Eating Smoke
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Notes

Introduction: The Problem of Fire


Evaluating fire loss, either relative to the population or the amount of property exposed is
a dicey proposition. I have chosen to use data that emphasizes the dollar amount of fire loss, per capita and indexed for inflation and the total amount of property exposed; see Statistical Abstracts of the United States, 1879–1960; also, see National Fire Protection Association, Conflagrations in America Since 1900 (1951). For a different approach to evaluating how the threat of fire changed in the nineteenth century—which counts the number of major fires that destroyed “at least fifty houses” and then represents that number per capita, in terms of the populations of select major cities—see L. E. Frost and E. L. Jones, “The Fire Gap and the Greater Durability of Nineteenth-Century Cities,” Planning Perspectives 4 (1989), 333–47.


8. On the advantages of studying the mundane, see Mary Douglas, Purity and Danger: An Analysis of the Concepts of Pollution and Taboo (New York: Routledge, 1966); Nicholas Dirks, Geoff Eley, and Sherry B. Ortner, eds., Culture/Power/History: A Reader in Contemporary Social Theory (Princeton, N.J.: Princeton University Press, 1994); on the life insurance industry, see Viviana Zelizer, Morals and Markets: The Development of Life Insurance in the United States (New York: Columbia University Press, 1979); Angel Kwolek-Folland, En-


11. Of course, other very practical concerns also entered into my decision about which fire departments and insurance companies to study most closely. These included, in no particular order: quality of access to archival materials, financial resources available, the presence of sources sufficient to cover the entire period of this study, and, critically, the ability of those local stories to illuminate broader patterns of change. As I searched for primary sources, archives, and other materials for this study, I had examined the National Union Catalog thoroughly, visited over ten cities, called scores of archives, and telephoned nearly a dozen insurance companies.

ONE: Workshops of Democracy: The Invention of Volunteer Firefighting

1. People’s Organ, May 21, 1849, St. Louis Star; April 7, 1931, Folder 16, Box 1, STLVVFC, MOHS; Missouri Republican, May 24, 1849.

2. Rebecca Zurier, The American Firehouse: An Architectural and Social History (New York: Abbeville Press, 1982), 54–55; Matthew Hastings, Thomas Targee (Captain, Missouri Fire Company No. 5), oil on canvas, 1902, MOHS; Missouri Republic, April 11, 1902, Accession Files, Hastings Paintings, MOHS.


6. James P. Parke, “A History of the Origin and Establishment of the Philadelphia Hose Company” (ca. 1804), Samuel Hazard Papers, HSP (this handwritten manuscript is not paginated and appears to have been written in 1804); Neilly, “Violent Volunteers,” 24.


15. Garvan and Wojtowicz, *Catalogue*, 123; on balls see Invitation to the Good Will Library Association Citizens’ Dress Ball, 1841, Good Will Fire Company Announcement Regarding Annual Ball, 1868, FCC.


22. *Nile’s Register*; October 5, 1839; November 1, 1848, Union Fire Company, Minutes, 1840–1851, STLVVFC; *St. Louis Post-Dispatch*, December 28, 1890, Folder 13, Box 1, STLVVFC. On the workings of different types of engines, see James Braidwood, *On the Construction of Fire-Engines and Apparatus: The Training of Firemen, and the Method of Pro-


24. February 8, 1848, October 2, 1851, May 1, 1849, Missouri Fire Company, Record of Fires, STLVVFC.

25. September 10, 1851, Missouri Fire Company, Record of Fires, STLVVFC; Grey Eagle Hose Company, Folder 4, Box 1, STLVVFC; August 1, 1849, September 5, 1849, Union Fire Company, Minutes, 1840–1851, STLVVFC; Lynch, Volunteer Fire Department, 10–11; Scharf, History of St. Louis, 793–95.


27. Diligent Fire Company No. 10, handbill, 1852, FCC; ledgers contain many instances in which firefighters were injured or worse; see, for instance, June 12, 1851, December 10, 1851, Missouri Fire Company, Record of Fires, 1846–1855, STLVVFC; April 18, 1841, Union Fire Company, Minutes, 1840–1851, STLVVFC; Edwards, History, 266–82; Richard Boyd Calhoun, “From Community to Metropolis: Fire Protection in New York City, 1790–1875” (Ph.D. diss., Columbia University, 1973), esp. 132–35, 176–81; also, see for example a few of the dozens of departmental histories written about fire departments during the past one hundred years: A. W. Brayley, A Complete History of the Boston Fire Department . . . (Boston, 1889); J. Albert Cassedy, The Firemen’s Record (Baltimore, 1891); Augustine Costello, Our Firemen: A History of the New York Fire Department (New York, 1887); Thomas O’Connor, History of the Fire Department of New Orleans, from the Earliest Days to the Present Time . . . (New Orleans, 1895).

28. David Paul Brown, Oration on the Centennial Anniversary of the Organization of the Fire Department of Philadelphia (1839), 9; Downing, Register, 1–2; membership certificate, Philadelphia Association for the Relief of Disabled Firemen, 1834, BCHS.


ser. 1, 1843–1849, STLVVFC; February 15, 1853, August 15, 1853, Missouri Fire Company No. 5, Minutes, 1851–1858, vol. 8, ser. 1, STLVVFC; July 12, 1848–April 17, 1899, Laclede Fire Company No. 10, Minutes, 1848–1858, STLVVFC.

32. Fireman's Herald 1, no. 11 (1882), 1; “On Fire Engines, Hose, and Some Other Apparatus,” Journal of the Franklin Institute 2 (1827), 281–82; March 7, 1850, Missouri Fire Company, Record of Fires, STLVVFC.

33. Fireman’s Herald 1, no. 11 (1882), 1; Richard M. Dorson, “Mose the Far-Famed and World Renowned,” American Literature: A Journal of Literary History, Criticism, and Bibliography 5 (June 1943), 293; Stott, Workers, 223–76.

34. See, for examples, Garvan and Wojtowicz, Catalogue, 121–27; Mark Tebeau, Exhibition Notes for “We Hazard Ourselves: Firefighting in Nineteenth-Century Philadelphia,” BCHS. Compare, for example, membership certificate, Pennsylvania Hose Company, 1835–1836, BCHS; membership certificate, Hibernia Engine Company No. 1, 1861 BCHS; certificate, Good Will Fire Company, 1860–1871, BCHS.


36. Great Playing by the Diligent Engine No. 10, May 22, 1952 (typescript, n.d.), FFC; The Old Philadelphia Fire Department, Period of 1850: The Great Engine Contest . . . (lithograph, 1882), BCHS; Diligent Engine Company, membership certificate, ca. 1850, CIGNA Museum and Art Collection; February 7, 1849, Union Fire Company, Minutes, 1840–1851, STLVVFC; December 6, 1853, December 22, 1854, Missouri Fire Company No. 5, Minutes, 1851–1858, STLVVFC.

37. Lynch, Volunteer Fire Department, 22, 35–36; Edwards, History, 134–46, 161–69; March 5, 1850, March 7, 1850, Missouri Fire Company, Record of Fires, 1846–1855, STLVVFC; May 23, 1843, Union Fire Company, Minutes, 1841–1850, STLVVFC.

38. The Fireman’s Herald 1, no. 11 (1882), 1–2; John V. Morris, Fires and Firefighters (Boston: Little Brown, 1953), 110–11; “Up and Down on Her Men” is also a title of a Mat Hastings painting in the Missouri Historical Society Collections; also see, for example, November 17, 1846, Missouri Fire Company, Record of Fires, 1846–1855, STLVVFC; August 29, 1844, Union Fire Co. No. 2, Minutes, 1840–1851; November 12, 1862, Minutes, Board of Directors, Fame Hose Company No. 5, 1862–1871, FFC. For another view of sexuality and fire engines, see Greenberg, Cause for Alarm, 70–76; on the connections between gender, sexuality, and domination, see for instance, Sherry Ortner, “Is Female to Male as Nature Is to Culture?” in Michelle Zimbalist Rosaldo and Louise Lamphere, eds., Women, Culture, and Society (Palo Alto, Calif.: Stanford University Press, 1974), 67–87.

Fire Fighters of Bygone Days” (unpublished manuscript), Frank H. Schell Papers, HSP, chap. 4, p. 2.


43. Scharf, History of Philadelphia, 1907. An early painting of a fire shows an African American cowering in the foreground, illustrating popular attitudes about allowing African Americans to help restore public order; see The 1819 Conflagration of the Masonic Hall, Philadelphia, 1819, FFC.

44. Dana, Fire Departments, 159–66, 229–32.

45. For an overview of membership practices, see for instance, August 12, 1852, September 9, 1852, Kensington Fire Company, 1836–1852, FFC; November 13, 1920, Minutes, Harmony Fire Company, 1814–1822, FFC; Assistance Fire Company No. 8, Ballot Box, BCHS; Laurie, Working Peoples, 60; December 6–10, 1855, January 6, 1856, November 6, 1856, Franklin Fire Company No. 8, Minutes, 1855–1859, vol. 5, ser. 1, STLVVFC.


47. Tracking fire companies is difficult because companies frequently formed, disbanded, or relocated. Laurie, “Fire Companies in Southwark,” esp. 76–79; Philadelphia City Directories, 1800–1870; Philadelphia Fire Association, Minutes of the Board of Control of the Philadelphia Fire Department, 1839–1845, FFC; Scharf, History of Philadelphia, 1882–2135; John A. Paxson, This New Map of the City of Philadelphia for the Use of Firemen and Others (Philadelphia, 1817); Annual Report of the Committee of Legacies and Trusts on the Fire and Hose Establishment of the City of Philadelphia (1838); Rules and Regulations of the Board of Engineers of the Middle Fire District (1845); Charter of the Trustees of the Fire Association of Philadelphia (1856); Journal of the Select and Common Councils, Appendix 124; Report of the Chief Engineer of the Fire Department, 1856 (1857), 357–443; Report of the Fire Department of Philadelphia for the year ending November 1, 1863 (1864); Edwards, History, 230–32; Mark

48. Tebeau, “Eating Smoke,” 73–83; Tebeau, Exhibition Notes for “We Hazard Ourselves...,” BCHS; Paxson, New Map; Steinberg, Transformation, 137.


54. Neptune Hose banner, n.d., CIGNA Museum and Art Collection; Scharf, History of Philadelphia, 1,911–12; Lynch, Volunteer Fire Department, 12–60; October 4, 1848, Union Fire Company, Minutes, 1840–1851, STLVVFC.

55. Poem delivered by Charles Kumle, May 8, 1844, Volunteer Firemen’s Benevolent Association Records, 1845–1907, STLVVFC; see also, ceremonial speaking horn presented to the United States Hose Company, 1865, BCHS; see also, for example, invitation to the Good Will Library Association Citizens’ Dress Ball, April 30, 1841, BCHS; menu for dinner sent to Pennsylvania Engine Company No. 12 of San Francisco by Confidence Engine Company No. 1, February 8, 1859, BCHS.


62. August 29, 1839, Minutes, Board of Control of the Philadelphia Fire Department, 1839–1845, BCHS; September, 1839, Articles of Constitution, Board of Control, FFC.


64. September, 1839 to November 22, 1839, Minutes, Board of Control, 1839–1845, FFC; *United States Gazette*, June 14, 1843; Neilly, “Violent Volunteers,” 74.


66. *Constitution and By-Laws of the Firemen’s Convention for the Incorporated District of the Northern Liberties and Kensington* (1842); *Annual Report of the Committee of Legacies and Trusts on the Fire and Hose Establishment of the City of Philadelphia* (1838); Minutes, Board of Control, 1839–1845, FFC.

67. *Statistics of Philadelphia Comprehending a Concise View of All the Public Institutions and
the Fire Engine and Hose Companies of the City and County of Philadelphia, on the First of January, 1842 (1842); Statistics of Philadelphia Comprehending a Concise View of All the Public Institutions and the Fire Engine and Hose Companies of the City and County of Philadelphia, on the First of January, 1842 (1842); also, for example, see December 15, 1849, Union Fire Company, Minutes, 1840–1851, STLVFC; February 9, 1851, Membership Roll, Phoenix Hose Company, 1845–1854, FFC; August 3, 1838, Minutes, Board of Directors, Resolution Hose Company, 1837–1842, FFC; Membership Roll, Fairmount Engine Company, 1854, BCHS.


7. Fowler, History, 303 ff., 310–20; more broadly, on the practice of business in this period, see Chandler, Visible Hand, chap. 1; Lamoreaux, Insider Lending, esp. 1–83; Allan Pred, Making Histories and Constructing Human Geographies (Boulder, Colo.: Westview Press, 1990), 51–73.


10. December 1, 1807, Board of Directors Minutes, INA Collection, ACE (hereafter the collection will be cited only as INA); Fowler, History, 16–17; James, Biography, 103–4.


13. For instance, see policies 10445 (1821), 10653 (1822), 19279 (1838), 27354 (1847), Sample Policies, 1820–1848, RG 5, INA; Fowler, History, 317–19, 310–30, 336–37.


17. Spera, “Building for Business,” 279–317; Fowler, History, 303–5; Salinger, “Spaces,” table 1, p. 8. It appears that about 18 percent of Philadelphia houses were insured in 1769.


21. Gall and Jordan, One Hundred Years, 57–70.

22. Quoted in Gall and Jordan, One Hundred Years, 62, 52–54, 66–70.

23. Quoted in Gall and Jordan, One Hundred Years, 62, 57–58, 68–70.

24. September 2, 1834, September 4, 1834, September 9, 1834, Letterbook 2, RG 1/3, Aetna Collection, ACE (hereafter cited only as letterbook with volume number; Aetna Collection will be cited only as Aetna); July 1, 1844; July 3, 1844, Letterbook 9.

25. July 4, 1837, Letterbook 3; quoted in Gall, One Hundred Years, 83; Simeon L. Loomis, To Seth Burton: Being a Consideration of Agency Practice in Writing Fire Insurance in 1848 (republished 1943), Box 4, RG 4/2, Aetna; Aetna, Directions for Agents (1857), 6; on the middle class in this period, see Karen Halttunen, Confidence Men and Painted Women: A Study of Middle-Class Culture in America, 1830–1870 (New Haven: Yale University Press, 1982), 1–32; Mary P. Ryan, Cradle of the Middle Class: The Family in Oneida County, New York, 1790–1865 (New York: Cambridge University Press, 1981); Stuart M. Blumin, The Emergence of the Middle Class: Social Experience in the American City, 1760–1900 (New York: Cambridge University Press, 1989); Mark C. Carnes and Clyde Griffen, eds., Meanings for Manhood: Constructions of Masculinity in Victorian America (Chicago: University of Chicago Press,


27. Aetna, *Instructions to Agents* (1825), section 3; July 1–3, 1829, August 4, 1830, Letterbook 1; on changes in practice compare to Aetna, *Directions* (1857).


29. June 27, 1829, July 12, 1829, August 10, 1830, Letterbook 1; September 9, 1834, Letterbook 2; compare changes in section 7 of Aetna, *Instructions* (1825); Aetna, *Instructions* (1830).


33. September 2, 1834, Letterbook 2.

34. Aetna, *Instructions* (1830), sec. 7; usually the company asked agents to draw diagrams on the back of policies: for instance, January 9, 1838, Letterbook 3.

35. Gall and Jordan, *One Hundred Years*, 72–73.

36. August 21–22, 1843, Diary of Business Trip to Montreal, Calling on Agents, En Route, 14 August 1843 to 31 August, 1843, Box 4, RG 4/2, Aetna (hereafter, Morgan Diary).

37. August 21, 1843, Morgan Diary.

38. August 21, 1843, Morgan Diary.

39. August 21, 1843, Morgan Diary.

40. Quoted in Gall and Jordan, *One Hundred Years*, 82–83; Aetna, *Instructions* (1825), sec. 10.

41. Quoted in Gall and Jordan, *One Hundred Years*, 74.

42. August 10–12, 1830, Letterbook 1.


46. The author identified six requests for support extant in INA’s letterbooks during the first decade of the nineteenth century; on four occasions INA granted support. On two occasions there was no record of donation. Additionally, see Letter from Fire Hose Association of Philadelphia, n.d., Correspondence to INA, Fire Insurance Misc., RG 5/1, INA.

47. March 30, 1813, August 7, 1812, Correspondence to INA, INA.
50. Correspondence between Volunteer Fire Companies and INA, 1805–1813, List of Amounts Paid to Hose Companies by INA, 1807–1824, Fire Insurance Misc., RG 5/1, INA; February 24, 1835, February 28, 1838, October 16, 1838, February 20, 1840, Board of Directors Minutes, vol. 4, 1825–1845, INA; March 26, 1850, Fire Association Minutes, 1849–1859, STL VVFC.
51. November 11, 1838, October 4, 1840, Board of Directors Minutes, vol. 4, 1825–1845, INA; Gall and Jordan, One Hundred Years, 48; August 22, 1843, Morgan Diary.
52. July 14, 1829, Letterbook 1; July 6, 1858, Letterbook 34; quoted in Gall and Jordan, One Hundred Years, 48; July 28, 1851, Letterbook 20.
53. Gall and Jordan, One Hundred Years, 83.
54. Loomis, Agency Practice, 4.
55. Gall and Jordan, One Hundred Years, 65–70.
56. Loomis, Agency Practice, 4, 11; Loomis, Circular Letter of Advice and Instructions to Agents (April 1850), Box 4, RG 4/2, Aetna.


4. Mr. Binney’s Address, 56–57.
5. Mr. Binney’s Address, 52–53.
6. Mr. Binney’s Address, 52–53, 57.
7. Aetna, Instructions for the Use of Agents (1857), 34 ff.; Classification of Fire Risk, vol. 1, 1852–1872, item 19, RG 5/1, Aetna Collection, ACE (hereafter the collection will be cited only as Aetna).


17. Aetna, Instructions (1857), 4–5. The first reference that I found to the term moral hazard in any guidebook is in the “Aetna Bible” of 1866; see Bennett, Guide. The concept itself appeared sometime in the mid–nineteenth century; for an overview and discussion of the concept of moral hazard, albeit in the context of British insurance, see Robin Pearson, “Moral Hazard and the Assessment of the Insurance Risk in Eighteenth- and Early-Nineteenth-Century Britain,” Business History Review 76 (Spring 2002), 1–35.


22. Mr. Binney’s Address, 57–58.

23. See, for instance, Map of Patriot, Ohio, 1846 (corrected 1883), RG 4/1, Aetna. In 1790, the Phoenix Assurance Company commissioned the earliest urban insurance map, of Charleston, and the company also mapped other risks outside of Britain between 1805 and 1837. However, there was not a systematic effort by insurance firms in the United States—and probably globally—to produce or commission atlases of urban fire risk until the efforts discussed in the text. See Library of Congress, Fire Insurance Maps in the Library of Congress: Plans of North American Cities and Towns Produced by the Sanborn Map Company (Washington, D.C.: Library of Congress, 1981), introduction.


29. C. T. Aubin, St. Louis Fire Insurance Maps, Surveyed and Drawn for the St. Louis Board of Fire Underwriters (St. Louis, 1874).

30. See, for instance, A. Whipple, Insurance Map (1876), front/back covers, frontispiece, examined at MOHS. Pasteovers are evident only on paper copies. Between 1870 and 1895 Whipple’s Insurance Protective Agency published Whipple’s Daily Fire Reporter, which revealed much about how mapping companies operated; see chapter 5 for further discussion.

31. See, for instance, A. Whipple, A. Whipple and Company’s Insurance Map of St. Louis, Missouri (1870), 8, 11, 20, examined at MOHS; Francis Cruger Moore, Fires: Their Causes, Prevention, and Extinction, Combining Also a Guide to Agents . . . (1877), 137–39.

32. Visit to Quebec, 1826, Book 1, Diaries and Notebooks of Special Agent A. A. Williams Covering Visits to Quebec, New England, and Mid-Atlantic States Agencies, 1855–1857, Item 21, Box 5, RG 5/1, Aetna (hereafter, Williams, Visit to Quebec).


34. Williams, Visit to Quebec; Aetna, Directions (1857); see also pages 6–9 of Visit to New England, 1856, Book 5 of Diaries and Notebooks of Special Agent A. A. Williams Cov-
ering Visits to Quebec, New England, and Mid-Atlantic States Agencies, 1855–1857, Item 21, Box 5, RG 5/1, Aetna (hereafter Williams, Visit to New England); Aetna, Instructions (1857), appended diagram.

35. Williams, Visit to New England, 2; Williams, Visit to Quebec; Aetna, Directions (1857).

36. Williams, Visit to Quebec; Visit to New England.

37. Mr. Binney’s Address, 34–38, 55–58.


40. At a Meeting of the Fire Insurance Companies and Agencies in the City and County of Philadelphia, April 7, 1852 (1852); Fowler, History, 416, 396 ff.

41. Fowler, History, 396, 397–400.

42. Fowler, History, 396 ff.


44. Fowler, History, 421, 430, 448.

45. Mr. Binney’s Address, 58, 63–67.


52. Report...[on] Organising a Paid Fire Department, 12; Blumin, Middle Class, 179–91, 248–97.


57. Report of the Special Committee of the Select and Common Council in Relation to the Fire Alarm and Police Telegraph, Presented 12 October 1854 (1854); Report of the Sub-Committee to Put the Steam Fire Engine “Young America” in Service (1854).


64. *Public Ledger*, January 8, 1853, quoted in *Report... [on] Better Organization*, 3; *Report of the Paid Fire Department to Common Council* (1854). The Ledger exaggerated the number of active firemen; in 1868, only three thousand men served actively, but there were as many as five thousand honorary members; see Register of the Fire Department 1868–1869, FFC.


68. *Report... Fire Alarm and Police Telegraph* (1854), 254–59; *Address to the Municipal Authorities, Fire Department, Insurance Companies, Merchants, Property Holders, and the Insured of the City of Philadelphia, Against Loss by Fire* (1854); Joel Tarr, “The Municipal Telegraph


70. Report . . . [on] Organising a Paid Fire Department, 11.

FOUR: Muscle and Steam: Establishing Municipal Fire Departments, 1850–1875

1. May 29, 1855, Phoenix Hose Company Ledger, FFC, BCHS.


10. For an excellent discussion of working-class speech patterns, including their manifestation in fire companies, see Stott, *Workers*, 257–62. On parades, see for example, Firemen’s Parade Program, 1843, BCHS; Announcement, Grand Parade, 1857, BCHS; Firemen’s Parade Program, 1857, BCHS; Scharf, *History of Philadelphia*, 1910.


12. Minutes, Board of Directors of the Philadelphia Fire Department, 1853–1855, HSP; Minutes, Board of Directors, Philadelphia Fire Department, 1855–1864, HSP; Minutes, Board of Directors, Philadelphia Fire Department, 1864–1870, HSP; Roll Book, Board of Directors of the Philadelphia Fire Department, 1868–1870, HSP; Constitution and By-Laws of the Board of Engineers of the Middle Fire District, Reported to the Select and Common Councils, April 11, 1844 (1844); Rules and Regulations of the Board of Engineers of the Middle Fire District, Revised 1845 (1845).

13. October 24, 1853, January 23, 1854, Minutes, Board of Directors, 1853–1855, HSP.

14. January 23, 1854, Minutes, Board of Directors, 1853–1855, HSP.

15. August 9, 1853, December 26, 1853, Minutes, Board of Directors, 1853–1855, HSP; Report of a Committee, Appointed at a Meeting Held on Friday Evening, December 3rd, 1852, to
Consider the Propriety of Organizing a Paid Fire Department (1853); Report of the Committee Appointed to Devise a Plan for the Better Organization of the Fire Department (1853); Letters of the Judges of the Court of Quarter Sessions, and the Marshal of Police, and Report of the Board of Trade (1853).

16. April 10, 1854, Minutes, Board of Directors, 1853–1855, HSP.
17. February 6, 1854, Minutes, Board of Directors, 1853–1855, HSP.
18. April 10, 1854, May 22, 1854, January to May, 1854, Minutes, Board of Directors, 1853–1855, HSP.
19. April 10, 1854, Minutes, Board of Directors, 1853–1855, HSP; Steinberg, Transformation, 146.
20. March 26, 1854, September 9, 1854, November 29, 1854, April 23, 1855, Minutes, Board of Directors, 1853–1855, HSP.
21. March–May 1855, esp. April 23, 1855, August 27, 1855, Minutes, Board of Directors, 1855–1864, HSP; September 24, 1855, November 26, 1855, Minutes . . . 1853–1855, HSP. The newly consolidated municipality recognized the Board of Directors, which was elected by fire companies, as representing firefighters’ interests and helping to administer day-to-day operations of the department. However, formal legal authority, including especially financial matters, resided with the Committee of Trusts and Fire Department, which was appointed by the municipal government. See Scharf, History of Philadelphia, 1909; Minutes, Board of Directors, 1853–1855, HSP; Minutes, Board of Directors, 1855–1864, HSP; Minutes, Board of Directors, 1864–1870, HSP; Roll Book, Board of Directors of the Philadelphia Fire Department, 1868–1870, HSP; Minutes of the Committee on Trusts and Fire Department, 1854–1871, FFC.
25. May 29, 1855, Phoenix Ledger, FFC; Report of the Sub-Committee to Put the Steam Fire Engine “Young America” in Service (1856); Philadelphia Hose Company, Historical Sketches of the Formation and Founders of the Philadelphia Hose Company . . . (1854).
26. May 29, 1855, Phoenix Ledger, FFC.
27. May 29, 1855, Phoenix Ledger, FFC.

29. September 25, 1855, November 15, 1855, letter (loose), September 27, 1855, Minutes of the Committee on Trusts and Fire Department, 1854 to 1871, FFC; Report . . . “Young America,” 12–13.


33. Magee, A Paid Fire Department As It Is Likely to Be under the Contract System (n.d.), HSP.


35. Statistics of Philadelphia Comprehending a Concise View of All the Public Institutions and the Fire Engine and Hose Companies of the City and County of Philadelphia, on the First of January, 1842 (1842); Journal of the Select and Common Councils, Appendix #124, Report of the Chief Engineer of the Fire Department, 1856, 357–443; Report of the Fire Department of Philadelphia for the year ending November 1, 1865 (1864), Report of the Visiting Committee . . . 1860.

36. The telegraph especially reinforced the administrative innovations, such as ongoing efforts to restrict fire companies to battling blazes in well-defined fire districts; see for example, Route of the Good Will Steam Fire Engine Company, in Going to and Returning from Fires, ca. 1859–1871, FFC; January 23, 1854, Minutes, Board of Directors, 1853–1855, HSP; June 12, 1866, Minutes of the Committee on Trusts, 1854–1871, FFC.


38. January 16, 1869, Minutes of the Committee on Trusts, 1854–1871, FFC; Third Firemen’s Footrace, March 12, 1855, FFC; Hibernia Engine Company No. 1, Statement Showing the Results and 3 Months Attendance at Fine-able Fires, December 2, 1869, March 2, 1870, FFC; Announcement of the Grand Parade of the Philadelphia Fire Department, October 16, 1865, FFC; Announcement of the Grand Parade of the Philadelphia Fire Department, October 5, 1857, FFC; Firemen’s Parade Program, March 27, 1843, FFC; Firemen’s Parade Program, October 5, 1857, FFC. On the changing conventions of parades, see Susan Davis, Parades and Power: Street Theatre in Nineteenth-Century Philadelphia (Philadelphia: Temple University Press, 1986), esp. 159–66.

39. Fire companies could thwart the wishes of the Chief Engineer, see April 24, 1860, Minutes of the Committee on Trusts, 1854–1871, FFC.

41. March 26, 1850, FA Minutes; Primm, Lion, 146; Thomas Lynch, *The Volunteer Fire Department of St. Louis, 1810–1850* (1880), 98–99.
42. March 26, 1850, FA Minutes.
43. March 26, 1850, FA Minutes; complaints using similar language were lodged in other cities about the same time; see Jones, “Mose,” 178.
44. March 26, 1850, FA Minutes; on the occupations of FA leaders, see *St. Louis City Directory, 1850*.
45. March 26, 1850, FA Minutes.
46. March 26, 1850, FA Minutes.
47. July 2, 1850, July 12, 1850, January 28, 1851, February 7, 1851, February 26, 1851, March 6, 1851, FA Minutes; April 4, 1848, February 20, 1849, June 12, 1849, August 7, 1849, August 21, 1849, vol. 5 (1845–1860), Board of Directors Minutes, INA, ACE.
48. January 28, 1851, February 7, 1851, February 24, 1851, February 27, 1851, March 6, 1851, March 28, 1855, FA Minutes; on the economically privileged members, I refer to Branson, Carroll, Powers, and Miller.
49. March 6, 1851, June 13, 1853, FA Minutes.
50. Union Fire Company, Minutes, 1833–1840, STLVVFC; Union Fire Company, Minutes, 1841–1850, STLVVFC; also see, for example, Edward Edwards, *History of the Volunteer Fire Department of St. Louis* (1906), 75–91, 134–46.
53. This figure is conservative. Comparing names on the St. Louis Fire Department personnel files and the department’s 1857 payroll with limited extant membership records from volunteer fire companies revealed that at least twenty–three of sixty–five men had previously volunteered; cf. STLFD, Personnel File; November and December 1857, Payroll of the Paid Fire Department of St. Louis, Tiffany, MOHS; *Proceedings of the NAFE, 1891*, 22.

59. Second Annual Convention of the Association of Fire Engineers (1875), 24–25; Stephen Roper, Handbook of Modern Steam Fire Engines (Philadelphia: Claxton, Remsen, and Hafelfinger, 1876), 110–12; expense reports indicate that responsibility for repairing the city’s steam engines was given to local machine shops; see Mayor’s Message . . . , “Report of the Fire Department,” 65–69; King, History, 52–62, 148–50.

60. Philadelphia Department of Public Safety, Information for Firefighters (1915), 63; PFD Departmental Orders, 1919 (typescript), pages 19–40, Box A3630, PFD Records, PCA.

61. History STLFD, 171; Edwards, History, 277–79.


64. Neilly, “Violent Volunteers,” 183–96; Albert Cassedy, The Firemen’s Record (1883), 99–103; Report of the Committee on a Paid Fire Department, Made to Common Council, May 5th, 1859 (1859); Report . . . Steam Fire Engine “Young America.”


F I V E: Disciplining the City: Everyday Practice and Mapping Risk, 1875–1900


3. J. A. Fowler, History of Insurance in Philadelphia for Two Centuries, 1683–1882 (1888),


5. An Interview with Mr. Henry A. Oakley, President of the National Board of Fire Underwriters (1873), 12; At a Meeting of the Fire Insurance Companies in the City and County of Philadelphia (1852); Loss Books Collected by Platt, 1870–1899, RG 12, INA.

6. See, for example, Annual Report of the Committee of Adjustments & Statistics of the National Board of Fire Underwriters, 1873–1874 (1874), cover, 112; Proceedings of the National Board of Fire Underwriters, 1867, 4; National Board of Fire Underwriters, Circular No. 1, issued April 19, 1872; National Board of Fire Underwriters, Circular No. 71, issued June 9, 1873; NBFU; Circular No. 81, issued June 30, 1873; Annual Report of the Committee on Statistics of the National Board of Fire Underwriters, 1877–1878.


10. National Board of Fire Underwriters, Pioneers of Progress, 1866–1941 (New York: H. Wolff, 1941), 120–21; Brearley, Fifty Years, 18–19, 25; Proceedings of the NBFU, 1867, 4; Proceedings of the Executive Committee of the NBFU, 1869, May 11 and July 7–8, 1869, 6–13.

11. Quoted in Brearley, Fifty Years, 25–26; NBFU, Pioneers, 120–21; Proceedings of the Executive Committee NBFU, December 8 and 9, 1869, 6–8.

12. Brearley, Fifty Years, 32, 35; Proceedings of the NBFU, Executive Committee, 1872; NBFU, Pioneers, 120; Fowler, History, 512–14, 517; James A. Waterworth, My Memories of the St. Louis Board of Fire Underwriters: Its Members and Its Work (St. Louis: Sker Printing Company, 1926), 52.

13. NBFU, Pioneers, 121; Brearley, Fifty Years, 37, 51–52; Waterworth, Memories, 52–53.


15. Brearley, Fifty Years, 54–55, 47–49; Waterworth, Memories, 54–55, 57; NBFU, Pi-
oneers, 122–23; Bulletin of the Executive Committee of the NBFU, vol. 3, no. 1 (January and February, 1876), 1–4; Proceedings of the NBFU, Executive Committee, 1876; Proceedings of the NBFU, Executive Committee, 1877; Proceedings of the NBFU, 1888, 5.

16. Waterworth, Memories, 50–51.

17. Waterworth, Memories, 50–51; Fowler, History, 510–11.

18. Waterworth, Memories, 51–53; Western Bascom and John A. Parr, Insurance Map of St. Louis, Mo. (St. Louis, 1859).


28. Proceedings of the NBFU, 1896, 19, 64.


35. There is little scholarly literature that deals with the extent to which municipal building laws were enforced, but such enforcement appears to have been lax; however, on the politics of regulation and property ownership, see Novak, *People’s Welfare*, esp. 51–52; Robin L. Einhorn, *Property Rules: Political Economy in Chicago, 1833–1872* (Chicago: University of Chicago Press, 1991).


40. January 24, 1882, *WDFR*.


42. July 21, 1882, *WDFR*.


45. Recently, historian Sara Wermeil has argued that the stock insurance industry changed direction as a result of pressures from mutual insurers; although this was clearly a factor, this chapter adopts a view more in keeping with Marc Schneiberg’s argument, which emphasizes the political and institutional conditions reshaping industry practice; compare Sara E. Wermeil, *The Fireproof Building: Technology and Public Safety in the Nineteenth-Century American City* (Baltimore, Md.: Johns Hopkins University Press, 2000), esp. 37–103; Marc Schneiberg, “Political and Institutional Conditions for Governance by Association: Private Order and Price Controls in American Fire Insurance,” *Politics and Society* 27, no. 1 (March 1999), 67–104.


48. Waterworth, Memories, 157–70; STLFD, Personnel Files; Teaford, Unheralded Triumph, 200 ff.


50. PFUA Report, 1892, 4; Waterworth, Memories; Francis Cruger Moore, Standard Universal Schedule for Rating Mercantile Risks (New York, 1902).


52. Weekly Underwriter 48, no. 9 (March 4, 1893), 155, 164–68; Weekly Underwriter 48, no. 13 (April 1, 1893), 244–46; Weekly Underwriter 48, no. 10 (March 11, 1893), 178–79, 184–86; PFUA Report, 1892, 2 ff.

53. PFUA Report, 1892, 4; Waterworth, Memories, 92–93.

54. Brearley, Fifty Years, 78–83.


58. Annual Cyclopedia of Insurance, 1896–1897, 391; Weekly Underwriter 58, no. 24 (1898), 414; Proceedings of the NBFU, 1900, 72–73, 82–83; also, on the collaboration, see Proceedings of the NFPA, 1897–1902.


six: Becoming Heroes: A New Standard for Urban Fire Safety, 1875–1900

1. St. Louis Firemen’s Fund, History of the St. Louis Fire Department: With Review of Great Fires, and Sidelights upon the Methods of Fire-Fighting from Ancient to Modern Times, from which the Lesson of the Vast Importance of Having Efficient Firemen May Be Drawn
(St. Louis: Central Publishing Company, 1914), 57–59 (hereafter, History STLFD); Arlen Dykstra, “St. Louis Mourns the Untimely Death of Phelim O’Toole,” Missouri Historical Review (October 1974), 36; Fire and Water 30 (1901), 361; Proceedings of the NAFE, 1885, 23–25.


4. For instance, see Proceedings of the NAFE, 1873, 8–12; Proceedings of the NAFE, 1874, 26–27; Proceedings of the NAFE, 1896, 112–25; Fireman’s Journal, 44; F & W 1 (1886), 3.


14. Proceedings of the NAFE, 1877, 10; Proceedings of the NAFE, 1884, 18–33; Proceedings of the NAFE, 1876, 11–15; Proceedings of the NAFE, 1882, 52–53; F & W 34 (1903), 79; F & W 14 (1893), 120.


19. F & W 1 (1886), 1; Proceedings of the NAFE, 1885, 23–25; Proceedings of the NAFE, 1887, 18–20; Proceedings of the NAFE, 1892, 44 ff.; Proceedings of the NAFE, 1898, 10–11;
December 20, 1897, May 19, 1901, Volume 1, Charles Swingley Scrapbook, MOHS; F & W 13 (1893), 21, 113–15; F & W 19 (1896), 201, 227, 328.


24. History STLFD, 57–59; Proceedings of the NAFE, 1898, 17.


27. Proceedings of the NAFE, 1880, 76; “The Chicago Training School,” Fireman’s Herald 24 (November 24, 1892); Proceedings of the NAFE, 1882, 45; Hill, Fire (1898), 39, 43; F & W 6 (1889), 62, 87; F & W 18 (1895), 477; St. Louis Fire Department, 178; STLFD, Personnel Records; Proceedings of the NAFE, 1887, 65; Proceedings of the NAFE, 1888, 87.


32. F & W 14 (1893), 119–21; F & W 19 (1896), 7; F & W 20 (1896), 577.
34. See, for example, Andrea Stulman Dennett and Nina Warnke, “Disaster Spectacles at the Turn of the Century,” Film History 4, no. 2 (1990), 101–11; “The Man with the Ladder and the Hose”—Song Slides (ca. 1904), CIGNA Museum and Art Collection; Fires, Box 179, Lester S. Levy Collection of Sheet Music, Milton S. Eisenhower Library, Johns Hopkins University; June 17, 1911, Volume 2, CSS; Robin Cooper, “The Fireman: Immaculate Manhood,” Journal of Popular Culture 28, no. 4 (1995), 139–71. Perusing local newspapers, or even the pages of national weeklies such as Harper’s Weekly and Frank Leslie’s Illustrated, will reveal hundreds of stories and images of firefighting in the decades following the Civil War.
38. Gilbert TS, 143; Riis, “Heroes,” 489.
42. Proceedings of the NAFE, 1880, 14.

46. O’Brien, *Centennial History*, 51–58; *Proceedings of the NAFE, 1920*; Personnel Files, STLFD. “Nativity” was ascertained via self-report, which may have led to an underreport of immigrant status.

47. Personnel Files, STLFD; PFD Roster, FH; *Proceedings of the NAFE, 1889*, 151–52. Note that the NAFE’s data was not broken out more finely and provided only a cross-section of several departments.


51. STLFD, Personnel Files; “Why St. Louis Has So Few” (n.d., p. 107), Volume 2, CSS.

52. STLFD, Personnel Files; Gilbert TS, 146.

53. Gilbert TS, 139.


59. Page 1, Volume 1, CSS; Charles Swingley, Eugene J. Gross, STLFD Personnel File.


63. A sense of the boss politician's rough manliness suffuses the vast literature on the subject; see Arthur Mann, LaGuardia Comes to Power (1965), 86 ff.; Zane L. Miller, Boss Cox's Cincinnati (1968); William L. Riordon, Plunkitt of Tammany Hall (1963); Seymour J. Mandelbaum, Boss Tweed's New York (1965).


66. Proceedings of the NAFE, 1888, 125; F & W 33 (1903), 232; O'Brien, Centennial History, 41.

SEVEN: Consuming Safety: Fire Prevention and Fire Risk in the Twentieth Century


3. Albert W. Whitney, Report of the Co-Insurance Committee to the Board of Fire Underwriters of the Pacific on Percentage of Co-Insurance and the Relative Rates Chargeable Therefore, also on the Cost of Conflagration Hazard of Large Cities (1905).

4. Brearley, Fifty Years, 94; Proceedings of the NBFU, 1899, 26 ff.

5. See, for instance, Proceedings of the NBFU, 1896; Proceedings of the NBFU, 1900; Weekly Underwriter 58, no. 24 (1898), 414.


15. Classifications of Fire Risk, Volume 2, 1852–1872, RG 5/1, Aetna; Building Code . . . 1905; also, see for example, Joel Tarr and Mark Tebeau, “Managing Danger in the Home Environment, 1900–1940,” Journal of Social History 29 (Summer 1996), 797–816.


18. Proceedings of the NBFU, 1907, 18–19, 97; see also Annual Report of the Committee of Twenty of the Executive Committee of the NBFU, 20–22.


22. Second Annual Report of the Committee of Twenty to the Executive Committee of the National Board of Fire Underwriters, April 1906, 3; Proceedings of the NBFU, 1906, 93–95.


24. NBFU, Analysis of Reports, 4–8.

25. NBFU, Analysis of Reports, 8–9.


27. NBFU, Analysis of Reports, 8, 17–22.

32. Dominge and Lincoln, Insurance Inspection, 807–11; Nolting, Fire Defenses, 7–21.
33. Riegel, Underwriters’ Associations, 5.
35. Schneiberg, “Political and Institutional Conditions,” 81–82.
41. Schneiberg, “Political and Institutional Conditions,” 87; Nolting, Fire Defenses, 50 ff.
42. Schneiberg, “Political and Institutional Conditions,” 87.
44. FISOP Bulletin 6, no. 8 (January 1911), 2–3; Proceedings of FISOP, 1904–1905; FISOP Bulletin 9, no. 11–12 (November–December 1914); FISOP Bulletin 6, no. 7 (December 1910), 2–3.
46. See, for instance, FISOP Bulletin 6, no. 6 (November 1910), 1; FISOP Bulletin, Supplement (April 14, 1913); for a definition of insurance engineering, see, for example, Frederick Cruger Moore, “Fire Insurance Engineering,” in Lester Zartman, ed., Yale Readings in Insurance: Property Insurance, Marine and Fire (1909; reprint, New Haven, Conn.: Yale University Press, 1926), 348–60.
47. FISOP Bulletin 6, no. 7 (December 1910), 2–5.
48. Annual Report of the President of FISOP, 1921; Map of the Insurance Society of

49. FISOP Bulletin 6, no. 5 (October 1910), 2–3. Moral hazard took on many dimensions, but became increasingly quantified; see, for example, Richard Bissell, “Rates and Hazards,” in Zartman, Yale Readings, 148–80; Roy Foulke, Relativity of the Moral Hazard (New York: Dun and Bradstreet, 1940); Roy Foulke, The Sinsews of American Commerce (New York: Dun and Bradstreet, 1941), 370–77.

50. FISOP Bulletin 6, no. 5 (October 1910), 2–3.

51. FISOP Bulletin 6, no. 8 (January 1911), 8.


54. Proceedings of the NBFU, 1917, 158, 159; Proceedings of the NBFU, 1919, 168; SAAF 6, no. 5 (May 1923).

55. See, for instance, SAAF 5, no. 10 (October 1922), 1–3.

56. NBFU, Safeguarding the Home against Fire: A Fire Prevention Manual for the School Children of America (New York: National Board of Fire Underwriters, 1920), 5–12; Proceedings of the NBFU, 1919, 82–83; SAAF 6, no. 3 (March 1923), 1 ff.; SAAF 6, no. 5 (May 1923), 1 ff.

57. See, for instance, SAAF 3, no. 4 (April 1920), 1 ff.

58. SAAF 6, no. 3 (March 1923), 1, 4; SAAF 6, no. 1 (January 1923), 1–6; SAAF 6, no. 5 (May 1923), 1 ff.


60. Proceedings of the NBFU, 1919, 168; SAAF 6, no. 9 (September 1923), 2, 3 ff.

61. NBFU, Safeguarding, 8; Proceedings of the NBFU, 1919, 170, 167–70.

62. SAAF 6, no. 5 (May 1923), 2.


64. On the history of the Underwriters’ Laboratories, see Brearley, A Symbol of Safety, esp. 100–34, 203–20, 236; Proceedings of the NBFU, 1915, 7 ff.; also see SAAF 9, no. 11 (November 1926), 6–8.
EIGHT: Eating Smoke: Rational Heroes in the Twentieth Century

1. *St. Louis Republic*, July 16, 1909, Volume 2, CSS, MOHS.
2. *Safeguarding America Against Fire* 6, no. 8 (August 1923), 3.
6. August 1898, Volume 1, CSS.
7. August–December 1898, Volume 3, CSS.
9. *St. Louis Star*, January 19, 1902, Volume 2, CSS.
10. January–February 1902, Volume 2, CSS; Benjamin Fath, John Barry, Personnel Roster, STLFD; biographical information on John Barry, 1920, Folder 19, Box 1, STLVVFC, MOHS.
12. *St. Louis Globe*, November 25, 1903, also pp. 118, 121–25, 140, Volume 2, CSS.
15. *History STLFD*, 190–91; *St. Louis Post Dispatch*, December 22, 1895, Volume 1, CSS; on the record system, see Personnel Files, STLFD.
19. *History STLFD, 188 ff. Faith in technological solutions is deeply embedded in firefighting culture and mirrors values broadly held in American society, and this idiom of progress suffuses most, if not all, histories written and/or commissioned by firefighters. On the history of the idea of technological progress, see Merritt Roe Smith and Leo Marx, eds., *Does Technology Drive History?: The Dilemma of Technological Determinism* (Cambridge, Mass.: MIT Press, 1994).


21. Quotation from January 19, 1902, Volume 2, CSS; on Swingley’s heroics, see for instance December 31, 1901, February 5, 1902, October 23, 1903, July 16, 1909, *St. Louis Republic*, Volume 2, CSS.

22. December 22–23, 1910, Clippings Scrapbook, 1901–111, FH; Injury Ledger, 1914–1925, 1941–1955, FH. In 1914, there were 357 reported injuries; 353 in 1919, 184 in 1924, and 669 in 1941.


25. For one view on the “deskilling” of American workplaces, see for example, Harry Braverman, *Labor and Monopoly Capital: The Degradation of Work in the Twentieth Century* (New York: Monthly Review Press, 1974); on manliness, see Bederman, *Manliness and Civilization*.


46. See for instance February 15, 1922, November 1, 1922, October 6, 1926, January 16, 1927, January 31, 1929, January 1, 1938, June 14, 1939, December 19, 1939, November 20, 1940, Reports, FH.

47. January 25, 1926, November 15, 1927, March 1, 1931, February 29, 1934, July 2, 1939, October 4, 1939, Reports, FH; August 11, 1928, November 15, 1934, November 13, 1941, Fire Regulation and Inspection, PEBFC.

48. April 27, 1927; December 4, 1938; December 25, 1938; April 5, 1939; October 2, 1939; “Fire Reports—Instructions,” Reports, FH.

49. March 23, 1927, June 7, 1927, September 27, 1927, November 22, 1927, Bureau of Fire—Headquarters Orders, 1926 35, FH; April 27, 1927, April 5, 1939, Reports, FH.

50. January 17, 1926, Reports, FH; this report probably does not reflect an actual rescue, but is a concatenation of several incidents to provide an example of how to fill out the form.

51. The data for the discussion that follows is drawn from the following sources: Personnel Files, STLFD; PFD Personnel Ledger, FH; for more discussion of the data, including its limitations, see Appendix 1; Mark Tebeau, “Eating Smoke’: Masculinity, Technology, and the Politics of Urbanization, 1850–1950” (Ph.D. diss., Carnegie Mellon University, 1997), 431.

52. See, for example, tables in Appendix 2 and review in Appendix 1; note that the data on the PFD almost certainly overstates the proportion of firemen who died and, especially, those who were discharged. Extensive study of the data—on both the STLFD and the PFD—shows that dismissed firefighters had much shorter careers than those of all other firefighters, usually about one-third the length. Additionally, discharged firefighters were disproportionately represented among those firemen who had careers of fewer than five years. Therefore, because the extant data of the cohorts of firefighters who entered the PFD in the 1930s, 1940s, and 1950s is comprised, predominantly, of men with short careers, we would expect the proportion of firefighters discharged to be higher—much higher, in fact, than the data here indicate.

54. To create these figures, I aggregated data from Licht, *Getting Work*, table 7.1, pp. 34, 229; the author amassed the experience of every job that workers held and also collapsed four categories—laid off, fired, illness, and strike—into a single category of involuntary separation. Military service was not included. This produced 8,689 total job exits, of which 3,339 were made involuntarily. On Amoskeag, see Tamara K. Hareven, *Family Time and Industrial Time* (New York: Cambridge University Press, 1982), 237–40.

55. October 3, 1899, Volume 1, CSS, MOHS; D. R. Rowe, Personnel Files, STLFD.


58. *The New York Fire College Course*, 41–69; Fire Training School, Lectures for Officers, ca. 1930, PFDGR.


63. *Statistics of Fire Departments*, 20–22, and table 9; see also *Justifiably Proud*, 99; PFD, personnel ledger, FH; November 19, 1945, November 21, 1945, March 25, 1946, April 13–14, June 13–14, 1947, Working Hours, 2/3 Platoon System, PEBFC.


Conclusion: Fighting Fire in Postwar America

1. *The White Fireman and His Work*, January 1928, INA, ACE.


5. On firefighters’ efforts to promote prevention, see NFPA, *Fire Prevention Week Handbook* (1926); Fire Prevention Week, 1951 and Prior, PFD, *Bulletin* Clippings, TUUA.


