useful, some are hardly more than the title of the work cast in different words.

At the end of the *Bibliography* an excellent author and subject index of 116 pages is provided.

A careful survey of the *Bibliography* yields much light on the status of Pennsylvania history. One is struck by the extensive writings about William Penn and yet we are told that Thomas Clarkson's *Memoirs . . . of William Penn*, published in 1849, is "the first real biography attempted and one that is not yet superseded." There are nearly 200 entries about Benjamin Franklin's life and works, yet other Pennsylvanians of note have hardly been studied. While it is generally true that our governors have been marked by their mediocrity, there is still a real need to evaluate their lives and administrations; only Curtin and Pinchot have attracted the historian to any extent. Our state's industrial and technological prowess is known the world over but why are there so many gaps, especially in accounts of the men who made it all possible—Samuel Keir is just one whose name comes to mind? We have worked and reworked the ground around the Germans and the Scotch-Irish but have passed over the millions who have come to us from southern and eastern Europe. Certainly this *Bibliography* bears out Philip S. Klein's contention (in his Presidential Address before the Pennsylvania Historical Association on October 18, 1957) that our historians have neglected the important post-1865 period in their never-ending search for the origins and development of our traditions.

This *Bibliography* is a valuable source of information for people of all kinds interested in Pennsylvania history; we owe a great debt to the compiler, editors, and publisher for their contribution. But we look to the Historical and Museum Commission to do two things for use in the future. First, bring out a new edition every decade to keep this resource up-to-date; second, begin the vitally important work of adding "primary materials" to make for completeness.

University of Pittsburgh

Robert E. Carlson


*A Philadelphia Story* is an account of what the author describes
as "a peculiarly Philadelphia institution." As he is aware, the Philadelphia Contributorship is actually more important than this description would imply, for it is the oldest fire insurance company in the United States. This volume was issued in 1952 to celebrate the bicentennial of the company, and, taken as such, it is a fitting memorial.

The necessity of replacing dwellings and places of business destroyed or damaged by fire has always been a continuing problem in the history of mankind, and men have long sought for a solution to it. With the development of marine insurance, it was only a matter of time before the same principle would be applied to losses by fire. Fire insurance companies were organized prior to 1752 in England, but no American company had been successful. In 1751, Benjamin Franklin conceived of a plan for a fire insurance company and on April 13, 1752, the Philadelphia Contributorship was organized as a mutual fire insurance company with Franklin as one of its directors. However, within two years, he withdrew from active management of the company, although he continued to insure his property with it.

The organization prospered from the start, and, at no time in its history has it been endangered by either financial difficulties or unwise underwriting practices. The most serious charge that might be leveled at it was that it failed to realize its potential because of extremely conservative management. Actually, the directors of the company were content to accept only the best type of risks and to leave the more undesirable offerings to other local companies. The result was that the Contributorship grew slowly, while some of its younger neighbors in Philadelphia's old insurance district quickly overshadowed the older company. The lack of interest in growth is shown by the fact that prior to 1888 business was unsolicited, and brokers' commissions were not allowed until that date. The practice of granting commissions was discontinued shortly after this until 1904, as this policy resulted in an attempt by outsiders to conduct a raid on the company to gain control of its assets by ousting the directors. The attack was beaten off when Philadelphia society rallied to defend its company from these upstarts.

The management of the Contributorship has been dominated by conservative business men drawn from the upper level of Philadelphia society. Therefore, there has been an unusual continuity of policy with regard to the company's affairs. Since 1842, the treasurers of
the company have been members of one family with the exception of one nine year period. The directors of the company were also recruited from old Philadelphia families, and are remarkable for their long service. Horace Binney, the noted Philadelphia lawyer, was a director of the company for a period of forty-two years, and, for twenty-six years, Chairman of the Board. As a result of this conservative management the company remained relatively small. Nevertheless, it is remarkable for its financial stability, its sound insurance practices, and its historic position in the development of property insurance in the United States.

Mr. Wainwright has written an attractive and interesting book based on research in the records of the company and the material contained in various repositories in Philadelphia. Since the volume was intended to celebrate the bicentennial of the company, it was written for the lay reader rather than the specialist interested in business history or the history of the insurance industry. This book will also have its greatest appeal for Philadelphians and former Philadelphians. Those not well acquainted with the city will fail to understand many local allusions and references. This is an attractively made book, and it is illustrated with water colors of various landmarks in Philadelphia. It seems unusual that there is no illustration depicting the headquarters of the company. There is neither an index nor bibliography, and both would have been valuable aids.

University of Pittsburgh

Harry R. Beck

McNair, McNear and McNeir Genealogies, 1922 (315 pp.) Supplement, November 2, 1928 (340 pp.) Supplement, February, 1955 (457 pp.) by James Hirtley McNair. Published by author, 818 South Ardmore Avenue, Los Angeles 5, California.

This series of three volumes of McNair family history published in 1922, 1928 and 1955 constitutes a monumental piece of research on a family with many ramifications in our own state and city.

The 1922 volume has a wealth of information in geometrical progression on the McNairs of the MacFarlane clan, who were natives of the borders of Loch Lomond, Scotland. All available material, with cemetery and family Bible records, gives as full and as accurate an account as possible. The name "Macnayr" was found on 1390 documents. King Robert Bruce presented a chieftain of the