

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Section number _____ Page _____

SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 90001262

Date Listed: 8/22/90

Camden Fire Insurance Association
Property Name

Camden
County

NJ
State

Banks, Insurance, and Legal Bldgs. in Camden, NJ, 1873-1938 MPS
Multiple Name

This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.

Patrick Andrus
Signature of the Keeper

9/28/90
Date of Action

=====

Amended Items in Nomination:

The Period of Significance starts at 1899, but the building was not constructed until 1900. Sue Pringle with the NJ SHPO agrees that 1900 is the appropriate date. The form is now officially amended to begin the Period of Significance at 1900.

DISTRIBUTION:
National Register property file

United States Department of the Interior
National Park Service

RECEIVED

JUL 16 1990

National Register of Historic Places
Registration Form

NATIONAL
REGISTER

This form is for use in nominating or requesting determinations of eligibility for individuals properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "X" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and sub categories listed in the instructions. For additional space use continuation sheets(form 10-900a). Type all entries.

1. Name of Property

historic name Camden Fire Insurance Association
other names/site number ONJH Inv. # 040881

2. Location

street & number 428-432 Federal Street not for publication
city,town Camden vicinity
state New Jersey code NJ county Camden code 007 ZIP CODE 08101

3. Classification

Ownership of Property	Category of Property	Contributing	Noncontributing
<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> building(s)	<u>3</u>	<u> </u> buildings
<input type="checkbox"/> public-local	<input type="checkbox"/> district	<u> </u>	<u> </u> sites
<input type="checkbox"/> public-state	<input type="checkbox"/> site	<u> </u>	<u> </u> structures
<input type="checkbox"/> public-federal	<input type="checkbox"/> structure	<u> </u>	<u> </u> objects
	<input type="checkbox"/> object	<u>3</u>	<u> </u> Total

Name of related multiple property listing:
Bank, Insurance, and Legal Buildings in Camden, NJ.
1873-1938

Number of contributing resources previously
listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR part 60. In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Shelton C. Swisher 1/11/90
Signature of certifying official Date
Acting Commissioner, DEP/DSHPO
State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of commenting or other official Date
State or Federal agency and bureau

5. National Park Service Certification

I, hereby, certify that this property is:
 entered in the National Register. Patrick Andrews
 See Continuation Sheet
 Determined eligible for the National Register See Continuation Sheet.
 determined not eligible for the National Register
 removed from the National Register other, (explain:)

Date 8/22/90

6. Function or Use

Historic Functions (enter categories from instructions)
COMMERCIAL/TRADE/Business

Current Functions (enter categories from instructions)
VACANT/NOT IN USEI

7. Description

Architectural Classification
(enter categories from instructions)
LATE 19TH AND 20TH CENTURY REVIVALS
Colonial Revival

Materials (enter categories from instructions)
foundation STONE/Granite
walls BRICK
roof _____
other _____

Describe present and historic physical appearance

SUMMARY

The Camden Fire Insurance Building at the southwest corner of the intersection of Fifth and Federal streets in Camden today appears to be a seven bay wide building. It is actually the combination of three buildings and their alterations. The primary building dates from 1900 and is a design of the architectural firm of Baily & Truscott; Arthur Truscott independently designed one of the additions. This two story commercial building in Colonial Revival style is generally rectangular in shape and has a flat roof. Although there have been many alterations and additions, they are a result of the company's growth through the twentieth century and together form one large building. The building retains many of its original interior features and fits within property type #2, Buildings constructed for the Legal Profession and/or Insurance Business.

The Camden Fire Insurance Association constructed the building at the southwest corner of Fifth and Federal Streets in Camden in 1900 and occupied it for the next seventy-seven years. Subsequent expansions created the seven-bay-wide, two-story, flat-roofed Colonial Revival building which stands there today. This building of tan brick laid in common bond stands on a granite base with limestone and terra cotta details. The primary facade is on Federal Street, and the main entrance takes up two of the central bays. The limestone door surround rises from the sidewalk to a limestone belt course above the first floor windows. Small basement windows abut the sidewalk, and five arched windows with limestone voussoirs and keystones rise above the watertable. These windows contain multi-paned metal sash.

Brick quoins at the corners match pilasters on either side of the central section of the building. The second floor windows on the facade are

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria A B C D

Criteria considerations (Exceptions) A B C D E F G N/A

Areas of Significance (enter categories from instructions)

Architecture
Commerce

Period of Significance Significant Dates
1899-1938 N/A

Cultural affiliation
N/A

Significant Person
N/A

Architect Builder
Bailey, William Lloyd and Truscott, Arthur Architects
McCane, Charles, builder 1900
Turner & Stewart, builder 1904, 1912

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.
SUMMARY

The Camden Mutual Fire Insurance Company, founded in 1841, was the city's first and most-enduring insurance company. In 1900 the company built the first section of their Colonial Revival building at 428-432 Federal Street. From the time of its construction to the end of the period of significance Camden Fire Insurance Association, the name the company eventually assumed, occupied the building. The company expanded the building several times, but the entire complex is significant for its importance in the insurance industry in Camden. The building is also architecturally important as a work of the Camden architect Arthur Truscott and his partner William Lloyd Baily. The Camden Fire Insurance Association building fits within property type #2, Buildings Constructed for Legal Profession and/or Insurance Business, and it fits within the one context of the multiple property nomination: Banking, the Insurance Business, and the legal profession in the city of Camden, New Jersey from 1873 to 1938.

Camden Fire Insurance Association started operation in 1841 as Camden Mutual Fire Insurance Company and was the third viable fire insurance company to be founded in the state of New Jersey. The company's founders included dry goods store owner John K. Cowperthwaite, who was active in the campaign to found Camden County; real estate promoter Richard Feters; and other locally prominent men, five of whom had been members of the Perseverance Fire Company. The company opened in Cowperthwaite's store at Second and Federal

9. Major Biographical References

Previous Surveys Cite the Following:

1987 Survey by Benensen, C. and Reiter, S.:

Historical Sketch. Camden: Camden Fire Insurance Association, 1914.

PRERBG. VOL. XIV, NO. 13. MARCH 29, 1899.

OTHER:

See Main Bibliography

See continuation sheet

Previous documentation on file NPS): N/A

- preliminary determination of individual listing(36 CFR 67) has been requested
 previously listed in the National Register
 previously determined eligible by the National Register
 designated a National Historic Landmark
 recorded by Historic American Buildings Survey#
 recorded by Historic American Engineering Record#

Primary location of additional data:

- State historic preservation office
 Other State agency
 Federal agency
 Local government
 University
 Other
 Specific repository

10. Geographical Data

Acreage of property Less than an acre

USGS quad Camden

UTM References

A 11 8 4 8 9 5 6 10 4 4 2 1 1 3 4 0
Zone Easting Northing

B Zone Easting Northing
D Zone Easting Northing

see continuation sheet

Verbal Boundary Description

The Camden Fire Assurance Company (Building is located at the southwest corner of Federal and S. 5th Streets, City of Camden, Camden County, New Jersey, legally described as block 170, lot 43.

see continuation sheet

Boundary Justification

Lot 43 in block 170 has been historically associated with the property which occupies most of the lot.

see continuation sheet

11. Form Prepared By

name/title Priscilla M. Thompson; Franklyn M. Thompson

organization The History Store

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Camden Fire Insurance Building

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topped by flat arches with limestone keystones. Boards now cover the main entrance and most of the second story windows. A low brick parapet rises above the flat roof. Modillion brackets line the moulded limestone cornice that projects below the parapet, and there is a dentil course below the cornice. The building extends for six bays on Fifth Street.

The building that stands today actually incorporates three buildings which were built at different times. The original section of the building is the easternmost three bays of the present building. Ionic columns and a broken pediment trimmed the main entrance which was in the central of these three bays. The rear of this building extending south along Federal Street was the first addition and dates from 1904. The first floor of the two westernmost bays dates from 1914 and is the design of Arthur Truscott. The second story was added in 1917. The section which is now 430 Federal Street, the two central bays, was originally a three story stone and brick building which belonged to the Burr real estate and insurance agency. Changes in the central section to make it conform to the Colonial Revival aspect of the rest of the building date from the 1940s.

The wide open interior of this large two story office building retains many of its fine architectural details. The oldest portion of the interior of this building, at the northeast corner, has suffered some water damage evidenced by condensation and rust on the original safe. However, the interior is in generally good condition. Marks running horizontally across the walls indicate cornice moulding once decorated the Federal Street side of the building.

The building extends completely across the block to Taylor Street, where there was an expansive work floor with office modules. Original brass electrical outlets protrude from the floor every six or seven feet in rows of fifteen or twenty. A massive Marble mantel at least six feet high and twenty feet across is embellished with white marble classical ornamentation. A brass and iron staircase has stone treads. French doors leading from the original portion of the first floor to a small courtyard are intact with the exception of several broken panes of glass. The women's rest room is a good example of an early twentieth century marble and ceramic lavatory with a floor of hexagonal ceramic tiles and marble stalls.

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Camden Fire Insurance Building

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The building is now vacant. The workmanship is excellent, and although there has been some vandalism, the overall condition is very good. The alterations and additions to the original buildings are directly related to the growth of the Camden Fire Insurance Association. It is the most outstanding insurance building in the multiple property nomination, and is the most significant of two insurance headquarters buildings. The building meets all the registration requirements for Property type #2 in the multiple property nomination.

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Camden Fire Insurance Building

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Streets and in 1853 moved to the general store of Jonathan Burr, its Secretary, at Third and Arch Streets. In about 1858 the company moved to a building of its own at the corner of Fifth and Federal Streets.

The first building was a simple rectangular Italianate building with flat roof at the southwest corner of Fifth and Federal streets. One historian writing in 1924 stated that the firm then occupied the same building that they built in 1858. While there might be some remnant of the original building in the existing Camden Fire buildings it seems more likely that the old building was demolished and replaced by the present Colonial Revival building. Frank J. Burr, a real estate and insurance agent who was also a director of Camden Fire, built his headquarters on the lot adjoining the original building. Burr's enterprise grew along with the business of Camden Fire, and its building eventually became a part of the present Camden Fire complex.

Although there were several other attempts to establish fire insurance companies in Camden, none had the longevity of Camden Fire. Although it restricted its operations to Camden County until 1900, the company expanded and prospered. In 1900 Camden Fire completed its new building on the same site it had occupied for over forty years. In the then-popular Colonial Revival style, the building was less imposing than the Neo-Classical Revival banks that were being built in Camden, but the use of classical elements gave it the air of permanence and dependability the company desired. After 1900 Camden Fire expanded its operations over a wider area and soon needed more office space. New Jersey insurance laws permitted "foreign" companies, that is companies with home offices in other states, to operate offices in New Jersey without a franchise tax provided they offered a reciprocal arrangement to New Jersey insurance companies. This law was probably responsible for the rapid growth of branch agencies with very few new home offices. So, although there were many agencies of other insurance companies operating in Camden, it is not surprising that there few successful attempts to launch new companies.

The 1900 Camden Fire building consisted of the front of the present building at 432 Federal Street. Beside it Frank Burr replaced his old building at 430 with a new brick and stone three story building which has since been altered. The rapid growth of Camden Fire Insurance prompted the company to enlarge their new headquarters only four years after its construction. At this time J. Lynn Truscott was Vice-President of the firm and lived in a mansion (no longer standing) on

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Camden Fire Insurance Building

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nearby Cooper Street. The firm selected the Camden architect Arthur Truscott who maintained a Philadelphia office with his partner William Lloyd Baily to design the new building. It is unknown what family relationship existed between the two Truscotts. Independently, Truscott had designed the New Jersey Trust and Safe Deposit Company Building which is included in this multiple property nomination as well as a school, a church, and other buildings in Camden. The firm of Baily & Truscott also designed residences, churches, and an office building in addition to the Camden Fire Insurance building. The Colonial Revival style was Baily's forte, and the prominent Georgian detail on this modest sized building makes it an impressive presence on Federal Street.

In 1904 the company demolished three buildings on Fifth Street and extended their existing building sixty feet to the south. This enlarged their office space considerably and the use of marble columns, mahogany balustrade, and other Georgian features created an interior the company boasted of as "palatial." As the city of Camden grew and home-ownership increased, Camden Fire's business increased accordingly. The company needed still more space, and in 1913 completed its building at 428 Federal Street. This one story building was a block deep and contained a printing plant in the basement. A prominent feature of this building, which was the design of Arthur Truscott, was a large version of the company's coat of arms which projected above the roof at the front of the building. The Burr building at 430 stood between this new building and the main office building. In order to connect its two buildings, Camden Fire created a landscaped court at the rear of the Burr Building.

W.T. Read, a Camden attorney who was a state Senator and State Treasurer, joined the firm and eventually became president. Camden Fire continued its expansion and by 1917 added a second floor to the building at 428 Federal Street. Inevitably, they took over the Burr building, altered its facade, and incorporated it into the present building which includes 428, 430, and 432 Federal Street. What appears today to be one large building is actually a combination of three buildings. Their alterations can now be considered a part of their historic fabric; the gradual expansion of the building helps to tell the story of the growth of the Camden Fire Insurance Company. Fortunately, the interior retains many of the original architectural elements which also enhance the building's integrity and significance.

A 1981 survey of Camden identified The Camden Fire Insurance Association Building. A 1987 survey of banks, insurance, and legal

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Camden Fire Insurance Building

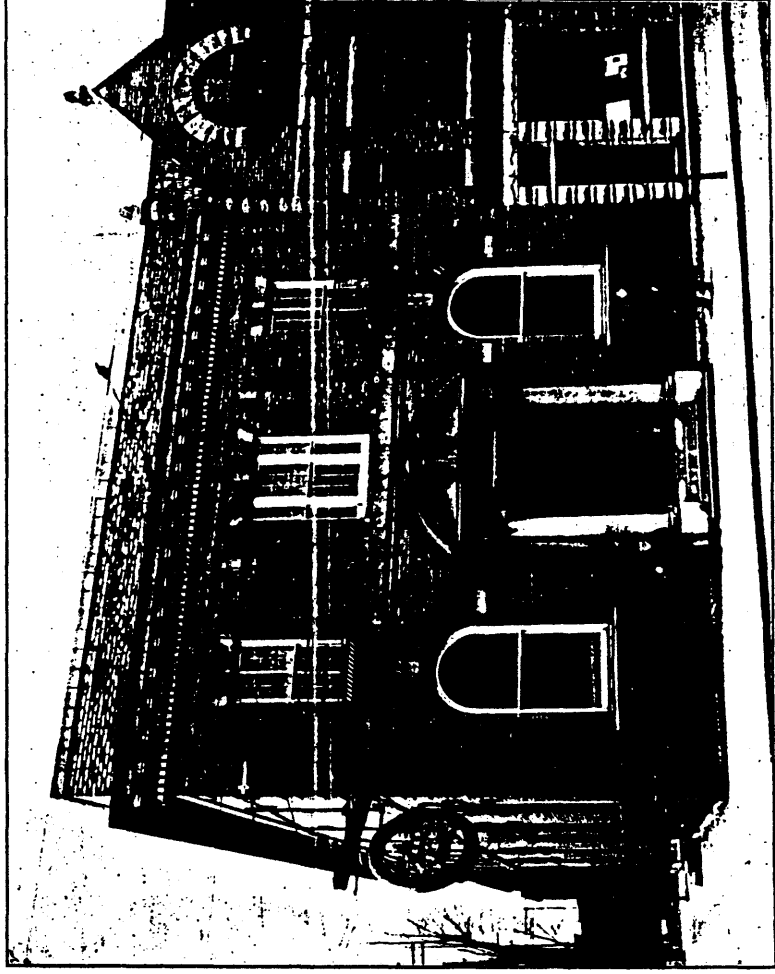
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buildings in Camden again identified the building. The survey followed federal guidelines and the results are on file at the Office of New Jersey Heritage. The Preservation Planner for the City of Camden and the Office of New Jersey Heritage have evaluated the building and determined that the Camden Fire Insurance Building is eligible for inclusion in this multiple property nomination on the basis of its history, architecture, and integrity.

believe promise to become useful and influential citizens. In brief, the Camden Council, or Governing Board, with its energetic, well-informed and highly capable Mayor, form a combination of municipal strength that makes the forward march of the city irresistible and its future possibilities almost unlimited.

One of the features of the government of Camden, to which the people with enviable pride and the utmost satisfaction delight to refer, is its unparalleled pure water supply. The virtual freedom from infectious disease, formerly due to polluted water, has, since the installation of the present artesian system, made Camden famous among the municipalities, great and small, of this and other States, and it is an asset with which the city would not part for many times its cost. And the source of the

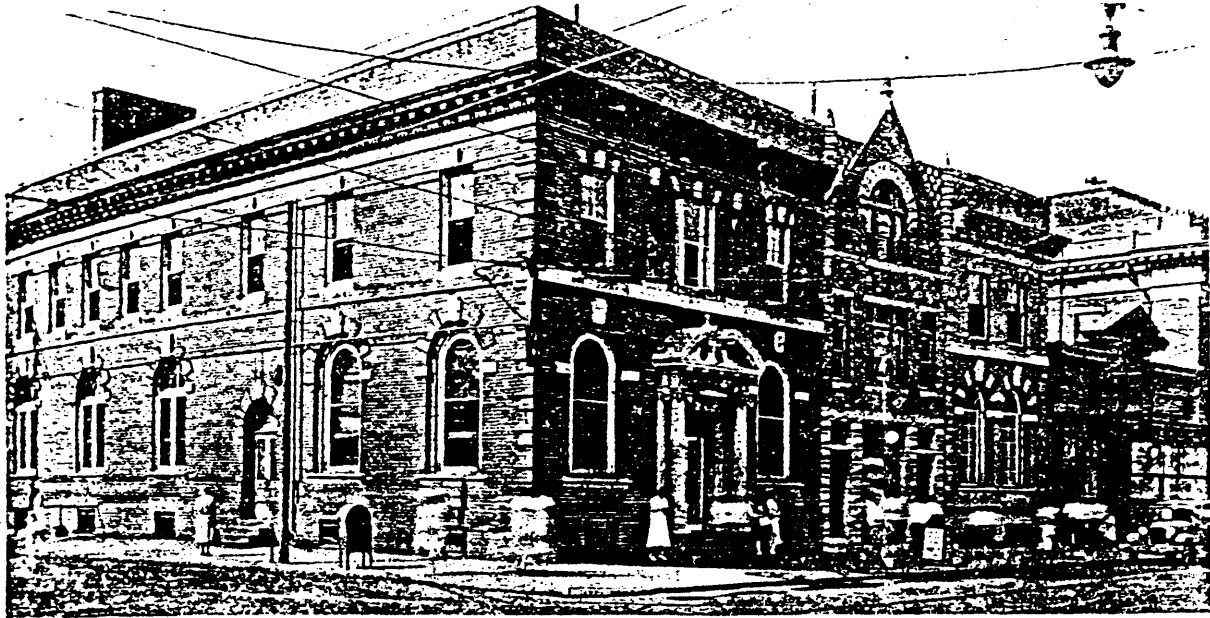
strangers when looking into the attractions of the municipality. With forty large school buildings of the most modern and improved character, equipped with every essential appliance to promote their efficiency, ample facilities for the tuition of more than 15,000 children are provided. And this large army of children is under the tutelage of experienced, first class teachers, graduates of colleges and normal schools. The health of the schools is looked after by a corps of medical inspectors and sanitary officials, so that if a symptom of disease appears it is speedily stamped out. A thoroughly equipped Manual Training and High School is maintained in the highest state of perfection, taking rank with the foremost in the State. The Board of Education is composed of earnest, active, intelligent men, who give



XEROX OF
PAGE IN
GREATER
CAMDEN
1909

CAMDEN FIRE INSURANCE ASSOCIATION

Banks, Legal & Insurance Buildings in Camden, NJ 1873-1938



Camden Fire Insurance Association, Camden—This Association was organized on the night of January 12, 1841, in the old Colonial Ferry House, a building made noteworthy by a visit from David Crockett shortly before his heroic death in the Alamo.

Until the year 1900 the Association operated in Camden County, its premium income in that year was \$30,000 and total assets \$237,000. Since then it has grown by leaps and bounds until in 1930 the premium income was almost \$5,500,000, with total assets of about fourteen million dollars. It now operates in practically all of the United States with a department office in London, England, for world wide business.

Surely the presence of industry is testimony of its labor supply. Certainly the addition of still more of these commercial workshops to its industrial folds each year indicates better than anything else the availability of skilled workers. Even the big neighbor across the river shows envy at times of this industrial recognition.

When RCA Victor decided to make Camden the "radio capital of the world" it had for reference the history of the Victor Talking Machine Corporation. In all the years of the Victor company's world-consuming production it never suffered from a lack of available workers of any kind. These builders of talking machines—especially in the early days—were anything but ordinary workmen. Following the evolution of a phonograph from a piece of wood to a finished machine that recorded a human voice is to delve into the secrets of a hundred separate trades.

And delving into the secrets of a hundred separate trades under the roof of one factory building demands first of all a unique availability of labor to supply the dramatis personae of such an industrial drama. Take this one commercial enterprise alone and add it with but one other of Camden's 200-odd

industries and you have an idea of the diversity of its labor market.

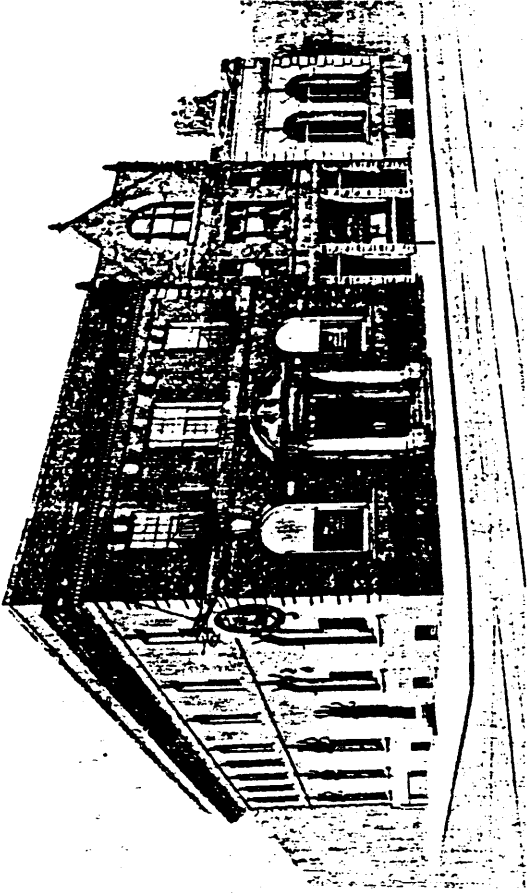
For a running mate let us choose the New York Shipbuilding Company, largest privately owned shipbuilding company in the world, which stretches along another section of Camden's waterfront.

During the normal days of business these two Camden industries hire and often keep employed in "overtime" shifts for months as many as 25,000 workers. Skilled workers of some kind most of them are. And the bulk of them are Camden men and women. Many of these men and women workers acquired their skill from their fathers. To them the tradition of labor represents a heritage. The city, and industry at large, look upon this tradition as a vital asset to its growth and the community has come to realize that skill more often means a certain pride in applying knowledge to an honest job well done.

In all its history, Camden has never known a major strike.

It has never had to send to the far corners for the skilled workmen in various lines when a new enterprise opened up its doors. There's availability.

About twenty percent of the total employed "heads of families" of the city are engaged in what



HOME OFFICE BUILDINGS, 1914

XEROX OF PAGE IN HISTORICAL SKETCH
(OF CAMDEN FIRE)

Historical Sketch

CAVALCADE

OF

Camden Five A.D. 1841

SEVENTH DECADE

XEROX OF PAGE IN
CAVALCADE OF CAMDEN FIRE, 1941
SHOWING BUILDING IN 1900.



SECOND HOME OFFICE

1900

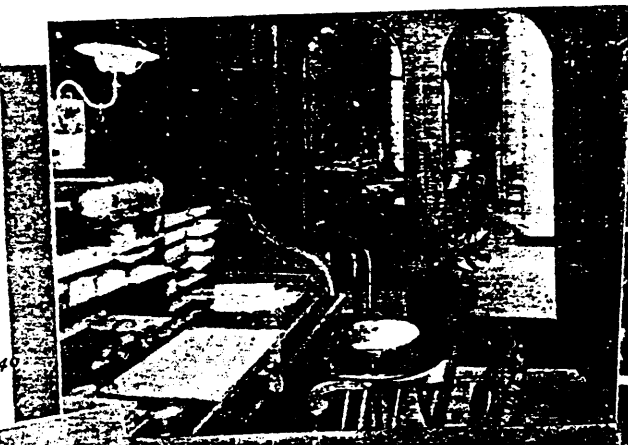
HOME OFFICE BUILDING ENLARGED 1904

The rapidly growing business of Camden Fire demanded more and more in the way of space at the Home Office. Four years after the second Home Office was completed it had to be enlarged by the demolition of three dwellings on Fifth Street and the extension of the building 60 feet south. When completed the interior was palatial, with marble columns and mahogany balustrades. These views are from negatives taken at the time. The remodeled office was adequate for ten years.



ENLARGED HOME OFFICE IN 1904.
XEROX OF PAGE IN
CAVACADE OF CAMDEN FIRE-1941

of President Read's Office



Room in use from 1904 to 1940

Remodeled Home Office from the rear.



Main office in 1904. Office boys Rollin Jennings and Frank Bibighaus may be seen at desks.

Boundary Map

Camden Fire Assurance Co. Building

Bank, Legal, and Insurance Buildings in Camden, NJ 1873-1938
City of Camden
Camden County, New Jersey
Camden Quad

Map Prepared by The History Store

