History fails to reveal who first produced fire, meaning thereby the friendly fire for warmth and cooking; and it is equally uncertain who first thought of fire prevention, when the friendly fire became antagonistic. In the year 59 A. D., Lyons, in France, was destroyed by fire and Nero offered to have the city rebuilt, yet in 64 A. D., Rome itself suffered from a fire which burnt for eight days and two-thirds of the city was destroyed; during which time Nero is reputed to have fiddled instead of attempting to save the city.

London experienced five great fires. In 798, most of the city was destroyed; in 982, it again was almost completely consumed. The years 1086 and 1212 are to be remembered, as then other great fires occurred. The "Great Fire of London," which started September 2, 1666, and continued four days, burnt over four hundred acres of buildings, entailing a property loss of more than fifty million dollars, is generally spoken of when the subject of fires and fire prevention are under discussion.

During all these years the matter of fire prevention was carefully considered. In 1068, William I. (The Conqueror), introduced the curfew, when all fires and lights had to be extinguished as a means of safety. In 1189, Richard I. (Cour de Leon), had ladders kept near all the great houses of London, that the owners thereof could "succour their neighbors in case misadventure should occur from fire";¹ and between the feast of Pentecost and the feast of St. Bartholomew,

householders were compelled to keep a barrel full of water before their door for quenching fire unless they had a fountain of their own. At the same time the aldermen were to provide "a strong crook of iron with a wooden handle" to tear a burning house down.

In 1666, the London Common Council provided that each of the four districts of the city should supply eight hundred leather buckets, two brazen hand squirts, twenty-four pick-axe sledges, forty shovels and fifty ladders, varying in length from twelve to forty-two feet. Each of the twelve Livery Companies had to supply a fire engine as well as leather buckets and a ladder. This is one of the earliest recorded city fire departments.

The first settlers of Philadelphia no doubt remembered the Great Fire of London, and very soon after building their homes in the Quaker City wanted some means of conquering the demon fire if their buildings were threatened. As early as 1693, a fire so devastated the German settlers' houses that William Penn mentioned that fact in his writings and suggested that public subscriptions be made to compensate them for their losses. There was no fire insurance in vogue in the colony at that time. A petition was presented to the Provincial Council on May 25, 1695, asking that they provide ladders and leather buckets for public fire defense. In 1696, a law was passed in Philadelphia prohibiting a householder from cleaning his chimney by firing it, and there was a fine of forty shillings if the chimney caught fire from not having been cleaned. These fines were then used to purchase public leather fire buckets.

The accompanying illustration of the old style hand power pumps or fire engines of the early eighteenth century.
century will, no doubt, seem strange to those who are accustomed to see the twentieth century type of motor propelled, motor pump fire engine, which goes tearing through the streets of any large city today.

In 1711, Samuel Preston Moore, then Mayor of the city, suggested that it was the duty of the authorities to provide means of extinguishing fires by purchasing a fire engine, hooks and more leather buckets. While buckets were the first means of fire defense, one reads that large squirts, or syringes, were used in Augsburg in 1518. At the time of the London fire of 1666, these squirts were three to four feet long and about three inches in diameter, requiring three men to properly handle them. The portable hand-power pump or fire-engine (the reservoir of which was filled by men in line passing buckets of water from hand to hand), was then a comparatively new idea. Richard Newsham, of Cloth Fair, London, patented his fire-engine in 1725, and was advertising it for sale in London before 1730. This engine had a suction hose intake and discharged the water from the top through a long nozzle.5

The steam fire engine was not perfected until about 1829. James Watt (1738–1819), is said to have first conceived the idea of a steam fire engine when he was called upon to repair the fire engine of the University of Glasgow; and, in 1774, wrote his father “The fire-engine is now going, and answers much better than any other that has yet been made.”6

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6 Robert J. Eidlitz. *The Medallic Portraits of Matthew Boulton and James Watt*, New York, 1928. James Watt also conceived the idea of horse power as a means of measuring steam driven machinery; the unit of electricity—the watt—was named for him; and he invented, in 1784, the letter copying process, by means of specially prepared ink, damp paper and pressure. Scharff and Westcott's *History of Philadelphia*, p. 560, states that a "Boulton & Watt steam engine was obtained of forty-four inch cylinder and six feet stroke" for the first Water Works at Fairmount, 1812–1815. Also that the engine was partly cast at the Weymouth blast-furnace, New Jersey, and at the Eagle Works, southwest corner of William (now Twenty-first) and Callowhill streets.
In 1672, the fire hose was made of strips of leather sewed together on the sides, so that the hand worked pumps could draw water from the cisterns, wells or pools (if near enough), and deliver it nearer the fire and with more effectiveness than buckets. Flaxen hose was suggested, in 1798, by Jacob Hochner.7

Early in the history of Philadelphia the citizens kept their leather fire buckets hanging up in some convenient place in the house, readily accessible in case of fire. Public buckets were kept in the Court House. Fire hooks, used to pull apart the burning house, were also commonly used and kept near the buckets. These leather buckets cost from nine to twelve shillings each and were generally procured from the saddlers and bellows-makers, some of whom were William Dillwyn (1693); William Robinson (1726); Abraham Cox (1728); Thomas Oldman (1730); James Garrett (1736); Samuel Holt, and Obadiah Eldridge (1740).

Thomas Wharton’s Receipt Book8 shows the following: “Received June 14th., 1753 of Thomas Wharton Three pounds in full for Six Leather Buckets, Obadiah Eldridge,” and the Treasurer’s account of the Philadelphia Contributionship shows that, in 1755, they had “24 Leather Buckets delivered pr. Order to the 12 City Watchmen for the Centry Boxes” by Obadiah Eldridge, at a cost of £8.8.0.

John Young, Jr., advertised in the Pennsylvania Chronicle of March 16, 1767, that leather fire buckets were twenty-five shillings per pair, and in the same journal for February 27, 1769, he appears as “At the Sign of the English Hunting Saddle, the corner of

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7 In the Philadelphia Gazette and Daily Advertiser for November 23, 1798 is this advertisement:—“FOR SALE, A few hundred feet of FLAXEN HOSE, without a Seam, manufactured by the late Jacob Hochner, suitable for Fire Engines, Breweries, or Ships use. Apply to Muhlenberg and Lawyersuyler’s Sugar-House Store, No. 82 North Second Street.”

8 In The Historical Society of Pennsylvania.
Front and Market Streets," where he "Makes FIRE BUCKETS in the very best manner, and has a quantity of extraordinary good ones ready made."

On August 26, 1721, the General Assembly of Pennsylvania passed an Act prohibiting the breaming of vessels in any dock or wharf of the city, except at specified places; also that no fires, save candles, should be allowed on any ship lying at the wharves of the city; and that no guns or fire works should be shot off within the city limits, without a special license. Violation of these laws entailed a fine for as much as five pounds, and if committed by a Negro or Indian slave, he was to be publicly whipped.

The Historical Society of Pennsylvania has the original report of the committee appointed to inspect the buildings of the city, looking to the preservation of property, which reads:

July y° 5, 1723 To y° Court of Q°. Sessions now setting In Philadelphia. Wee the Grand Inquest for the Body of this City having a regard to prevant Accidents that may Happen by fire, Doe present Wm. Fishburn Stable y' Is full of hay Adjoining to Tho°. Colmans Dwelling house in the Second Street, Also Wm. Thompson° house not being fitt to Make fire therein by reason of ye Chimley is short of ye ruffe about six foot, Which s° Grevancis wee pray this City may have Reliefe in—Sign'd In behalf of ye Jury by the Forman, Benj°. Duffield.

A petition was presented to the Common Council on August 10, 1730, protesting against the custom of the joiners and carpenters burning trash in the streets, and the minutes of the Council show that they ruled against "Laying the Said Shavings or Rubbish in any Street or Ally, or Setting fire to the Same, within One Hundred Yards of any House in this City."

In 1735, Benjamin Franklin wrote condemning the practice of carrying live coals in a shovel from room

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*Breaming is the clearing of a ship's bottom of barnacles and other marine growth; formerly done by burning reeds against it.

to room or up and down stairs, unless in a covered receptacle like a warming pan,\textsuperscript{11} and he also protested against having too shallow hearths for fire places, and of the wooden mouldings on each side of the fire place opening.\textsuperscript{12} He also wrote:

If chimneys were more frequently and more carefully clean'd, some Fires might thereby be prevented. I have known foul Chimneys to burn most furiously a few Days after they are swept: People, in Confidence that they are clean, making large Fires. Every Body among us is allow'd to sweep Chimneys, that please to undertake that Business; and if a Chimney fires thro' fault of the Sweeper, the Owner pays the Fine, and the Sweeper goes free. This thing is not right. Those who undertake the Sweeping of Chimneys, and employ Servants for that Purpose, ought to be licensed by the Mayor; and if any Chimney fires and flames out 15 Days after Sweeping, the Fine should be paid by the Sweeper; for it is his Fault. We have at present got Engines enough in the Town, but I question whether, in many Parts of the Town, Water enough can be had to keep them going for half an Hour together. It seems to me some Public Pumps are wanting; but that I submit to better Judgements.\textsuperscript{13}

The city authorities took early steps to protect property against fire. The Minutes of the Common Council of December 8, 1718, show that “This Council having now agreed with Abraham Bickley for his fire Engine at the sum of £50.—It is ordered that the Treasurer pay ye s'd sum out of ye money Eaised or to be Raised for Chimney firing, with all Expedition possible.”\textsuperscript{14}

A year later the Mayor was ordered to take proper means to collect the chimney money; to pay Bickley for the engine and to provide a convenient place to keep it.\textsuperscript{15} Eight years later a committee was appointed to view the engine, then reported much out of repair, and to “think of a proper place to preserve it from the weather.”\textsuperscript{16}

\textsuperscript{11} Albert Henry Smyth. The Writings of Benjamin Franklin, II. 205-206.
\textsuperscript{12} Ibid., p. 206.
\textsuperscript{13} Ibid., p. 206.
\textsuperscript{14} Minutes of the Common Council, p. 157.
\textsuperscript{15} Ibid., p. 169.
\textsuperscript{16} Ibid., p. 169.
Engine owned by The Mutual Fire Insurance Company of Germantown
Said to have been ordered, in 1730, from England by the
City Council of Philadelphia.
Engine owned by The Mutual Fire Insurance Company of Germantown
Said to have been ordered, in 1730, from England by the City Council of Philadelphia.
The minutes of July 21, 1729 show that "George Claypoole having offered this Board to keep the fire Engine in good Repair, and play the Same every month for the Sume of Three pounds per annum"; but, the following month Richard Armitt was appointed to succeed him in that work, and it was "Ordered That Richard Armitt Collect the Money for Chimney firing in this City, and that he be allowed five p ct for the Same." Armitt was also appointed to succeed Claypoole on the same terms as to repair and exhibit the engine. No information has been given as to where the engine was kept at that time.

On April 29, 1730, the Council met with the Assessors to consider purchasing additional engines, ladders, buckets and hooks. They agreed to secure three engines from England for £50., £35., and £20. each, in addition to which two hundred leather buckets were ordered from England. Two hundred buckets, twenty ladders and twenty fire hooks with axes were to be purchased from local craftsmen. It was suggested that a tax of two pence per pound and eight shillings per head be assessed on all inhabitants of the city to pay the cost of this equipment. Later it was decided to take public subscriptions from those willing to contribute toward the fire protection. Just how much was raised from this source is not divulged.

On October 12, 1730, Thomas Oldman submitted a leather fire bucket for sample. The Board approved buying one hundred, "provided they are equally good with the Sample he now offers, and well painted with oil Colours." The following January the Mayor reported that two fire engines and 250 buckets had ar-

17 Minutes of the Common Council, p. 287.
18 Ibid., pp. 288, 9.
19 Ibid., p. 297.
20 Ibid., p. 297.
21 Ibid., p. 297.
22 Ibid., p. 297.
23 Ibid., p. 305.
rived from England, and it was ordered that one engine be kept in the "Corner of the Great Meeting house Yard" (at Second and Market streets), which Benjamin Morgan was to care for. One was to be kept at the "Corner of ffrancis Jones's Lott, which ffronts the ffront Street and Walnut Street," (which Samuel Powel was to look after), and the old engine was to be installed in the corner of the Baptist Meeting House yard, at Second and Arch streets, if permission were granted. This to be under the care of James Steel. The buckets were to be hung in the Court house. 24 Thus it will be seen the city fathers provided protection to the then built up section of the town.

Anthony Nichols exhibited to the Council a fire engine which he had made, and at the meeting of July 21, 1735, asked that he be paid for the cost thereof which was £89.11.8. This is believed to have been the first fire engine built in Philadelphia. A committee consisting of Samuel Hassell, Israel Pemberton, James Steel and Peter Stretch was appointed to view the same. 25 They reported in a week that in their judgment it was "very heavy, Unwieldy & requires much Labour to Work the same, that some parts are made of wood which ought to have been Brass, & that they conceive that the sd Engine will not last long." 26 Inasmuch as Nichols had made the engine for the city when there was great need thereof, the magistrates and assessors were appointed to settle the question of granting him a gratuity; 27 but the minutes do not show the amount of payment. Four years later Nichols was paid two pounds, seven shillings, for work done on one of the city engines, 28 but whether it was of his own make or

24 Minutes of the Common Council, p. 308.
25 Ibid., p. 341.
26 Ibid., p. 343.
27 Ibid., p. 343.
28 Ibid., p. 391.
Engine owned by The Insurance Company of North America; 51 inches long; 44 inches high; wheels 10 inches in diameter. It is marked "Rich. Mason Fecit Philad.* 1772. No. 121."
Engine owned by The Insurance Company of North America; 51 inches long; 44 inches high; wheels 10 inches in diameter. It is marked "Richd. Mason Fecit Philad". 1772. No. 121."
not is not revealed. For the next thirty years there are so many references in the Council Minutes to repairs of the city engines and the replacement of buckets that one is led to believe the average citizen cared little for public property, even though the cost thereof came from taxes which he paid. Little new equipment seems to have been purchased, due no doubt to the fact that several volunteer fire Companies were established, and as these associations provided their own fire fighting equipment the city authorities had other uses for the people’s tax money.

There seems to be no record of the total public subscriptions solicited for the city fire department; but the minutes of Council show many references to unpaid accounts. In August, 1747, there was delinquent £38.9.0,\(^{29}\) and three years later Isaac Griffiths was asked to pay £60.1.0, part of which was received by his father for “Money subscribed towards purchasing Fire Engines, Buckets &c.”\(^{30}\) In August, 1751, it was “Order’d That the Treasurer pay to Joseph Hudson the sum of £34.14s. due to him for repairing the City Engines, out of the money arising by Fines for Chimney Firing, if so much of the said money shall have come to his Hands.”\(^{31}\)

In a petition to the King (George II.), quoted in the Minutes of October 23, 1744, it is stated “That this City contains at Least fifteen Hundred Houses & Thirteen Thousand People.”\(^{32}\) It is reasonable to suppose this must have included many houses and people outside of the old city proper, from Vine to South streets. However, with so many houses, there was certainly need for more fire protection; and the three engines owned by the City were insufficient to cover the territory;

\(^{29}\) Minutes of the Common Council, p. 473.
\(^{30}\) Ibid., p. 530.
\(^{31}\) Ibid., p. 546.
\(^{32}\) Ibid., p. 441.
hence the volunteer fire companies naturally were formed in different sections of the rapidly growing town.

Evidently, the prominent citizens of Philadelphia were not satisfied with the fire protection provided by Council, for in 1736 the first volunteer fire company was founded. Naturally, Benjamin Franklin, keenly interested in public affairs, was one of the originators of this organization, which was known as The Union Fire Company; limited at first to twenty-five members, but within a year the number was increased to thirty. The following citizens were the first to sign the articles, or by-laws of The Union Fire Company. They are given in order of signing: Joseph Paschall, Samuel Coates, John Armitt, William Rawle, Benjamin Shoemaker, Hugh Roberts, Benjamin Franklin, Philip Syng, Jr., William Parsons, Richard Sewell, James Morris, Stephen Armitt, Thomas Hatton, Edward Roberts, George House, William Plumsted, John Dillwyn, William Cooper, Edward Shippen, Lloyd Zachary, Samuel Powel, Jr., Thomas Lloyd, George Emlen, Charles Willing, Thomas Lawrence, Joseph Turner, William Bell, Thomas Hopkinson, Andrew Bradford and Samuel Rhoades.33

Each member had to serve as "Clerk" for one month, in the order in which they signed the "Articles." Failure to attend the monthly meetings entailed a fine of five shillings. At the inauguration each member agreed to furnish—at his own expense—two leather fire buckets and four stout bags of a given size, which were to salvage small household goods and merchandise. Failure to promptly secure these articles resulted in another fine. The buckets were painted green with vertical black stripes; buckets and bags to bear the owner's name and "Union Fire Co." If a bucket or

33 The original Minutes of The Union Fire Company in The Library Company of Philadelphia.
bag were lost or damaged at a fire, the member reported it at the next meeting, duplicated it, and the cost was paid from the company's treasury; if not replaced before the second meeting a fine was imposed. Frequent inspections were made of the member's buckets, bags and "Articles," which had to be kept in a proper and convenient place, and if any were found lacking in these regulations, he was reported to the next meeting and subject to a fine for his neglect.34

Naturally the fines accumulated. This was called the "Stock" of the company, kept by the clerk until it amounted to a sufficient sum to be invested. At each meeting the incoming clerk gave a receipt to the retiring office-holder for the money in hand, which was entered on the minutes.35

Four years after its organization (August, 1740), the company ordered fifty-four additional fire buckets from Obadiah Eldridge at a cost of ten shillings each, and two were delivered to each member, making four for each.36 On December 28, 1741, it was ordered that each member be provided with a fire hook at the company's expense.37 These were delivered the following September and cost £4.14.0, as follows:

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthony Nichols</td>
<td>24 Fire hooks</td>
<td>£2-15-6</td>
</tr>
<tr>
<td>Joshua Ash</td>
<td>24 poles at 6d.</td>
<td>12-</td>
</tr>
<tr>
<td></td>
<td>hauling the poles</td>
<td>1-</td>
</tr>
<tr>
<td>Charles Brockden</td>
<td>for shaving 24 poles and fixing the</td>
<td>12-</td>
</tr>
<tr>
<td></td>
<td>fire hooks</td>
<td></td>
</tr>
<tr>
<td>Samuel Johnson</td>
<td>for painting the poles</td>
<td>10-</td>
</tr>
<tr>
<td>John Rouse</td>
<td>for stamping the hooks</td>
<td>3-6</td>
</tr>
</tbody>
</table>

The next year (1742), the company decided they should have their own fire engine,38 and probably

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34 The original Minutes of The Union Fire Company in The Library Company of Philadelphia, p. 2.
35 Ibid., p. 22.
36 Ibid., p. 22.
37 Ibid., p. 32.
38 Ibid., p. 36.
39 Ibid., p. 36.
found the city-owned engines were not always in good working order. On December 27th, the clerk was "Directed by the Company to write to England for a Fire Engine. One of the largest size that's made for carrying between two persons. Without wheels. A Suction pipe Or Leather pipes—& of this he informs the Comp' he has wrote for". This apparatus, whatever it was, apparently arrived by August, 1743, as the minutes of the Company show that "a proposal being made for erecting wheels to the Comp'. Engine it is agreed that Banj. Franklin procure the same & the charges thereof paid out of the Comp'. Stock."

Whether The Union Fire Company secured a second engine, or whether they simply did not make early payment for the foregoing one is not divulged by the records. The minutes for July 29, 1745, show that Joseph Turner had sent in the following account, viz.,

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>For a fire Engine</td>
<td>£ 15-6-0</td>
</tr>
<tr>
<td>Commission and Insurance</td>
<td>19-11\frac{1}{2}</td>
</tr>
<tr>
<td>Exchange at 60 pr ct</td>
<td>16-5-11\frac{1}{2}</td>
</tr>
<tr>
<td></td>
<td>9-15-6\frac{1}{2}</td>
</tr>
<tr>
<td>of wch he has Recd.</td>
<td>26-1-5\frac{1}{2}</td>
</tr>
<tr>
<td></td>
<td>18-12-</td>
</tr>
<tr>
<td>There Remains Due to him</td>
<td>£ 7-9-5\frac{1}{4}</td>
</tr>
</tbody>
</table>

In December, 1745, the record shows "an Acct paid by Benj. Franklin to the Smith for an Improvement to the Company's Fire Engine was allowed, amounting to 13/4."

The next month it was decided that six ladders should be provided by the Company for use in case of fire, hence The Union Fire Company was well equipped to fight fires in the city.

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40 The original Minutes of The Union Fire Company in The Library Company of Philadelphia, p. 38.
41 Ibid., p. 48.
42 Ibid., p. 65.
43 Ibid., p. 68.
44 Ibid., p. 68.
The accumulation of fines, levied on absentees from meetings, and on such members as were negligent in keeping their buckets and hooks in proper shape, amounted to £63.1.9 by January 4, 1747. This of course was after buying new buckets, replacing those damaged at a fire, buying ladders and engine equipment. The company voted that sixty pounds should be invested in the "Philadelphia Lottery now published." This was accomplished, the ticket numbers duly entered in the minutes; but no record has been found of their having received any prize money. The second volunteer fire company to be formed was the Fellowship, March 1, 1738. This was followed by the Hand-in-Hand, March 1742; the Heart-in-Hand, 1743; the Friendship in 1747, and the Britannia soon after. In 1749, a committee was appointed by the Union to meet the representatives of the Fellowship, the Friendship, the Hand-in-Hand and the Britannia to inspect all the engines, ladders &c. in the city, to see they were in proper shape. Thus it will be seen that the Union seemed to take a leading part in the civic affairs of the day. In 1750, a proposal was made to "purchase a Fire Bell out of the money arising by the Fines and Forfetures." The Union joined with the Hand-in-Hand Company and each contributed £25. for such a bell, which weighed five hundred pounds and was inscribed in capital letters, cast in the metal—"by the Union & Hand-in-Hand Companies." At least so read the minutes.

The bell arrived in March, 1752, and "Benjamin Franklin and Philip Syng are appointed committee to waite on the Hand & Hand fire Comp' to consult on a proper plan to Erect the Bell and Inform that Company the opinion of this Company." The committee

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46 The original Minutes of The Union Fire Company in The Library Company of Philadelphia, p. 90.
44 Ibid., p. 105.
48 Ibid., p. 145.
reported at the next meeting that the Hand-in-Hand Company approved of the bell being hung in the Academy, and they paid their proportion of the balance due, amounting to £8.1.0.

During the eighteenth century the Colonial vessel owners and shippers were able to secure marine insurance on their ships and cargoes, by mutual underwriters; but the property owners and merchants were unable to secure fire insurance on their houses and stocks. It is natural to suppose that the versatile Benjamin Franklin conceived the idea that the members of The Union Fire Company should form an association to insure each other. The minutes of the Company for February 26, 1749-50, show that Israel Pemberton, Jr. and Philip Benezet having been chosen new members, "they agreed to add Six pounds to the Comp'. Stock to make one hundred in Order to put to Interest to raise a fund for Insurance for this Comp'." This is the earliest record so far known that fire insurance was considered in this city. The minutes of the same meeting also show that "the Company agree to lett James Coulta have £100. at Interest, he giving Personal Security for the Same," and that "the Bond shall be given in the names of Hugh Roberts, Benjamin Franklin & Phillip Syng." Then,

It is Further agreed by this Comp'. Present to advance their proportion of one hundred pound, to be joined with one hundred raised before to make two hundred in Order to raise a fund for an Insurance Office to make up the Damage that may Arise by Fire among this Company. Provided that the absent Members agree to pay their proportion, of which the succeeding Clark is to give Notice.

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49 The Academy was located on the west side of Fourth below Arch street. It later became the University of Pennsylvania.
50 Original Minutes of The Union Fire Company, in The Library Company of Philadelphia.
51 Ibid., p. 117.
52 Ibid., pp. 117-118.
53 Ibid., p. 118.
At the meeting of August, 1750, it was "Ordered That the succeeding Clerk give Notice that Articles for establishing an Office of Insurance for Houses are to be read and considered at the next Meeting." In September following,

The Articles relating to the Insurance of Houses were read, and at request of some of Members to have the perusal of them they were delivered to Wm. Logan to be handed about, none to keep them above 24 Hours, lastly to be delivered to Benjamin Franklin to be Engrossed.

The November minutes show that "The Articles for the Insurance of Houses were read, being fairly Engrossed, and Signed by all the Members Prest. Exe. D. Benezett." Why Daniel Benezet did not subscribe to the Articles is not divulged.

The Union members apparently did not want to leave other citizens out of their insurance scheme, as the minutes of August 26, 1751 show,

A Proposal from Benjamin Franklin relating to the consideration of the late scheme for Insurance of Houses being read, Requesting that this Company would appoint two of their Members to attend such Persons as may be appointed by the other Several Fire Companies to meet at the Standard in Market Street on the 7th. day of the 7th. Month next, to Consider such Matters as they may think will tend Most to the Utility of Ye Inhabitants in General. They have accordingly appointed Benjamin Franklin and Phillip Syng to attend as aforesaid which they Consent to.

How like Benjamin Franklin to suggest that which "will tend Most to the Utility of Ye Inhabitants in General."

Many meetings were no doubt held, and on February 18, 1752, the Pennsylvania Gazette had the following advertisement:

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"Ibid., 126.

"Ibid., p. 128.

"The Royal Standard, kept by the Widow Pratt.

"Original Minutes of The Union Fire Company.

Vol. LVI.—24"
All persons inclined to subscribe to the articles of insurance of houses from fire, in or near this city, are desired to appear at the Court-house, where attendance will be given, to take in their subscriptions, every seventh day of the week, in the afternoon, until the 13th. of April next, being the day appointed by the said articles for electing twelve directors and a treasurer.

Thus, on April 13, 1752, there was organized The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire; the oldest fire insurance company in the United States, which is still in existence as a mutual company according to its Articles, and one of the strongest fire insurance companies in the land.

Having inaugurated a fire insurance company to indemnify an owner for loss to his buildings, how natural it was that the merchants and householders should want some kind of insurance for their goods. Here again we find Franklin called upon to prepare such a plan. No doubt he also suggested it. On September 7, 1752, the following resolution was passed by the assembled members of The Union Fire Company:

It being proposed that the Company’s Stock now at Interest & increase thereof together with such Sums, as may hereafter be in like manner put out to Interest, Shall be a Fund towards the Relief of such members of this Company, who may sustain Loss of their Goods by Fire & that Every Member hereafter admitted, shall before he be received as one of the Company deposit in the hands of the Clerk a sum of money Proportionable to the right he will have in the Company’s Stock at Interest. Agreed that the Clerk notify the Proposal to all the members of the Company, in order to be further Considered at our next meeting.

On October 30, 1752, “Benjamin Franklin & Israel Pemberton desired to prepare a Scheme for applying part of the Company’s Stock to the relief of the first

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59 A fire insurance company was started in Charles Town, South Carolina, in 1735, but appears to have gone out of business in 1741. It was called The Friendly Society, for the Mutual Insuring of Houses against Fire.

60 Original Minutes of The Union Fire Company, p. 151.
member or members that may sustain loss of his or their Goods by Fire." This matter of another insurance company had evidently caused some consideration, for it was not until November, 1754, that the subject is again mentioned on the minutes; when the following is noted:

the whole Company present, came to the following Resolution—
That if any member of this Company shall sustain a Loss in his own Goods by Fire, in any part of this City, between the eighth Street from Delaware & the said River, to the amount of One hundred pounds or upwards, and makes proof thereof to this Company, he shall have a right to receive the sum of Fifty pounds out of the Company's Stocks then in being. But if any members should happen to suffer a loss as aforesaid at one time, than the said stock will supply with Fifty pounds each. Then and in such case the whole stock of this Company shall be equally divided between them.

*Original Minutes of The Union Fire Company, pp. 154–155.*
Philadelphia's First Fire Defences

One Hundred pounds or upwards and make proof thereof to this Company, he shall have a right to receive the sum of Fifty pounds out of the Company's Stock then in being: But if more members shall happen to suffer a Loss as aforesaid, at one Time than the said Stock will Supply with fifty pounds each: then and in such Case the whole Stock of this Company shall be equally divided between them.

The first mention in the minutes of The Union Fire Company of a loss on the goods of a member is noted January 29, 1776, when Enoch Story suffered a loss by a fire of December 31, 1775, on his goods in Norris' Alley (now Sansom street). William Fishbourn, Samuel Wheeler and Thomas Wharton were appointed a committee to examine into the amount of damage and reported on May 27, 1776, that his loss was £107.8.6. They gave an order on the Treasurer for £53.14.3, Story's proportion thereof, and the same was duly paid.

To go back to the fire defences of the city. The reader must bear in mind there was no piped water supply in the eighteenth century, all the water procured for fire defences was taken from wells of which there were many. In November, 1752, Philip Syng and Hugh Roberts were appointed to examine the pumps in the street and reported there were 127 pumps in good working order and 39 out of order. These were the old style hand pumps from dug wells, and so located that they were readily accessible for fire purposes.

The members of this philanthropic Union Fire Company seemed ever ready to aid the public in case of necessity, and were always on the alert to keep their equipment in good condition. In July, 1754, it was "Agreed to meet on the Seventh day of next week at

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62 This was amended on November 28, 1768, to two hundred pounds to one person for "loss in his own Goods by Fire," and "Luke Morris a member of this Company who dwells out of the City shall be intituled [sic] to the full benefitt of this Article."

63 Original Minutes of The Union Fire Company, p. 405.

64 Ibid., p. 156.
the Court House ab. 3 o'clock [in the] afternoon with all our Buckets in order to Exercise the Engine with Water taken out of the River & brought or handed from thence by Lanes, according to a scheme propos'd by Hugh Roberts.'

Imagine the stately citizens assembling on Market street to "Exercise the Engine." Such men as Benjamin Franklin, Thomas Wharton, Philip Syng, Lloyd Zachary, Charles Norris, Samuel Morris, John Mifflin, Daniel Benezet, William Fishbourne, Hugh Roberts, and other members; all good and serious firemen, who undoubtedly went with their leather fire buckets to the Court House and then and there duly "exercised" the fire engine to their own and the public's satisfaction.

In June, 1755, the company supplied the twelve city sentry boxes with two buckets each, as well as six for the Constable; showing that they had the interest of the public at heart and wanted everyone to be protected to the best of their ability. In November, 1757, they appropriated the sum of twenty-five pounds to the Pennsylvania Hospital to purchase an engine, buckets and ladders, as well as an unlimited sum to be distributed "amongst the sick & distrest french Neutrals." The money was paid to the Hospital in February, 1758, but the contribution to the French was found to be unnecessary. These were the refugees from Canada (or Acadia) who had fled to Philadelphia after Canada had been taken from the French by England.

When Franklin went to Boston, in 1755, he was duly fined five shillings for each meeting he missed. This was paid; but when he went to Europe, in 1757, he was "excused his quarterly fine, being gone for England."
Yet when Samuel Powel went to England, in 1761, he asked to be relieved from the fines, and after several meetings, where the subject was discussed, they decided in January, 1762, that "we are deprived of his Company and advice at meetings, his assistance at fires, where his buckets, hooks and bags might be lost & the Company liable for cost of replacement & he is entitled to the benefit of Insurance of Goods, which risque is greater when a member is absent than Present"; and they would not remit the fines. Yet, in 1765, Benjamin Franklin, while "absent on the Public Service," had his fines remitted although his wife paid several fines for not having the buckets in proper condition and place.

The care of their engine seemed to give the members quite a lot of bother, so that, in 1770, Richard Mason was engaged to look after it and keep the same in repair, at a charge of five pounds per annum. The following year Mason reported that he also took care of the engines for the Sun, Hibernia, Friendship, Hand-in-Hand, Queen Charlotte and Northern Liberty Fire Companies, as well as the engine of the Pennsylvania Hospital, which was done free of charge to that institution.

During the Revolutionary War the meetings continued for a time, but from July, 1777, to January, 1778, never more than four members attended at one time; the others being reported as "still continue abroad," and no meetings were held from January, 1778, to November, 1779. On January 27, 1783, Fabian Hammerly was engaged to keep their engine in order, as well as that of the Pennsylvania Hospital, for which The Union Fire Company paid.

Mention has been made of the Union Company hav-

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* Original Minutes of The Union Fire Company, p. 268.
* Ibid., p. 280.
* Ibid., p. 347.
ing supplied ladders for use in case of fire. In July, 1784, the ladders being all in good repair, painted red with white slots [sic], numbered and branded with the company's name, the minutes show the

State and Station of the Engine & Ladders, vizt: Engine in Grindstone Alley in good order. Ladders as follows:—

1 Samuel Garrigues' Alley
2 Moores Brewery
3 H. Drinker's Alley
4 I. Cooper's Alley
5 Fox's Alley
6 Grindstone Alley
7 B. Franklins Alley
8 B. Dorsey's Alley
9 President's Wall
10 Tun Alley
11 John Lawrence's Alley
12 Thomas Willing's Alley
13 Thomas Wharton's Yard

The large Fire Hook marked Union No. 1 at Coffee House Shed.\footnote{Original Minutes of The Union Fire Company, p. 241.}

In 1763, Elias Bland, a London Merchant, wrote to John Reynell, then President of The Pennsylvania Hospital, "I have put on Board the Britannia, Captain Simble, a small fire Engine, which please present in my Name to the Managers of the Pennsylvania Hospital, shall be pleased to hear it delivered in good order & works well the person who had the fitting it for Service Desires the inclosed directions may be regarded."\footnote{The original Minutes of the Pennsylvania Hospital, 10 mo. 25, 1763.}

On May 31, 1791, the Steward of the hospital was directed to have the fire engine played every month at the meetings of the Board, to indicate to them that it was efficient.

The *Pennsylvania Chronicle* of March 16, 1767, has this advertisement: "A Fire Engine, with a Suction Pipe, made by NUTTALL, of London, that will discharge 170 Gallons in a Minute, the Distance of 50 Yards, and may be worked either by a Suction Pipe,
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when near a River or Pond, or by the Cistern in the Usual Way," lately imported and to be sold owing to "its being too large for the Use of Burlington, but would suit Philadelphia, or any other populous place." They offered to take a smaller one in exchange, provided it was nearly new and in good working order. Whether Philadelphia availed itself of this offer is not revealed. The same newspaper, under the date of November 6, 1769, has the following item of local news: "On the first Instant was presented to the Managers of the House of Employment an handsome FIRE ENGINE, which was received in a Genteel Manner for the Use of that Institution. The Engine was built by Richard Mason, of this City, at the Expence of the Friendship, the Hibernia, the Union, the Britannia, and the Sun Fire Companies." It is gratifying, indeed, to know it was accepted in a "genteel Manner," and it would be interesting to know the whereabouts of this engine, built by Richard Mason, who was, in 1772, styled a joiner and cabinet maker of the Northern Liberties.

During the Revolutionary War the local volunteer fire companies were evidently not as active as they had formerly been. Their equipment was probably not up to the proper standard when the British Army evacuated Philadelphia, as we find the following record of the City Fathers:

Council Chamber, December 29, 1778. The President and Council having considered the very great danger to which the City is exposed by Accidents of Fire at this Severe Season, the unprovided State of the Inhabitants with Regard to the Fire Engines, Buckets, &c., do most earnestly recommend it to the Citizens to revive the laudable Institutions of Fire Companies which former Experience has proved to be so beneficial & in the mean Time this Board will take such further Measures for the Security of the City and its Inhabitants against this Calamity as present Circumstances will admit.75

75 Pennsylvania Archives, First Series, VII. 134.
Several additional volunteer fire companies were formed in the city, but space forbids the inclusion in this article of them or their equipment for the preservation of property.

With such a public spirited body of men as those who formed The Union Fire Company in 1736, and whose ideals have been carried on since that time, it is gratifying to know that, in 1931, Philadelphia stood number one of all the large cities of the country in the matter of fire prevention.\textsuperscript{76}

\textsuperscript{76} The Evening Bulletin, April 1, 1932.