



The Signevierist

Issue Number 2024-4

The Official Newsletter of the Fire Mark Circle of the Americas

Presidents Message

Hello fellow Fire Mark Circle members, the 2024 FMCA convention is in the books. Thirteen of us met in Baltimore at the Embassy Suites Hotel (BWI) in Baltimore. Those in attendance included Frank and Charlotte Taff, Tom Hardy, Gabe Laubacher, Bill and Blaise Pope, Tom Hewitt, Chuck and Judy Barber, Hal Sandstrom, Bob Shea (celebrated his 86 Birthday while there, we had cheesecake with him at dinner), Lee Ryan, and me, with Mike Brankowitz there on Saturday.

Several of us arrived on Wednesday, with supper in the hotel by some and some going to the Cracker Barrel, mostly for convenience, as we all had a long day of travel. Then Thursday we got the Silent auction/Hospitality room set up and laid out for attendees to view and by that afternoon bids were being added to the bidder cards as we sat around and visited, what a great time to see friends that we hadn't seen since last year. I was tagged to arrange dinner that night and Tom Hewitt had seen a listing for the best crab cakes in Maryland at G&M Crab and Seafood. I called and made reservations for the 13 of us, what a great dinner it was. The crab cakes and seafood were excellent. The place was packed to the hilt, and we were lucky to get in in the first place. But what a great dinner had by all.

Friday morning, we boarded the bus for our day of touring. First, we went to the B&O Railroad Museum, it was very interesting if you like the history of the train and railroads in America. Many old "iron horses" to view, from coal-fired steam, electric and diesel-powered engines. The museum was in

the old B&O roundhouse, where trains were brought into the building and worked on, and the round table was either rotated to move them back outside or there were places to park them inside to be worked on later. Eventually train engines got to be too large for them to use it. But it does still work and is demonstrated by the staff each month on a Saturday.

After lunch there at the B&O Museum, we boarded the bus once again and headed to the Maryland Fire Museum, and for a firefighter/fire-buff like I what a fine place it was. We were greeted by the Staff and then eventually by Steve Heaver the Museum Director, who took over and gave us a great tour and history of the Great Baltimore Fire of 1904. There were many very nice pieces of restored and original fire apparatus along with all the accessories to view, from early hand pulled and pumped pieces, to steam, to gasoline, to diesel. We also saw their fire mark collection, but the area was under some renovation at the time; but in the future will be as great as the rest of the museum under Steve's guidance, I am sure. We re-boarded the bus for the ride back to the hotel. Dinner that night was out on our own.

Saturday morning kicked off with the General Meeting starting at 9, with the current slate of officers and directors re-elected for one-year terms. No other interest from the floor or from other members. Motion made and passed with these results Dave Oldham President, Frank Taff Vice President, Bill Pope Secretary-Treasurer, Directors: Tom Hewitt, Tom Hardy, Logan Smith, Mike Brankowitz, Ex-Officio members Gabe Laubacher Auction/Storage Unit Chair, Bob Shea Authentication/ Auction Lot Verification Chair, Mike Brankowitz Signevierist (newsletter) Chair.

Steve Heaver, Director from the Maryland Fire Museum, was the guest program speaker. His presentation was on the Great Baltimore Fire of 1904. However, we had some technical difficulties with the computer and projector, getting it to work properly, so he had to do a manual presentation that was very nicely done, since he really wasn't prepared to do it manually. Saturday at noon the Silent Auction closed, and all winning bidders were tabulated. Lunch was served in the hotel atrium. Then we set up the Live Auction in the same room as the Silent and it got under way around 1:30pm and ended close to 4 pm, with Auctioneer Gabe Laubacher at the helm. A

good time was had by all in attendance. I do not have a count from Bill Pope as to the total of the bids for both auctions, but I think they went pretty well.

Saturday evening, we had the banquet dinner at the hotel. As President I awarded Tom Hewitt the Mort and Marilyn Warner Award for Tom's outstanding work over the years putting our conventions together and working with the hotels to make all the arrangements. I also presented Bill Pope with the FMCA Silver Salver Award for his dedication for many years being the Secretary and Treasurer, this job takes up the most time and effort of any of the FMCA positions. After dinner we all retired to the hospitality room for final visits. Goodbyes were given to all in attendance then again with those at breakfast on Sunday morning before departing. Once again, I want to give a special thank you to Tom Hewitt and Bill Pope for all their hard work putting this year's convention and Hi-Bid Silent and Live auctions. There is no convention set for next year at this time, as Tom is retiring from his position setting up our conventions, but it will be discussed at the next board meeting in November as to members wishes. If you are interested in helping on a next convention please contact me; I am in the directory!

Dave Oldham
President

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WHERE'S MY BADGE?

In response to the above question, the Charleston Mutual Insurance Company published an ad in the March 29, 1803, page 3, issue of the *Charleston Daily Courier*, that in part advised the following:

"Those who have made insurances lately, and who have not yet received their Badges, are informed that the second parcel are now finished, and ready for delivery."

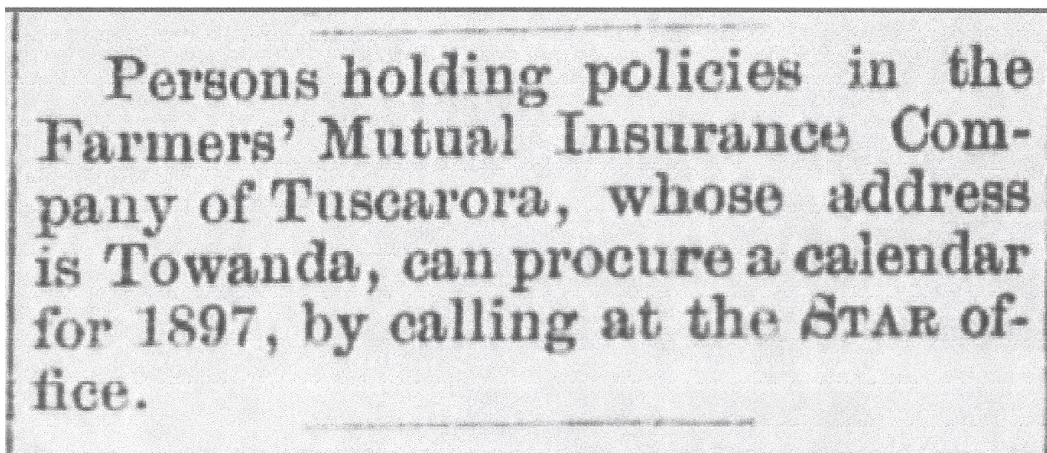
Bob Shea

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THE ABCs of AMERICAN FIRE MARKS

T is for the Tuscarora Fire Insurance Company, Cincinnati, Ohio
Now correctly attributed to the
Farmers' Mutual Fire Insurance Company of Tuscarora
Bulau 502 and Supplement to Addendum

As noted in the information from Jim Brackney included in the Addendum Supplement, Bulau 502 is incorrectly attributed to the Tuscarora of Cincinnati. The fire mark was issued by the Farmers' Mutual Fire Insurance Company of Tuscarora, located in Spring Hill, later Wyalusing, Pennsylvania.



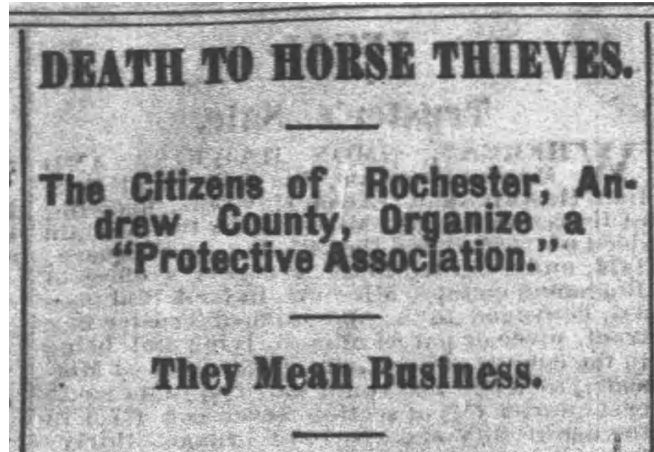
Incorporated on September 7, 1874, the Farmers' Mutual Fire's charter served as a guide for other fire insurance mutuals organized by the local Granges in Pennsylvania. Servicing policyholders from local residences until the 1950s, they dropped the word "Fire" in its name on June 1, 1953, as "Fire" did not represent the fact that the company had expanded its insurance business beyond just fire.

In 1963 the company changed its name to the Tuscarora Mutual Insurance Company and on July 6, 1973, they merged with the Wayne County Farmers Mutual Insurance Company under the new name Tuscarora-Wayne Mutual Insurance Company. On June 30, 2009, the Tuscarora-Wayne Mutual Insurance Company converted to a stock insurer and currently operates under the name of Tuscarora Wayne Insurance Company.

The Old Underwriter

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FROM HORSE THIEVES TO CAR THIEVES



The above headline from the June 3, 1874, St. Joseph Gazette, St. Joseph, Missouri, page 4, captures the anger and frustration aroused by farmers and horse breeders across the country towards the horse thief. From the early 1800s associations and insurance companies were organized to detect and prosecute horse thieves and recover stolen horses. In some states, these organizations were formed in almost every county to counter the menace of the horse thief.

Fast forward fifty years. It's the age of the automobile, but it's the same problem. The horse thief has been replaced by the car thief. The farmers and businessmen of Ohio's Sandusky County, who were already organized since 1886 to combat horse theft with the Sandusky County Horse Protective Association, modified its charter and on February 20, 1924, incorporated the Sandusky County Automobile Protective Association, Fremont, Ohio. Below is copy of the emblem provided to its members to protect against theft:



In addition to the usual benefits of prosecuting auto thieves and recovery of stolen autos, the association, in the event it was unable to recover the auto, it would pay to the member an amount graduated upon the age of the car from 100 percent of its value on a car one month old, to 10 percent on a car 8 years old or more.

Anticipating a membership of 2,000 due to the number of vehicles in the county, the membership fee was set at \$5.00. Though organized on a mutual basis, there would be no assessments until membership reached 500.

There were no losses in its first year. After three years of operation and a membership of only 229, the organization had five theft losses of which four were recovered. The total losses of \$550 were covered by the \$5 membership fee. With \$245.88 on hand and no assessments, the grateful membership at its annual meeting on March 12, 1927, reelected its officers for another year with the request that they get more members.

Though registered with and certified by the Ohio Secretary of State under the broad category of "Benevolent, Patriotic, Social and Political Corporations," William C. Shafford, Superintendent of Insurance, requested the state's Attorney General, Edward C. Turner, to determine if the operations of the Automobile Protective Association were insurance. On December 17, 1927, the Attorney General reasoned that the Association was, in fact, assuming the risk of loss by theft by a member and, therefore, was insurance. While contemporary newspapers do not report how the Association responded, it can be assumed that they simply dissolved rather than be subject to insurance regulation.

The only remaining question about the tag is whether it should be considered an insurance company auto tag.

Bob Shea

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ATTENTION MEMBERS, TYLER MCCOY IS PURSUING OPENING A DAYTON FIRE DEPARTMENT MUSEUM AND WOULD LIKE TO DISPLAY FIRE MARKS FROM DAYTON, OHIO. IF YOU HAVE ANY DAYTON FIRE MARKS YOU WOULD LIKE TO SELL, PLEASE CONTACT TYLER AT (937) 532-3026 OR EMAIL AT TYLERDAYFIRE@GMAIL.COM. ANOTHER EXHIBIT HE WOULD LIKE TO INCLUDE IS ALL OF THE FIRE EQUIPMENT MANUFACTURERS THAT WERE IN THE CITY OF DAYTON IN ITS HEYDAY. IF YOU HAVE ANY INFO TO ADD PLEASE LET HIM KNOW AS WELL.

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OBSOLETE INSURANCE CURRENCY ADDENDUM II

12/2024

Fireman's Insurance Company

Memphis, Tennessee

1852 – ca. 1855

Note: \$2, October 6, 1855



Marine and Fire Insurance Bank of the State of Georgia

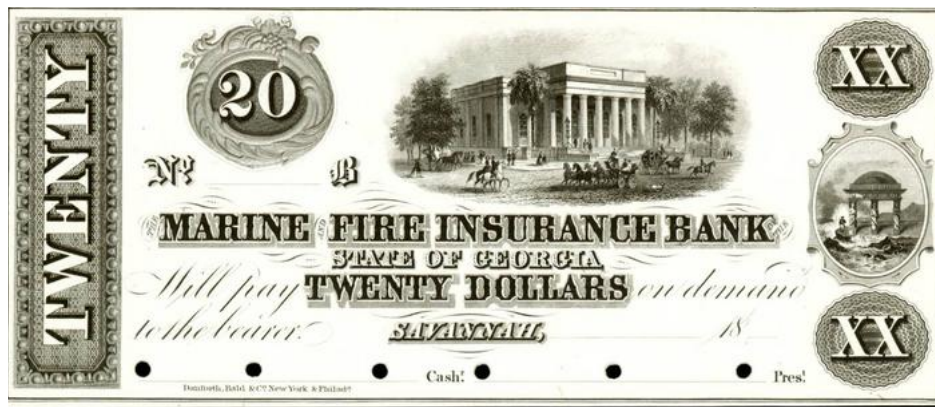
Savannah, Georgia

December 24, 1825, incorporated as the Marine and Fire Insurance Company of the city of Savannah

December 24, 1827, changed name to the Marine and Fire Insurance Bank of the State of Georgia and operated primarily as a bank.

February 13, 1854, changed name to the Marine Bank of Georgia

Note: \$20, not dated



Metcalf & Hatchett, General Insurance Agency

Montgomery, Alabama

Circa 1865 – at least 1877

Note: 25 cents, November 1, 1865



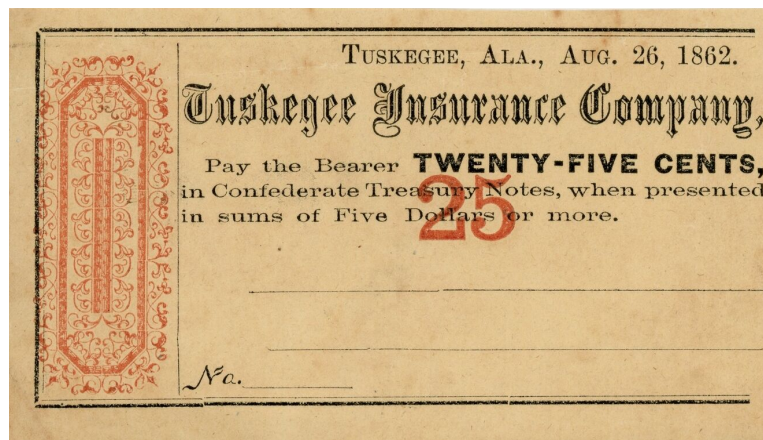
Ohio Life Insurance & Trust Company

Cincinnati, Ohio
1830 - 1857, failed
Note: \$10, not dated



Tuskegee Insurance Company

Tuskegee, Alabama
1856 – most likely did not survive the Civil War
Note: 25 cents, August 26, 1862.



The company's Acting Secretary, S. B. Paine, posted in the March 19, 1863, issue of the *South Western Baptist*, Marion, Alabama, that these were not the notes of the company, but checks of Dillard & Sills and would be redeemed by Mr. Dillard.

Utica, New York
1816 – 1852, failed
Note: \$10, September 1, 1816



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House Plate Advertising

This ledger marker or “paper cutter” as known in the insurance industry recently came up for auction and sold for \$350! The opposite side shows the Travelers Insurance Company of Hartford, Connecticut but the most interesting part for our organization is that Kellogg & Bulkeley were advertising that they produced House Plates! We know from the article in *Signevierist* issue 2022-2 that B.452 was made by this lithographer as well as an unfound mark from the Lykens Valley Mutual Insurance Company.



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