

The CUB

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**The Veterans of the
106th INFANTRY
DIVISION**

of the
GOLDEN LION

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ATLANTIC CITY

JULY 25-28, 1956

OUR 10th Annual Convention, as you know, will be held at the Ambassador Hotel during the last week of July. Room rates of \$12.00 and \$10.00 double occupancy are available for this week. Just prior to and after the Convention the same rates will apply if longer stay is wanted.

In the last issue of the CUB we decided to let the members choose whether or not they wanted free time or planned activity, the majority to rule. Well—we didn't receive a majority, but we had a plurality of one to nothing (thank you, Cliff Perras) in favor of free time! So here is the schedule.

JULY 25—Cabanas, and you can also stop in the committee room to cool off.

JULY 26—Cabanas, Cocktail Party in committee room, early evening. JULY 27—

Cabanas, Board of Directors at 11:00 a.m. Warm-up Party, 9.00 p.m. until? Party

to be the same basis as the one in '54—Free beer, canapes, hors d'oeuvres and a

Dutch treat bar for those who want stronger libation. Memorial service to be held

prior to Warm-up Party. JULY 28—Cabanas, Luncheon at 1:00 p.m. Business

meeting thereafter. Election of Officers. Dinner Dance 7:00 p.m. until midnight.

JULY 29—See you next year.

Next CUB will announce schedule of rooms in which each affair will take place, along with any corrections of time or events. The reservation cards will go out at the same time. Remember, first come first served.

In event of rain we will have to fold our Cabanas and sneak into the pool. The Ambassador has one of the largest in Atlantic City.

Convention fees—\$20.00 men, \$15.00 women. Dues of \$5.00 will also be collected. Be prepared.

★ NORTHERN FRANCE

★ THE ARDENNES

★ THE RHINELAND

★ CENTRAL EUROPE

THE CUB

106th Infantry Division Association, Inc.
Box 238, Loudonville, New York

PresidentDouglas S. Coffey
Vice PresidentLawrence Gubow
AdjutantAustin Byrd, Jr.
TreasurerRobert Kelly
ChaplainJohn Loveless

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New Members

We welcome the following new members into our wonderful Association.

GEORGE M. GALIK, 19 Center St., Yonkers, N. Y. Chemical Engineer, Ward Leonard Elec. Co., Mt. Vernon, N. Y.

JOHN P. FLEMING, 1162 Gruber Ave., Union, N. J. Works at Newark Post Office. Formerly 1st Lt. 2nd, Hq/424.

Comrades in Distress

JOSEPH R. MULLICAN, P. O. Box 38, Dadeville, Alabama, Co. E/422 is planning to reopen his claim for disability pension. He needs to hear from some of the boys in his company or outfit. Any at Stalag IV B who remember him would help. His health is very bad. He has a wife and an 8-year-old daughter. Send letters just as soon as possible to help one of our good comrades-in-arms justify his claim.

We are sorry to have to report that Carl Siegel of Sv/422 passed away on September 25, 1955. He is survived by his wife Cecile, who lives at 923 5th Ave., New York 21, N. Y.

What They Are Doing Now

JOHN K. KAHLER, 1858 Berwyn St., Phila., Pa. 423, is still plugging away. He is one of our charter members and together with the Gerhardt's helped to form the Association.

MORRIS SILVERMAN, 1826 So. Orange Grove, Los Angeles, Calif. M/423 asks why isn't it possible to have one Convention during Winter out in Sunny California. He's sure everyone would enjoy the break in the weather.

(EDITOR'S NOTE: The sun has shone on every Convention so far for the past nine years. If Morris wants to run a Convention in California I'm sure the members would welcome the opportunity.)

ARTHUR JEBENS, 5437 Mohican Rd., Washington, D. C. F/422 is still with the Department of the Interior. Has a son 15 months old and a daughter of 5½ years. Sees Robert Merriam (author of *Dark December*), who said a few controversial things about the 106th which may have been half true. Merriam now works in the Budget Bureau in Washington.

ALBERT SILVER, 217-15 Kingsbury Ave., Oakland Gardens, Flushing, Long Island. 423rd Cannon Co. is owner and operator of the largest modern exclusive furniture store on Long Island, "Moderama, Inc." Was known in the service as Albert Silverman. (Were you also in C Btry 590 FABN at one time? EDITOR).

CLIFTON E. STREAT, JR., 3629 Langrehr Rd., Baltimore, Hq. Co. 3rd Bn/422. Teaching school at Milford Mill Junior High for the last seven years. Graduated from Washington College, Md. Wife is also a school teacher.

NORMAND S. SPAYD, 1518 Schuykill Ave., Reading, Pa. H/423-F/424-C/423 has a business knitting full-fashioned nylon stockings.

ROBERT A. GILDER, Box 211, North Ridgeville, Ohio, Hq. Co. 1st Bn. 424. Associated with his father in an AAA garage at Ridgeville called Gildus and Son. Married. He and wife Jean have four children: Marcia, Jimmy, Nancy, and Gregory.

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A Brief History of

FIRE INSURANCE

by Gerald P. Snape

There are indications that a primitive form of fire insurance existed in the Near East as far back as 500 B.C. During the Middle Ages, the Anglo-Saxon and German Guilds required their members to make regular contributions to a common relief fund providing mutual protection against loss of livestock by fire and some other perils. In 1635 an attempt was made in England to form a fire insurance company, but failed to receive the support of Charles I.

Perhaps fire insurance as we know it today is the only happy result of the great fire of London in 1666. The King's baker had carelessly left a pile of faggots near a hot oven in his house in Pudding Lane. The result was a fire that burned for five days, destroying 435 acres of buildings, including over 13,000 houses.

The following year, a doctor, Nicholas Barbon, offered to insure dwellings against fire. He was an individual underwriter and insured against fire those houses which he had built. Little of his time had been spent in the medical profession as speculative building was his preference. As an underwriter, Barbon was successful and in 1680 he formed a partnership with others in a new insurance venture called the "Fire Office." The City of London, as a competitor, offered fire insurance but was unsuccessful and the project was abandoned. In the years following several small companies were formed and they too met the same fate. The first fire insurance company to prove permanent was the "Hand to Hand." This today forms part of the Commercial Union Group of London.

In England most of the fire fighting was left to the insurance companies who had their own fire guards. The insured buildings displayed individualistic metal plates on the outside indicating the companies with whom they were insured. It was the duty of the guards to protect these buildings. In later years the insurance companies combined their

fire fighting forces and the entire establishment was turned over to the City of London.

FIRE INSURANCE IN THE U. S.

In the United States the first measures for protection against fire took the form of fire prevention and fire fighting rather than organization of insurance companies. In Boston, Massachusetts, two fires in 1630 and 1653 resulted in the town acquiring a fire engine.

After a serious fire in Philadelphia in 1730, Benjamin Franklin formed the first of the volunteer fire companies. It was known as the Union Fire Company. Others followed rapidly. Some companies employed leading portrait painters to decorate the Engine sides. For example, Thomas Scully decorated the Engine of the Aetna Engine Company of New York. American insurance companies did not support their own engine companies but contributed to the volunteer fire (fire-fighting) companies. Soon the demand of the volunteer fire departments for grants became excessive and the municipal governments were forced to take over.

The earliest fire insurance companies in the United States were of the mutual type. Such an organization was formed in Charleston, South Carolina, in 1735 but went out of business six years later. For all practical purposes, Philadelphia must be considered the birthplace of the insurance company in the United States. The "Philadelphia Contributionship" was formed by Benjamin Franklin in 1752 and is still in existence. It stood alone for 32 years but during the years 1790-1820 the foundations of the present fire insurance companies were laid. There were many obstacles to overcome, such as ample reserves, adequate rates, elimination of discriminatory legislation and the recognition of the importance of building construction. It took almost 80 years to solve these problems.

A mapping system later known as the Sanborn system was developed. These maps

of the cities enabled the fire insurance companies to better select the type of risks to be insured and avoid concentration of risk in any one area. The National Board of Fire Underwriters was formed in 1856 and had three purposes in mind—the establishment of uniform rates, uniform commissions for producers and investigation of arson cases. (In modern times the work of the Board has been concentrated on fire prevention activities.)

THE GREAT FIRES

In its early stages the fire insurance business in America suffered many setbacks. The Chicago fire of 1871, during which the city's water works were destroyed, rendered the fire departments helpless. In the Boston fire of 1872 an epidemic had rendered the horses useless and firemen were forced to drag their equipment by hand. The great fire in San Francisco 1906, which resulted when the earthquake broke the pipes carrying the city's water, burned for fifty hours. The impact of World War I was felt with serious repercussions in the fire field. During the depression 1929-1933, the ability of the fire insurance companies to pay losses was jeopardized by the continual failure of the banks. World War II was a repetition of World War I, but on a grander scale. The concentration of industrial values placed upon the fire insurance business a burden greater than it had ever faced. The bombing of England brought a serious situation to the attention of fire insurance men in the United States as the basic policy excluded War damage. Insurance men and government officials produced the War Damage Corporation, a government bureau, which shouldered the burden of War Damage claims. The recent history of fire insurance has been that of a mature business with rates adequate to pay losses. Today, the insurance industry stands as one of the world's largest and most vital examples of free enterprise.

EDITOR'S NOTE: The foregoing article is reprinted by permission from THE SIGN POST, house organ of government employees insurance companies.

Can You Help?

Another former member of our Division is looking for someone who can verify his claim for disability compensation.

His name is MARTIN E. DORMINY. He joined the 106th at Ft. Jackson and was a medic in the 422 Inf. D. Regt.

Martin was wounded December 16, 1944 and was captured December 19, 1944. While a POW in Stalag 4B he contracted tuberculosis. X-rays taken at Walter Reed hospital showed TB but for some reason it wasn't recorded on his medical record.

Following is a list of names of men he feels could help him. Do you know any of them?

Samuel Price, Virginia
Peter Bevis, New York City
Fowler, Texas
Clark, Tennessee
Clark, Illinois
Mathias, Pittsburgh, Pa.
DeCook, Chicago, Illinois
Peter Weis, Michigan
Reider, New York City
Weaver, West Virginia

If you can help Martin, will you write to him direct, or to "CUB".

MARTIN E. DORMINY
5108 Mohave Road
Temple, Penna.

WHAT THEY ARE DOING NOW

Continued from Page Eighteen

ROBERT WRIGHT, 715 Clark St., Marseilles, Ill. Hq. Btry. 590th is a postal employee and tavern operator. He's a 200-average bowler and has three children: Pat, 13, Marcia, 13, and Bobby Jim, 5.

JAMES CLARK, M.D., Fennville, Mich. formerly with 592nd and 590th FABn. practicing medicine in Fennville. As of December 30, 1955, he has five of a kind (all Jacks). He says it's difficult to get away (is he kidding!) and hopes that if any 106er is in the neighborhood, will he drop in and say hello.

—O—
We also report that MARVIN H. SMITH, unit unknown, passed away. He is survived by his wife who is now residing at 917 N. Wayne St., Apt. 104, Arlington, Va.