STOCKER HOUSE

404 SOUTH FRONT STREET

STRANGE as it may now seem to us, time was when South Front Street was a favourite place of residence for the wealthy and fashionable. A little examination of the remnants of old houses in this now unsavoury quarter is sufficient to carry conviction on that score. Many of these palatial dwellings belonged to wealthy merchants and importers who elected to live near their counting-houses and wharves.

John Stocker, whose house is well preserved and quite representative of the residences of the neighbourhood, was an affluent merchant of the eighteenth century. He was at one time an alderman of the city and among his other activities and interests he was concerned with the institution of the Mutual Assurance Company, whose history is itself of unusual interest.

It was the first insurance corporation to be created in free and independent America after the severance from England, and is the second-oldest fire-insurance company in Philadelphia, the first being the Philadelphia Contributionship for the insurance of Houses from Loss by Fire, or, as it is generally called, the Contributionship, which was founded in 1752. The circumstances connected with the origin of the Mutual Assurance Company throw light on an amusing phase of Philadelphia life.

Fires in Colonial Philadelphia were the cause of much excitement and the sight of a blazing chimney was enough to throw the whole community into an uproar. Blazing

chimneys were the subject of legislation by the Provincial Assembly of 1775, which enacted that

> Every person whose Chimney shall take Fire and blaze out at the top, not having been swept within one Calendar Month, shall forfeit and pay the sum of Twenty Shillings; but if swept within that Time and taking Fire and blazing out at the Top, the Person who swept the same, either by himself, his Servants or Negroes, shall forfeit and pay Twenty Shillings.

With the ever-present danger of blazing chimneys, a number of people conceived that there was a grave jeopardy in the overhanging branches of shade trees that might catch fire from a blazing chimney and spread it farther in winter, and in both summer and winter must interfere with the application of water in fire extinguishment.

The apprehensive directors of the Contributionship called a general meeting of the subscribers of that organisation in April, 1781, to consider the propriety of "Ensuring or Re-insuring Houses having Trees planted before them in the Street." The owners of shade trees being in a minority at this meeting, it was resolved that "no Houses having a Tree or Trees planted before them shall be Insured or Re-insured," and "that if any Person in future having a House Insured shall plant a Tree or Trees before it in the Street, if not removed in three Months from the time of planting he shall forfeit the benefit of Insurance." Legislation was then invoked against the objectionable shade trees and passed by the General Assembly in 1782 only to be repealed a few months later upon the urgent solicitation of tree lovers.

Despite the sense of the Contributionship meeting in 1781, no definite action was taken till April, 1784, when it was finally determined to put the resolution into effect. Thereupon the owners of the debarred properties set about organising for insurance and advertised a " New Society for Insuring Houses from Loss by Fire." They stated that a great number of the citizens of Philadelphia found it " agreeable and convenient to them " to have trees planted in the street before their houses, a thing prohibited by the Contributionship on pain of forfeiting insurance, and that they, therefore, would organise a company to insure such tree-adorned houses at a slight additional premium. Under the new conditions, trees might be planted before the houses or in the yards belonging to them.

By a curious regulation, it was also provided that " All Trees planted near Houses shall be Trimmed every Fall, in such manner as not to be higher than the Eaves of the Houses. And Trees planted after Insurance must be reported to the Office." The deed of settlement of the new company was dated October 21, 1784. The badge or house-mark adopted was a leaden tree on a shield-shaped board in allusion to the origin of the organisation, while that of the Contributionship was four interclasped hands. Many of these old house-marks are still to be seen on the fronts of buildings in the older portions of the city.