing on the Second Monday In November, 1851*. Montgomery: Brittan and De Wolf, 1852, pp. 125-126. Google Book Search.

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## **BOB SHEA'S BOOKCASE**

I TOUCHED briefly on the three early Philadelphia fire mark collectors, George Cuthbert Gillespie, Harold E. Gillingham, and George Cuthbert Gillespie and Stevenson Hockley Walsh in the 2015-4 Signevierist article "American "House Plates / "Fire Marks." A review of their publications should give you some idea of how far the knowledge, understanding and appreciation of American fire marks have progressed.

Before reviewing each publication separately, some general observations may give you an idea of the extent of American fire mark knowledge one hundred years ago. The following chart shows the number of companies and city that issued fire marks reviewed by the authors:

| Author                  | # of Cos. | Philadelphia | Pittsburgh | Baltimore | NY City | Hartford |
|-------------------------|-----------|--------------|------------|-----------|---------|----------|
| Gillespie, 1904         | 8         | 6            | - 0 -      | 1         | 1       | - 0 -    |
| Gillingham, 1914        | 12        | 7            | 3          | 2         | - 0 -   | - 0 -    |
| Gillespie & Walsh, 1915 | 16        | 8            | 4          | 2         | 1       | 1        |

Even with this limited amount of information a number of observations may be made:

- The authors did not consider that American fire marks extended further north than Hartford, Conn., further south than Baltimore and further west than Pittsburgh.
- Gillespie and Walsh's publication had the most number of fire marks, 16. Today we know of over 300, and new marks show up almost each year.
- Surprisingly, the authors did not include cast iron marks in Philadelphia and Baltimore.
- None of the authors included a zinc mark.
- Tin marks were generally referred to as "house plates." Fire marks were also referred to as "house marks" or "house badges."
- The marks in the chart from New York City and Hartford are tin. Gillingham did not consider tins as fire marks. Today we know that the majority of American fire insurance companies and agents issued tin marks.

This issue reviews George Cuthbert Gillespie's 1904 talk before the Society of Colonial Wars in the Commonwealth of Pennsylvania, *Early Fire Protection, Fire Insurance Companies and the Use of Fire Marks*, which was printed in 1905. The thirty-four page monograph does not contain any photos of fire marks, but only small drawn illustrations of six Philadelphia marks. The early pages, up to page eight, review fire protection in ancient times. Also starting on page eight, the author reviews early English fire protection laws, fire insurance companies, fire brigades and fire marks. Gillespie is the earliest American author I found to use the term "fire mark." The discussion of American fire protection begins on page twenty and it isn't until page twenty-six that the Philadelphia insurance companies appear. However, the narrative of the few companies mentioned includes primarily interesting histories about their early days, with only limited discussion of their fire marks.

It is interesting to note that Alwin Bulau in his 1953 *Footprints of Assurance* does not list this publication in his bibliography, yet Bulau uses a number of Gillespie's ideas in his book. For example, Gillespie is the first author to enumerate the idea that the Fire Association issued some 40,000 fire marks, which is the same number Bulau use on his page 44 of his book. Bulau's discussion of the early days of the Mutual Assurance of New York and the Insurance Company of North America is a rewording of Gillespie. Gillespie notes that the fire mark of the Baltimore Equitable Society was a square iron plate that has the "1794" organization date painted on it. This describes Bulau's number 58 in the Home Collection.

While I applaud Gillespie for this early monograph on fire marks, he is one of the early sources of misinformation about the relationship between the early insurance companies and the Philadelphia volunteer fire companies when he writes:

*"The fire companies from the time of the introduction of fire insurance received large contributions towards their maintenance from the fire insurance offices, which gave the fire marks a significance considerably removed from that of being merely advertising mediums for their respective offices.*

As has been shown in numerous articles in *The Signevierist* over the years, and particularly in *American Fire Marks...A Good Story*, the early American insurers did not give large contributions to the volunteers and there is no direct connection between fire marks and rewards to the volunteer fire

companies. With the English model of insurance company fire brigades firmly in mind, it seems that early American authors could not comprehend that fire marks in America, regardless of their material composition, were advertising.

Mr. Gillespie also writes:

*“In 1871 the Volunteer Fire Department which had had only a semi-official connection with the City Government, was superseded by the paid Fire Department as it is called, known officially as the Philadelphia Fire Department, the city having complete control.”*

After the consolidation of the separate municipalities into the new city of Philadelphia, the 1855 city charter organized the “Philadelphia Fire Department,” which was manned by the volunteers but subject to numerous controls by the city. For example, while the volunteers selected a slate of officers for Chief Engineer and Assistant Engineers, the city vetted them and gave their approval and allowed them to run for these positions. Certainly, after appropriating \$113,250 for 1870, the city had a great deal to say about the fire department and subjected it to strict standards of behavior and performance. When the volunteer system was abolished and replaced by the paid department in 1871, the name “Philadelphia Fire Department” remained until 1887, when, due to a revision of the city charter, the name was changed to “Bureau of Fire.” This indicates a great deal more than a “semi-official connection” between the volunteers and the city government.

Also, it was Gillespie who originated the idea on page thirty-three that the “badge or plate” of the Lumbermen’s Insurance Company “...being used entirely as an advertisement, is not classed as a mark, so called.” Certainly, Gillespie had to be one of the “authorities” Bulau mentions on page 106 that also made this erroneous claim.

In spite of Mr. Gillespie’s lack of knowledge and appreciation of American fire marks, he was the first American author to acknowledge that the circa 1800 tin badge of The Mutual Assurance Company for Insuring Houses from Loss by Fire in New York was used as a fire mark. For this recognition of a tin mark alone, he merits your reading this monograph. To review a copy, simply Google “Early Fire Protection and the Use of Fire Marks : Gillespie”.

I will review the two remaining authors in future issues of *The Signevierist*.

Bob Shea

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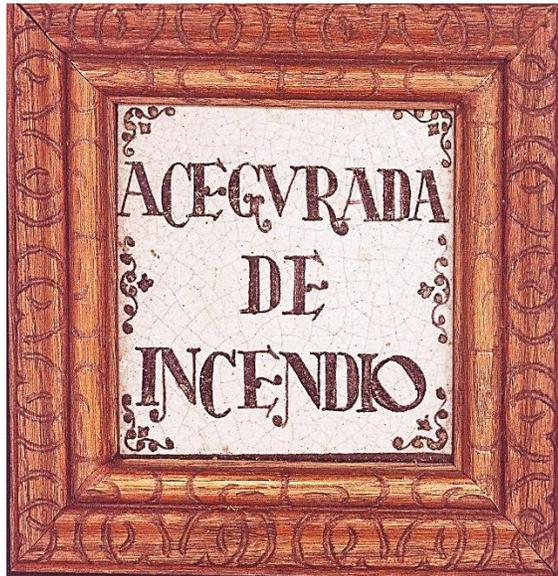
### THIS AND THAT

The nationalities of the employees of the Memphis Fire Department in 1866 were:

Irishmen	40
American	3
Italian	2
Unknown	1

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IN the Addenda Listing included with the last issue, page 1 of 2 listed three updates on the bottom, 340-V-A, 473 and US-ME-1. They should have been listed on page 2 of 2 at the top of columns one, two and four, respectively. Please excuse the confusion.



## A LITTLE BIT OF OLD SPAIN IN ALLENTOWN

WHILE browsing the dealers' tables at the Spring Melt 2016 for Fire Memorabilia and Marketplace at the Allentown Fairgrounds, I spotted a junk box alongside a table. In the box was a tile mounted in an ornate wooden frame with the words "ACUGURADA / DE / INCENDIO." I knew "incendio" meant fire, but could not figure out "acegurada." I surmised that the plaque was meant to indicate a fire alarm, fire extinguisher or even a fire station. With an extremely low price, I bought it as a neat fire collectible.

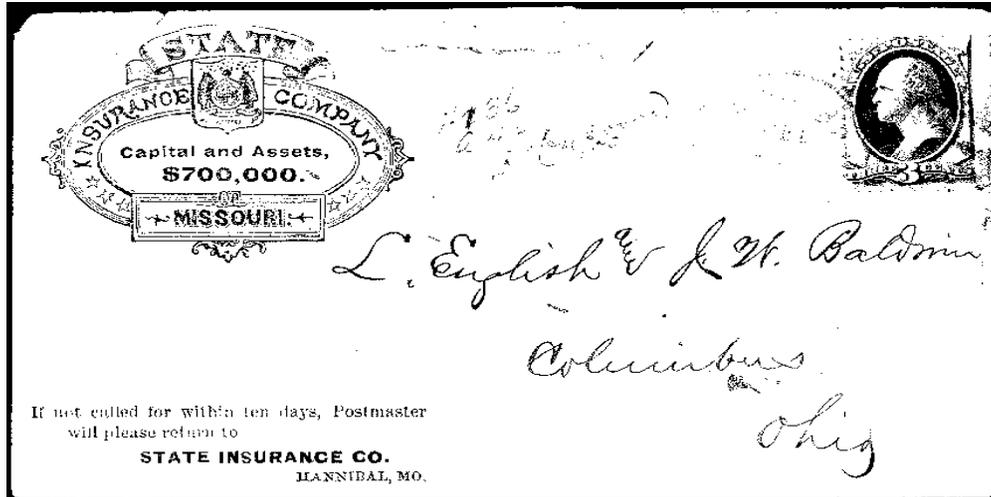
At home, when I had a chance to examine it more closely, the word "acegurada" seemed familiar. While trying to pronounce the word, I realized it sounded like the Spanish word for insurance, "seguros." It must be a variation of insurance, with the letter "c" substituted for "s." Then the light bulb went on. I checked the "Subject Index of the FMCA Publications" and found under "Fire Mark" the listing, "Spanish...Newsletter 1-94, 5-7." It seems that I had written to the editor about a "Spanish Porcelain Fire Mark" mentioned in a British FMC newsletter and referred to a tile fire mark in the Addendum, SP-AA-1.

Up until recently, the thinking was that the tile mark was not strictly a fire mark. Research now shows there was a 1822 mutual insurance company in Madrid whose by-laws stated that the company would pay damages for a fire to a policyholder whose house had a card or tile that said "ASEGURADA DE INCENDIOS." This translates to "Insured for Fire." Here's a case where the insured issued the fire mark at the request of the insurance company. Not only does the tile let the insurance company know that the house is insured, it advises a potential arsonist that the house is insured for fire.

Note that the spelling on the above tile is slightly different than the required spelling of the Madrid insurer. "Açegurada" replaces "Asegurada" and "incendio" replaces "incendiȯ." Most likely, the variation is a due to a regional dialect.

Images of very colorful and decorative Spanish insurance tiles may be seen on Google by entering "asegurada de incendios" in quotes. It seems that in Spain the use of fire mark tiles was fairly widespread, used by a number of insurers and probably continued until the early twentieth century.

**MORE ON THE STATE INSURANCE COMPANY, BULAU 381 - 382**



AFTER I purchased the above mailing envelope I reviewed my earlier article in *The Signevierist* 2013-1, pp.1&2, which is available on the FMCA website under the heading "News." Except for the word "MUTUAL" on the fire mark, the logo on the envelope is similar to the fire mark; note the font of the word "STATE" and the almost exact replica of the great seal of the state of Missouri. Note, also, that the return address is "Hannibal, MO."

The envelope is further confirmation that the name State Mutual Fire and Marine Insurance Company attributed by Bulau should be the State Insurance Company.

Bob Shea

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**CONTRIBUTIONS NEEDED**

YOUR editor is always in need of input from members for inclusion in *The Signevierist*. Letters, comments, enquiries, articles, features and collecting reminiscences should be sent to: Bob Shea, 12 Holyoke Drive, Delran, NJ 08075, together with good quality photographs.

**This space is reserved.**

**For you!!!!**