Yours truly,

[Signature]

W. C. C. Catterall
Recollections
of a
Fire Insurance Man

Including his experience in
U. S. Navy (Mississippi
Squadron) during
the Civil
War

BY
ROBERT S. CRITCHELL
OF CHICAGO.

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Dedicated
to my
Granddaughter
Anna C. Rimington
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Foreword

Having been partially disabled, bodily, by a railroad accident, and having, therefore, time on my hands, I have endeavored to utilize some of it by putting in print a few of the recollections of my long career in the fire insurance business.

I have for years past intended, when the opportunity offered, to put down my recollections as a junior officer in the United States Navy on the Mississippi River during the Civil War; but as such opportunity has not hitherto occurred, I shall try in this book to combine the two, particularly so because I do not remember having seen anything printed which exactly covers the events described.

Many short essays covering various experiences of individuals in the fire insurance business have been printed, but none that I know of are more than desultory or fragmentary, which is as much as I can claim here.

As to the gunboat service on the Mississippi River and tributaries, it seems to me from what I read, and hear, that a very large number of people now living do not know that there was such a branch of the United States Navy in active service during the Civil War, or, if they do, what it existed for, or what it accomplished. Therefore, I am impelled to make an effort to fill this breach as far as my knowledge and experience will permit.

Certain friends of mine, who always have kind thoughts for me, have suggested to me the publication of these reminiscences, referring more particularly to the insurance part of my recollections.
Recollections of a Fire Insurance Man.

Chapter I.
CINCINNATI AND ST. LOUIS.

My experience in the fire insurance business has so far covered a period of about half a century, as I commenced on the 9th day of February, 1857, as an office boy in the fire insurance agency of Samuel E. Mack & Co., at 37 West Third street, Cincinnati, Ohio. The partners in that firm at the time consisted, besides Mr. Mack, of Joseph Van Bergen and D. G. Evans. Mr. Van Bergen was succeeded by Wm. L. Evans soon afterwards. Mr. Mack was at that time western special agent for the Home Insurance Company of New York and occupied very confidential and intimate relations with that company. The officers of the company were then: Charles J. Martin, president; Colonel A. F. Wilmarth, vice president, and John McGee, secretary. Colonel Wilmarth was a very genial man and very popular with the fraternity. He was a great story teller and his stories were told whenever he was present at a gathering of insurance men. Samuel E. Mack & Co. were also agents for several other companies. The commissions paid agents at that time, as I remember, were 8 per cent flat, with 12 per cent contingent, or 10 per cent flat and no contingent.

Samuel E. Mack was one of nature's noblemen. He was six feet tall and weighed two hundred and fifty pounds. He was a very conscientious man and, while of quick temper and strong prejudices, had some remarkable qualities. He was
quite a religious man and took a great interest in my welfare, which was perhaps emphasized by the fact that William F. Church, his cousin, one of the adjusters of the Aetna Insurance Company of Hartford, at its western branch office in Cincinnati, was a friend of my family, who introduced me to Mr. Mack, and was my Sunday-school teacher.

At this particular time the Aetna Insurance Company of Hartford was developing its extensive western and southern business through its Cincinnati branch office under the energetic and forceful management of J. B. Bennett. Mr. Mack had previously been general agent at Cincinnati of the old Protection Insurance Company of Hartford, which was really the pioneer of agency companies in the west, and J. B. Bennett had been what was then called "traveling agent" for the Protection, which company suspended business on account of its losses in the great fire at St. Louis in 1849.

There was no friendly feeling existing between Samuel E. Mack and J. B. Bennett. The Home, the Aetna and the Phoenix of Hartford were the three principal rivals for business in the West and South at the time. The Phoenix of Hartford had a western department at Cincinnati, under the management of Matthew Magill, at first, and subsequently under that of his two sons, R. H. and H. M. Magill. R. H. Magill and his younger brother, Arthur, afterwards went to San Francisco, leaving the management of the western department of the Phoenix at Cincinnati in the hands of H. M. Magill.

In the latter part of 1859 the Home decided to open at St. Louis what was called a general agency, and put it in the charge of Mr. Mack and a special agent by the name of H. H. Bigelow, who had traveled a good deal in the South for the company. The firm style was Mack & Bigelow. The company decided also to go into the inland marine business on the western rivers quite extensively. The agents at all points on the various western rivers were instructed to make a thor-
ough canvass of the shippers and receivers of merchandise and all kinds of property, at their respective points, issuing to them open policies, contracting to cover all goods shipped to these parties, from place of shipment to destination, the receivers agreeing to report to the agents all invoices of shipments to them, which were thus insured from time of shipment, the amount insured being invoice price, plus 10 per cent, the agents to enter in these open policies, each shipment separately and charge premium thereon at rates given, which generally were fixed by various marine boards of underwriters at the principal points, such as St. Louis and Cincinnati. The agents were to report these risks separately, as soon as they came to their knowledge, to Mack & Bigelow at St. Louis.

The inducement held out to obtain this business was a 10 per cent rebate on the premium, direct to these shippers and consignees. This rebate had up to this time been given solely to the large dealers in the large cities by the local companies in those cities as a means to induce them to insure these shipments. The full premium was charged by local companies at point of shipment to purchasers of the goods, while the dealers got the 10 per cent rebate, for their trouble in the matter and the advancement of the premiums. This business was thus developed to quite a large extent.

Mr. Mack offered me a position in the new office at St. Louis, which was to be opened January 1st, 1860, and I accepted the offer and thus became an employe of the Home Insurance Company of New York.

The insurance business in 1860 was very small as compared with the present time. In going to St. Louis as a boy of sixteen, I had many experiences very novel and interesting to me. I went from a free state to a slave state; I boarded in a family which had slaves; I attended several slave auctions and felt disagreeably the constantly asserted claim of superiority
by the slave holding community over the "northern element," which held no slaves and was opposed to slavery.

When the war broke out, in April, 1861, as far as my feelings went, I was ready and anxious for it, and at the earliest opportunity joined a St. Louis militia company, called the "Essex Guards." This was, however, subsequent to the capture of "Camp Jackson" at St. Louis in May, 1861, by General Nathaniel Lyon, who was then a captain in charge of the small detachment of regular United States troops at the arsenal in Carondelet, a southern suburb of the city. Afterwards Frank P. Blair and a number of other prominent union men, organized in St. Louis three regiments of Union militia, a large proportion of which consisted of the loyal Germans of St. Louis.

Camp Jackson was the annual encampment under the Missouri State laws, of the regularly enlisted Missouri State Militia, and was named after Claiborne F. Jackson, then governor of Missouri, and a strong southern sympathizer.

It was generally supposed, and believed, that a large quantity of government munitions of war had been shipped up the Mississippi river, on steamboats as "agricultural implements," from the government arsenal at Baton Rouge, La., which the southern sympathizers of the Missouri State Militia were to get, and after getting them, were to make a demonstration with the object of arraying the people of Missouri on the side of the Southern Confederacy.

The summary capture, disarming and breaking up of the Missouri State Militia at Camp Jackson, nipped this project in the bud. I was an eye witness of the killing and wounding of a number of spectators at the time of this capture, by the firing on the mob by a number of Lyon and Blair's Union troops after they had been pelted with hard chunks of mud and stones and finally revolver shots had been fired at them, apparently by some St. Louis hot-headed southern sympathizer, who seemed to imagine that the Union soldiers (the
"Dutch," as they were then characterized) could not be provoked into shooting, or using their arms. The result proved the fallacy of this idea.

The war spirit was strong in the minds of every one and had a very deadening effect on business. To illustrate how strong the feeling was in this border state and city, after martial law was declared in St. Louis, the city then being in control of the unionists, the provost marshal in St. Louis fined many known as prominent southern sympathizers quite heavily, among others, the head of the family with which I boarded. In cases where these fines were not paid promptly, a file of soldiers called at the house of the southern sympathizer who had been fined, took his piano or whatever was convenient and carted the same away to be sold at auction, and thus realize the amount of the fine. A few cases of this kind caused those who were fined subsequently, to pay their fines promptly. In connection with the fine, there was generally an order to display an American flag from the front of the house. Many of the women were so bitter in their feelings that rather than buy an American flag, they purchased red, white and blue cambric or muslin and made out of these materials something in the shape and color of an American flag which, while not very beautiful, answered the purpose.

There was at this time, a constant communication going on between St. Louis and other cities and the Confederate armies by means of what was called the "grapevine telegraph," which consisted really of people traveling back and forth between St. Louis and the Confederate lines. Whenever it was suspected that a St. Louis family was a center for one of these "grapevine telegraphs," a fine was pretty sure to follow. While I am not undertaking to give an account of the Civil War, the occurrences related played so much of a part in my business affairs and my memory seems to be so vivid concerning them, that I cannot refrain from brief allusions to the stirring events of the times.
Chapter II.

EARLY EXPERIENCES AND METHODS.

After spending about two years in the service of the Home of New York at St. Louis, illness in my family necessitated my return to Cincinnati, where I took a clerkship in the western department of the Aetna. I will now relate briefly my experience in the Aetna office at Cincinnati. It was a large and fully equipped western branch office in a building belonging to the Aetna at 171 Vine street. J. B. Bennett, whose title was "General Agent," was the autocrat and manager of the office. There were no typewriters or stenographers in those days, and the letters to be answered were generally distributed around among three or four clerks called "correspondents," who wrote out in long hand the replies. One of these correspondents was Edward B. Smith, who subsequently became prominent as officer of a company and head of a large agency firm at Buffalo, N. Y. Among the special agents, then called "traveling agents," was Alexander Stoddart, who originated and until his death a few years ago was the head of the "New York Underwriters' Agency." His system of doing his work as traveling agent was generally considered to be a model for others to follow. He would visit a small town, make a map of it, call on the principal people with the agent, spending not less than two or three days in a town which the modern special agent would finish up in a half day, at the outside. Of course, the modern special agent has no maps to make, and does not assist the local agent in soliciting business, as a rule; besides, the means of getting about from town to town in Mr. Stoddart's time were mostly stage coaches and steam-
boats, and a trip would often occupy two or three months that can now be covered in a week's time at the most. The number of traveling men then going over the western and southern fields was very small.

The local agents of the Aetna were furnished with a large printed book of instructions, which the representatives of rival companies derisively called "The Aetna Bible," and also a wooden case with glass front to keep the Aetna supplies in, on which was a printed placard, reading, "Order is Heaven's first law. J. B. Bennett, General Agent." This, of course, gave the "other fellows" a chance to get in a "swipe" at Mr. Bennett. They would go into the office of an agent, read aloud the printed placard on the cabinet, and then inquire if the agent knew "what date Bennett got his commission from Heaven." But, notwithstanding all the sarcastic remarks by representatives of rival companies, Bennett's men and schemes secured a larger business for the Aetna in the West and South than was secured by any competing company. A large framed colored lithograph of the burning of Colt's pistol factory at Hartford was quite a popular Aetna advertisement with the agents, and was very showy and attractive. The Home, on the other hand, seemed to put out severely plain and "high toned" advertising material. Blotters were not used then. The principal daily newspapers in the larger western cities all contained, several times a week, prominent display advertisements of the Aetna.

Another great difference between then and now was in the system of reporting risks. The "daily report" had not yet been invented, and agents sent in monthly, on large sheets, what were called "abstracts of policies," giving the same information monthly concerning all the risks that had been written by them during the month, as is now given
Recollections of a Fire Insurance Man.

(or supposed to be given) daily, in the "daily reports," but without "diagram."

While I was in Cincinnati, in the early part of 1862, General Kirby Smith of the Confederate Army made his big raid, or threatened raid, across the state of Kentucky toward Cincinnati, at which time Cincinnati was put under martial law and every able bodied man was required to join the hurriedly collected Union forces for the defense of the city. I needed no urging, and, with nearly every one of my fellow employes in the Aetna office, joined a military company called the "Rover Guards." The armory of the company was immediately opposite the Aetna office, on Vine street. The company was a skeleton of its original components, almost all of the original members having volunteered at the beginning of the war and at this particular time being on duty in an Ohio regiment which was connected with the Army of the Potomac, near Washington.

In the course of a day or two Cincinnati was filled with men, largely farmers, who came from all parts of Ohio, with their squirrel rifles, to the defense of the city from the apprehended Rebel attack. I was made a non-commissioned officer in the company and immediately put on duty with a squad of men, with orders to arrest every man on the streets who could not show a military pass. My orders, however, did not specify that I was to take men off the street cars, and, as most of the younger men had already enrolled under the general orders, the men walking on the streets were usually reputable citizens, pretty well along in years. I was given a "tip" by the captain of my company to go a little ahead of my squad and warn respectable appearing men who seemed to me to be over forty-five years of age to get on the nearest street car in a hurry, which would protect them from arrest. I did this to the best of my ability, but I was struck with the fact that, whenever a man
who seemed to have a reputation for being particularly unpopular was approached, some of my men would call attention to him, and I would have no option, even if he was pretty well along in years, but to arrest him and put him with the large crowd of men who had failed to enroll for military duty and therefore had to go across the Ohio river into Kentucky, and dig trenches and fortifications, as a line of defense from Rebel attack, which was very hard and disagreeable work for these men.

Pontoon bridges were thrown across the Ohio river between Cincinnati and Covington, Ky., the town opposite Cincinnati, and my company was put in a regiment which marched across the river over one of these pontoon bridges at night and did guard duty for several days, some miles out, until Kirby Smith’s apprehended raid failed to materialize, and the extensive and hurried preparations for the defense of Cincinnati proved to be unnecessary. The defensive force was very enthusiastic, as well as numerous.

Reverting to Alexander Stoddart, I would say that in 1864 he organized the New York Underwriters’ Agency, the companies which at the start underwrote its policies being the Germania, Hanover, Niagara and Republic, all of New York City. These companies wrote no policies individually in the states where the New York Underwriters’ Agency was operating. I received Mr. Stoddart’s first circular explaining his scheme, at Memphis, Tenn., when I was in the navy, it having been sent to R. V. Vredenburg, who was then operating the agency of the Home of New York and other companies at Memphis. Mr. Vredenburg had been a “correspondent” in the office of J. B. Bennett at Cincinnati and subsequently was an officer in a Union regiment from Iowa.
Chapter III.

First Adjustment of a Loss.

In the latter part of 1862 I gave up my position in the Aetna office and returned to St. Louis, where I was gladly welcomed back to my old place in the office of the Home of New York. During my absence, a great change had occurred. The Civil War had caused the dismemberment of the Home's St. Louis office. Mr. Bigelow, of Mack & Bigelow, had gone to San Francisco for the Home, and, of course, the Home's southern business was entirely closed by the war.

St. Louis by this time was pretty well "subjugated," as the southern sympathizers used to say. General John C. Fremont was in command of the Federal forces, and had caused to be built several extensive "forts" or earthworks along the western side of the city, as if he expected an attack. He was a very spectacular figure, and used to dash through the streets, mounted, with an extensive mounted bodyguard under command of a Captain Zagonyi, which bodyguard, with jingling sabres, excited much derisive comment, not only among the "sesesh" element, but among Union sympathizers as well. I had an opportunity as a member of the local militia company to which I belonged, to do some active duty. The company was called out occasionally to guard the Gratiot Street prison, in which a number of Confederate prisoners were confined, and for various other military duties. We also did a large amount of drilling and parading, parading being done, in the opinion of many of the members of the company, for effect on a large number of southern sympathizers living in St. Louis. The
First Adjustment of a Loss.

Union element were fully as positive and outspoken in their views by this time as were the southern sympathizers.

At this time I made the acquaintance of a young man with whom I afterwards became very intimate, Casper E. Mantz. I met him at a boarding house which was essentially a southern place. It was kept by three old maids, who aimed to have it—and I think succeeded—quite a high toned place. I met there a number of young men through whom I made many acquaintances and friends in St. Louis. My sympathies and tendencies being on the Union side, and the social element being divided largely into Union sympathizers and southern sympathizers, I was, of course, thrown among the people who were Unionists. Mr. Mack was a very strong Union man. My friend Mantz, although a native of Maryland, was also a Union man, and I commenced seriously to consider going actively into the Union service as a volunteer. The streets were full of marching regiments from all parts of the western and northwestern states, who went into camp at St. Louis until forwarded to be attached to some army division or brigade in the field.

Under these circumstances, business came to pretty near a standstill, and I had ample opportunity to do a large amount of reading, so I became a member of the Mercantile Library of St. Louis and of one or two young men's clubs of more or less literary aspirations.

Mr. Mantz had strong literary tastes. He and I made jointly a list of books which we intended to read, which I followed up with a great deal of interest. One of the editors of the St. Louis Republican, Mr. McHenry, gave me the use of his extensive library, which was located in the building where Mantz and I had our room, so with a large amount of reading and some business, I passed my time until early in 1863, when I decided to get an appointment, if I could, as an officer in the navy.
About this time I made, under Mr. Mack's supervision, my first adjustment of a loss. The freight business of the western and southern states was done principally on the Mississippi and Missouri rivers; a large number of steamboats carrying both passengers and freight on the Mississippi River were constantly arriving and departing from the St. Louis wharf, bringing all sorts of products to St. Louis, and taking from the city great quantities of merchandise and manufactured articles. The steamboat industry was in its prime, and the railroads which now handle the freight and passenger traffic scarcely had an existence. Of course, the country was much less filled up than now and the demand for carrying freight and passengers much less than at present.

One method of transporting corn was in flatboats or barges, which floated with the current down stream, being kept from collisions with the banks of the river or with other craft by means of immense oars or "sweeps," which were handled by the two or three men constituting the crew. These large flatboats had a great carrying capacity, and, when their cargo was delivered, they were destroyed, as they were too bulky and clumsy to be towed back up stream to their starting point.

A man at Keokuk, Iowa, insured his flatboat load of corn in the ear, through the Home agency at Keokuk for a trip from Keokuk to St. Louis, without the privilege of "stopping to trade" while en route. When he got as far as Hannibal, Mo.—the town which Mark Twain made celebrated by being born there—he stopped there and tied up for the purpose of selling, if he could, his cargo of corn to a distillery. While his boat was tied up at the bank, a steamer passed down the river and the waves made by her wheels washed over the sides of his boat, which, being tied to the bank, speedily filled with water almost sufficiently to sink her. The general agent of the Home, upon receiving news of this, sent me to Hannibal,
First Adjustment of a Loss.

with a letter of introduction to the agent of the Home there, Mr. Moses P. Greene. My instructions were to make an agreement with the flatboat man to sell the corn, if possible, to the distillery, for what it would give for it, in its wet condition, and to incorporate in the selling agreement that, as the damage to the corn had occurred while the boat was tied up and the liability of the company was therefore not clear, such sale was to be for the benefit of all parties concerned, without the company necessarily admitting liability for the loss, under the circumstances.

This was quite an undertaking for a youth of my inexperience, but I went to Hannibal, saw Mr. Greene and with him visited the owner of the flatboat. We subsequently made a sale of the wet corn to the distillery, which was the only possible way to get anything out of it. This being done, the owner of the flatboat accompanied me to St. Louis and a settlement was made with him, on what basis I do not now remember; but I do remember that my part of the transaction was accomplished to the satisfaction of General Agent Mack and the Home. While in Hannibal, I visited the cave celebrated by Mark Twain's description in "Tom Sawyer."
Chapter IV.

In U. S. Naval Service.

In 1863, I decided to go into the navy, and on a Mississippi River gunboat, as I saw at St. Louis a number of these craft, and the information I had from two brothers who were already in the army, in the infantry branch of the service, seemed to make it clear to me that if I could secure some sort of a commission in the navy, it would be more desirable than going into the army. The feeling in my mind that I must get into the service in some capacity had grown to be so strong that I was now thoroughly discontented with civil life and quite anxious to do my part in putting down the rebellion.

From Congressman Henry T. Blow and one or two business men who were acquainted with Admiral D. D. Porter, I secured letters to the admiral, then in command of the Mississippi Squadron, with headquarters at Cairo, Ill. With these letters I went to Cairo, where I ascertained that Admiral Porter was absent at the time, so I presented my letters to Captain A. M. Pennock, fleet captain of the Mississippi Squadron, who was next in authority to the admiral.

After reading my letters, Captain Pennock asked me if I was ready to go into the service. I replied that I was not ready to go in at once, but would be in two weeks. He then told me to report to him as soon as I was ready. I returned to St. Louis and told my friends that I was going into the navy. In about two weeks I again went to Cairo, and after a physical examination, was asked what position I desired, and being "as green as a gooseberry" in nautical matters, I replied "the lowest commissioned officer." Captain Pennock told
U. S. S. SILVER CLOUD AT HELENA, ARK., 1864.
his clerk to make out an appointment for me as "master's mate," which was done. With it was given me an order to report to the commanding officer of the receiving ship "Clara Dolsen," a large boat then lying anchored in the Ohio river opposite Cairo, a temporary abiding place for unattached officers and men of the navy.

I found boats plying between the shore and the "Clara Dolsen," which seemed to belong to the "Clara," and getting into one of them, having meantime purchased a temporary uniform, I was very much embarrassed by being asked by the coxswain to "take the tiller," as I had no idea how to steer the boat. My embarrassment, however, was relieved when a man wearing an officer's uniform got into the boat, as I saw he wore insignia denoting him to be a pilot. I quickly and gladly left the seat I had in the stern and asked the pilot to take it, which he did and also took the tiller. By watching his motions and hearing his orders—"give way" on leaving shore, and "way enough" on coming alongside the "Dolsen,"—I was relieved of my fear of displaying my absolute ignorance in the matter of boat steering, which I was afraid to display to the boat's crew.

I found a good many officers and men on the "Dolsen," waiting orders to go on board gunboats of various kinds, which were constantly arriving and departing from Cairo. One young man who took the "cutter" from shore to the "Dolsen," while I was waiting to get on board of her, was a master's mate, whose arrival on board preceded mine but a few minutes. I found that the commanding officer of the "Dolsen" reported to the fleet captain daily the officers he had on board, in the order of their arrival. The fleet captain sent orders to officers awaiting orders, apparently in the same way, so when a request was received by the fleet captain from the new and large gunboat the "Ouachita," for a "master's mate," this young man received orders to report on board the "Ouachita." This boat,
within two weeks afterwards, ran into a Rebel battery on a river in Arkansas, and in the engagement this young officer had one of his legs shot off, which news, when I heard it, made me rather glad that my ignorance of the simple art of boat steering held me back, as it did, as otherwise in regular order I should have been sent out on the “Ouachita” and likely met with the fate my predecessor did.

Everything was new and strange to me, so I tried to get information from all navy men I came in contact with. Cairo was a hot and uncomfortable place. I purchased a sword and other outfit necessary and in a few days received orders to report to the commanding officer of the U. S. S. “Silver Cloud.” This seemed like action, to me and I hurried aboard the “Silver Cloud,” which I found, on my arrival, was the style of boat known as a “tin-clad,” armed with six twenty-four pound howitzers, two on each side and two in the bow, also a ten-pound rifled gun on the hurricane roof, the latter firing percussion shells.

The boat was about 160 feet long, 36 or 38 feet beam, with 5-foot hold; had a crew of about one hundred men; was commanded by an “acting volunteer lieutenant”; was officered by three ensigns, one of whom was executive officer, three master’s mates, besides the staff officers, such as surgeon, paymaster, two pilots and three engineers. There were two officers’ mess rooms, besides the captain’s cabin, occupying the cabin deck, which had two bulkheads across what had been the passenger cabin, the “wardroom,” and the “steerage” with staterooms. The crew occupied the gun deck or lower main deck; they slept in hammocks and ate their meals on the deck, which was kept clean and white, using clean canvas mess cloths.

The staterooms in the steerage, like those in the wardroom, each had two berths. I was the sole occupant of one of these rooms. Shortly after I had reported to the captain, he sent for me and told me that Captain Pennock wanted him
to say to me that if I preferred the position of secretary or clerk at the office of the fleet captain, I could have it. This did not impress me at all. It involved remaining at Cairo, shut up in an office, and would prevent me from seeing the Mississippi river and the towns and cities on it, which I had long been familiar with by name, and would not allow me to lead the active life which I looked forward to as a naval officer. The captain said he would like to have me stay on the "Silver Cloud," but at the same time, did not want to influence me against what I might consider my best interests. I told him I would remain on the "Silver Cloud" and he so notified the fleet captain. I suppose the fleet captain wanted a good penman, and at that time I was a good penman. I was told afterwards by my brother officers in the "Silver Cloud" that they thought I made a mistake in refusing Captain Pennock's offer, as he undoubtedly would have allowed me to go into active service after a time, if I gave him satisfaction in performing my duties as clerk, and also, which was of more importance than I then realized, have promoted me to a higher position than master's mate.

I had two friends in the navy, both master's mates in the Mississippi squadron. I had known one of them in Cincinnati quite intimately and was anxious to see him. They were both on a gunboat named the "Exchange," which, like the "Silver Cloud," was an Ohio river steamboat, remodeled above her main deck into a "tin-clad." I learned that the "Exchange" was up the Tennessee river about one day's run from Cairo; also that the "Silver Cloud" would go up the Tennessee. This was pleasant news to me and I had the pleasure in a few days of seeing my friends of the "Exchange."

The town of Paducah, Ky., on the Ohio river, nearly at the mouth of the Tennessee, which we passed, was the scene of what might have been a serious calamity, but what was, according to my information, a very ridiculous and amusing
incident. The men on the gunboats were drilled as "guns' crews," every morning, and the routine motions of loading, handling and firing the big guns were all gone through with. A buckskin button was placed in the vent of the gun where the percussion fuse or primer would be in actual firing, and the hammer of the gun was brought smartly down on this buckskin at the command "Fire" during this practice.

While this drilling was going on, on board one of the gunboats one morning, while it was anchored opposite Paducah, to the horror and consternation of those on board, at the command "Fire," the gun was actually fired, a percussion primer having been placed in the vent instead of the buckskin button. A sixty-four pound solid shot was by this means sent into and through the barroom of a hotel on the river front, and passed between a number of men who were standing at the bar, through a large mirror back of the bar, and then through several basement walls, doing no damage further than the breaking and tearing of the mirror and walls. The people of Paducah heard the gun and were terror stricken, and came rushing down to the levee, to see what was the matter, waving white flags and handkerchiefs.

The captain of the gunboat rushed down to the gun deck in a rage, and inquired "who fired that gun?" Every one denied being the guilty person, but suspicion rested on one of the gun's crew, who had served the gun, and he was placed in irons and in confinement in the "brig," where after a few hours he confessed that before shipping as a sailor man for "Uncle Sam," he had been a soap peddler and had been arrested for selling soap without a license on the streets of Paducah. So, when the opportunity offered itself, he tried to "get even" with the d—d town by putting a primer in the gun and sending the shot into the town, which he said "was a rebel hole anyway."
ACTING MASTER'S MATE, U. S. N., 1863.
In United States Naval Service.

Apologies and explanations were made to the people of Paducah by the captain of the offending gunboat and the man to blame was severely punished.

My life on the gunboat had now fairly begun. I soon saw that I had made a mistake in choosing the position of "lowest commissioned officer," to-wit, master's mate. The next highest position, that of "ensign," had precisely the same duties—watch officer, drill master and log keeper. An ensign's pay was about 50 per cent more and the ensign messed in the wardroom, which mess consisted on our boat of the three ensigns, the surgeon, paymaster, two pilots and the chief engineer. The "steerage" mess consisted of three master's mates, second and third engineer and paymaster's clerk.

I was told that it was quite difficult at first, to keep up a separation of the different ranks on the newly manned gunboats. The pilots especially would not brook commands from young and green "line" officers. On one occasion I had to make formal complaint of abusive language from a pilot who used very profane language to me because I simply communicated to him an order which I, as officer of the deck, had been given by the executive officer to "pass along" at the right time. After a time this difficulty was overcome. Our executive officer was quite a character, an old steamboat man, rough in his manner but fair in dealings. He was never tired of telling how he, as captain of a gun's crew at the battle of Shiloh, or Pittsburg Landing, had fired his guns from a gunboat with such effect that he was promoted. He kept the crew busy "holystoning" the gun deck to keep it clean, and was a capable officer.
Chapter V.

NAVAL LIFE.

The “Silver Cloud” had some antiquated weapons—“boarding pikes” among them, large two-edged knife blades fastened in the ends of long poles, designed to be used at close quarters in case of a fight with enemies who might undertake to capture the boat by boarding her. These were used in drills, and for drills only, in the early part of my service, as remodeled Springfield rifles and cutlasses were the weapons used later. We had “single stick” exercises, the manual of arms, with an occasional shore infantry drill of the entire crew.

Our crew was a strange combination. The boatswain’s mate was a big, clear-eyed and intelligent fellow named Preston. We had some American, some Irish, some Swedes and some colored men. The last were an inexhaustible source of amusement to the officers, always lazy and hard to manage. The punishments for breach of rules, or disobedience of orders, were varied and severe. One big, good natured nigger, Solomon Andrews, had his name on the “log” kept by the officers of the deck, as being punished so frequently that each officer of the deck for a while made it a practice to inquire of the officer he relieved, “What is doing with Solomon?”

The “watches” commencing at 4 A. M., consisted of three four-hour watches; two “dog” watches, from 4 to 6 P. M., and 6 to 8 P. M.; then two four-hour watches. So, as watch officer, I went on at four in the morning for four hours and, after two reliefs, came on again at four in the afternoon for two hours; that was my “short day.” Next day I came on at midnight for four hours and after two reliefs of four hours each, came on again at noon for four hours and again at eight
Naval Life.

o'clock for four hours. This was a "long day." The third day, I came on at 8 A. M. for four hours and again at 6 P. M. for a two-hour watch. This routine gave me an average of about nine hours daily watch duty, but in daytime, "quarters," boat drills, etc., were frequent. The watch officers on our boat were two of the ensigns (the executive officer did not stand watch) and two master's mates.

It was the duty of the officer of the deck to be in uniform, wearing his sword, to communicate to the other officers, or the crew, all orders given by the captain or executive officer, which were written on a slate (or had been by the watch officer receiving them, and by him, turned over to the succeeding deck officer), to keep the "log," a book which stated where we were, what boats passed up or down the river and any events of interest, noting drills, "quarters," and other things showing the details of our daily occupation.

Our captain was an "acting master," afterwards promoted to "acting volunteer lieutenant," on account of bravery and good conduct in an action in which the boat he was on was engaged in Arkansas.

While slowly ascending the crooked waters of the Tennessee river, one morning, the quartermaster on "lookout," who was stationed on the hurricane deck, over my head, I being officer on deck at that time, came down and reported "guerrillas ahead, on the shore." He handed me the glass, and indicating the spot where he saw them, I looked through the glass and saw ahead a number of men who were evidently trying to conceal themselves behind logs, tree branches and brush. As several boats had been fired upon in this vicinity, we were keeping a sharp lookout. I at once reported to the captain and was ordered to give them a shell with the ten-pounder rifled gun, which was loaded with a percussion shell. This was my first opportunity to use powder on the enemy, so I had the gun's crew up at once and fired the gun, the
Recollections of a Fire Insurance Man.

shell hit a tree and exploded, which caused the "Johnnies" to get out of their hiding place in quick time and retreat back into the woods. We followed up this shell with another one; but, although we ran close to the shore, when we got to the place from which we had driven them, we could see no more signs of life. This little affair illustrates what the "tin-clad" gunboats were for. With few guns and light iron protection for boilers, machinery and crew, they were terrors to the hands of Rebels who with muskets or small field pieces, could kill and wound pilots and crews of unarmed steamboats engaged in carrying troops or supplies in the rivers or engaged in peaceful occupations. The Mississippi and its tributaries had been opened up to navigation, but it was necessary to keep them open. Heavy and slow ironclads could not navigate the shallow river channels in which steamers had to go, and the light craft "tin-clads," with no heavier armament than twenty-four pound howitzers, were a terror to these sharp-shooters. The twenty-four pound howitzer usually fired a shrapnel shell containing about eighty one-ounce musket balls, and the shell was filled with powder and sulphur, which would cause the shell to explode in from one to five seconds, according as its fuse was cut, the range of the gun being about one mile. These exploding shells were a source of fear to the enemy and set on fire any inflammable object they struck.

Our food was very plain. We had a "caterer" for our mess who purchased supplies, as he could, and prorated the expense among the members of the mess, collecting from them monthly. On one occasion, when I was caterer, we got some very strong butter. Our surgeon, who was young and "green," thought he would improve it by having it "treated" by the cook, with some chemical. The cook "treated" it so that it looked very nice, but it tasted (and was, in fact) soap, after the "treatment." Every one who came to the table when it was first served, was furnished with hot biscuit and
helped himself to the nice looking butter. A sudden visit to the side of the boat was the next thing that happened and the final result was that the cook was told to throw overboard all of the butter, but a little was kept, and melted, and run into bottles, afterwards being placed on the mess table when we had visitors, with labels marked “Dr. D’s Elixir of Butter,” until the joke got well known through our division.

I do not know how many of the tin-clads were in the squadron, but they were divided into separate “divisions” of eight or ten boats, each of which had a commanding officer. Our division commander was Lieutenant Commander S. L. Phelps, a regular navy officer, who was very much of a gentleman and who frequently made our boat his flagship. While he was on board, I was often required to act as his clerk, or secretary, and, while so acting, spent much time in the captain’s cabin, copying reports and communications to the Navy Department.

Captain Phelps treated me with great politeness, often insisted on my drinking tea with him (which he made himself in a silver tea service which he carried around with him). He was of a much more elevated class of man, to my mind, than most of the volunteer officers that I met. I learned that after the war he became United States consul at Acupulco, Mexico.
Chapter VI.

ON THE MISSISSIPPI.

Our period of service on the Tennessee river was brief, and we soon returned to Cairo and, after taking on coal and supplies, proceeded from Cairo down the Mississippi, passing a short distance below Cairo the famous “Island Ten,” on the Missouri side of the river, and Columbus, on the Kentucky side of the river. It was at Columbus that the Confederates expected to completely blockade the river from Union gunboats and transports, by means of heavy earthworks which they erected there on the river banks, planting heavy guns therein and stretching large chain cables across the river.

How the Union gunboats passed Columbus, and how the Union troops passed on the Missouri side of Island No. 10, after trees had been cut down to make a “channel” in high water, is a matter of much interest in the story of the war, but, as this had all happened before the period that I am speaking of, I will only allude to it here.

It was the custom of the “Silver Cloud” to keep in motion most of the daylight hours and to anchor at night at a respectable distance from hiding places for our friends the enemy.

I was daily becoming a little bit better posted in the drills and routine of the service. I was put in charge of the “forward battery” of two howitzers of twenty-four pounds calibre, each having a gun’s crew of nine men, whom I put through the drill which was given almost daily. There was also musket drill on the gun deck, “repelling boarders” in various parts of the boat, in which the boarding pikes were used, as well as single stick and cutlass exercises.

While officer of the deck on watch duty, I carried a
spear and revolver. The watch duty became rather tedious and monotonous, as there was so much of it.

There was always one of the crew on duty as lookout, generally a petty officer, called while on this duty, “quarter-master,” who was stationed on the hurricane roof immediately over my head. His business was to keep a lookout for boats or canoes crossing the river, for which purpose he was furnished with a small telescope, or spy glass, and he reported to the officer of the deck all approaching and passing boats, which the officer of the deck entered in the log book.

Most of the boats bound down stream we would hail for newspapers, which they always promptly furnished us, tying them to a board or stick and throwing the package into the river, from which we secured it by sending out a small boat. The two small boats which we used for moving around in, were known respectively as the “gig” and the “cutter.” The gig was always used by the captain, and the cutter by the officers and crew. It was the duty of the quarter-master to hail all approaching small boats by shouting “boat ahoy,” and the reply would indicate who was in the boat. If it was the captain the reply was “Silver Cloud,” if it was an officer, the reply was “Aye, aye, sir!” and, if some of the crew, “No, no, sir!”

Our captain or the captains of other gunboats visiting us, were always met at the side of the boat as they stepped aboard, by the officer of the deck, who properly saluted them in the daytime, and, if at night, with lanterns in the hands of the members of the crew who were on watch at the time.

The service commenced to grow monotonous and irksome to me, meeting the same men and seeing the same faces day after day, and, when off duty, playing the same games of checkers, chess and backgammon (cards were not allowed), it was therefore a great relief for us to land at a city and have a few hours “shore leave.” At Memphis we usually
found one or two other gunboats and we tied up in their immediate vicinity, which gave us some opportunity to exchange civilities with the officers of the other boats.

On one occasion, while patrolling the river, we came across the wreck of a large steamer, which had been loaded with army stores, and was en route south, when sunk. The cargo consisted mainly of hams and sugar, and, as it had been abandoned, we went alongside of the wreck and took off as many of the wet hams as we could and hung them up on lines stretched across the hurricane roof, to dry out as well as possible. We also took several barrels of wet sugar. What to do with the latter was a conundrum to us until somebody suggested that we land at a plantation on the Arkansas side where great quantities of watermelons were to be had, which we did. We secured all the watermelons we could by purchase from the darkies and then proceeded to make a barrel or two of “watermelon rind preserves” by using the rinds of the watermelons after they had been cut up into small blocks, peeling them and then boiling them with the sugar, thus providing ourselves with very palatable preserves.

On returning, when nearing Memphis, somebody suggested we had better take down our hams, as there was an officer by name of Patterson who was called “commandant,” who would see these hams and ask all sorts of questions about them. We took the hams down and used them up later, as best we could, which was a wise thing for us to do, as another gunboat came into Memphis shortly afterwards with a string of wet hams hanging up to dry, which Commandant Patterson required the gunboat officers to inventory and account for, at some price, to the War Department, as technically the hams were the property of the War Department, but as a matter of fact their value scarcely equalled the labor and trouble of getting them out and drying them.

My messmates were interesting as acquaintance de-
On the Mississippi.

veloped their characteristics. Frank M., one of my fellow master's mates, was a quiet, unassuming sort of a fellow, from Syracuse, N. Y. He was fond of answering the advertisements of young ladies for "correspondence with naval officers," which frequently appeared in the Waverly Magazine and other weekly literary papers of the day; but he was not very energetic, and one of his lady correspondents wrote to him so often that he got tired of her letters and asked me to take her letters off his hands. This young lady assumed to be a student at a female college in Yellow Springs, Ohio. Her letters were very sprightly, and telling her that at Frank's request, I would offer myself as a substitute correspondent, I was accepted as such and occupied many leisure hours afterwards writing answers to her letters, which I always signed "Frank M." and never disclosed my identity. My surprise can therefore be imagined, when a newspaper notice of my marriage—more than a year after the war was ended and I had returned to civil life, the correspondence having ceased nearly two years—was cut out of a newspaper in which it had appeared, pinned to a sheet of note paper, and under it written, "Perfidious One," with the signature, "Your Yellow Springs Correspondent." This was sent to me at St. Louis, showing that the young lady not only had in some way found what my name was, but also had ascertained my address.

The first day of January, 1864, was the coldest day that I ever knew in the southern country. At Memphis, where the "Silver Cloud" was then lying, the river was full of floating ice of great thickness and the pieces of ice were so heavy, hard and sharp that the steamboats were laid up, waiting for the ice to become soft and of less quantity in the stream, as it was feared the grinding of the ice would cut through the planking of the hulls and sink the boats. It was very unusual for ice to be so thick and so hard and in such quantities as far south as Memphis.
At this particular time General Sherman and his staff came to Memphis. He was very anxious to proceed immediately down the Mississippi river to Vicksburg, so one of his staff officers visited the various gunboats at Memphis and made inquiries as to the possibility of carrying the general and his staff down the river, without delay.

Our captain and senior officers decided that it was worth while for us to try it, to accommodate General Sherman, so we at short notice got on board a lot of two-inch pine plank, sawed up into two-foot lengths, a lot of long spikes, some hammers, stages and lanterns. The object of these preparations being that, in case the ice should grind our hull seriously, we would by means of the stages dropped over the gunwales, spike on some of these pieces of plank so that they would stand the grind, rather than the hull.

Without waiting to get on board fresh provisions, which we needed to supply our distinguished company, we got on our way and, of course, went very slowly, but successfully got down to Vicksburg, where we remained for two days, giving us all an opportunity to see the wonderful place which had been surrendered by General Pemberton, C. S. A., to the Union army under General Grant on the 4th day of July, six months before this time. We then started back up the river, but still without any better provisions than we left Memphis with, as Vicksburg was a simple military post and its garrison and inhabitants had been obliged to subsist considerably on mule meat during the latter part of the siege.

While I was on deck, after leaving Vicksburg, our boat, having proceeded about twenty miles up the river, I saw a small sand island, called in the pilot's vernacular, a "towhead," literally covered with geese, ducks and sandhill cranes, the large number being no doubt congregated there by reason of the excessive cold weather. It occurred to me that here was a chance to lay in some fresh provisions, and, asking the cap-
tain’s permission to fire one of my twenty-four pound bow howitzers at this flock of birds, I brought the boat slowly up to the island, as near as I could, without frightening the birds away. I then stopped the boat and fired my gun and, by some extraordinary piece of good luck, happened to explode the shell just on the edge of the island. The birds of course rose with the sound of the explosion. As near as I could estimate the distance, I had fired the gun at a range of a mile. Our boat being brought to anchor, I went to the island in the cutter and found a large number of dead birds and some fluttering and badly wounded, which the boat’s crew and myself finished, either by striking them with the oars, or shooting them with revolvers. On returning, the number of dead birds we brought, turned out to be forty-three, of which the large majority were geese and ducks. I had the satisfaction of being patted on the shoulder by our distinguished passenger, General Sherman, and told by him that “we could now have some change of diet,” owing to my good shot. This proved to be the case. We gave the sandhill cranes to the crew, they having a rank flavor and requiring to be boiled, or parboiled, to get this flavor out somewhat, so that they could be afterwards roasted and eaten.

I have often told this story at dinners of naval veterans, etc., but always prefaced it with the statement that “I once killed forty-three geese and ducks with one shot,” which, from the above statement, will be seen was a fact.

Some years ago, I was called on by a little old man at my office in Chicago, who inquired for me with a peculiar high pitched and squeaky voice. I at once recognized him as a man who had been one of the crew of the “Silver Cloud.” He said he wanted my signature to some pension papers he was sending to Washington. I at first pretended not to be able to recognize him, when he pulled from his vest pocket a small black object, which he told me was the skin of one of the sandhill cranes’ feet that I shot just above Vicksburg and
that he had brought that with him to prove to me that he was the man that he claimed to be. I signed his paper with alacrity, on the production of this proof of his identity. At a dinner of a naval veteran society in Chicago, subsequently, at the Union League Club, where there were several guests invited by the members of the society, I was called on to tell my "duck story," which, like many sailor's yarns, was considered by those who had heard it before, as a little bit exaggerated. I was so pressed to tell the story that I did so and, when several sarcastic remarks to the effect of "couldn't I reduce the number of ducks one or two," were made, to my utter astonishment, one of the guests, a tall, gray-bearded old man, arose in his place and said that "he saw that shot and counted the birds and there were forty-three." I immediately said to this gentleman that I was unable to locate him and asked him for some details of his welcome corroboration of my story. He said that he was General Bingham, at this particular time stationed at the headquarters in Chicago of the Department of the Lakes of the United States army as chief quartermaster. He said that in 1864 he was captain and quartermaster on General Sherman's staff, and was one of the party that we took on our boat from Memphis to Vicksburg, and he had always remembered the great success of that howitzer shell, particularly as it produced a lot of fresh provisions in the shape of geese and ducks, instead of the "salt horse" of which they had had so much and were so tired.

This statement from so distinguished a man on such an occasion was very gratifying to me and led to quite a friendship between General Bingham and myself.
Chapter VII.

FORT PILLOW.

In April, 1864, occurred the Fort Pillow massacre. The part that the "Silver Cloud" and myself took in that, can perhaps be best told by giving a copy of a letter which I wrote to Congressman Blow and which he had published in the New York Times of May 3rd, 1864, which is subjoined:

UNITED STATES STEAMER "SILVER CLOUD."
Mississippi River, April 22nd, 1864.

SIR:—Since you did me the favor of recommending my appointment last year, I have been on duty aboard this boat. I now write you with reference to the Fort Pillow massacre, because some of our crew are colored and I feel personally interested in the retaliation which our government may deal out to the rebels, when the fact of the merciless butchery is fully established.

Our boat arrived at the fort about 7½ A. M. on Wednesday, the 13th, the day after the rebels captured the fort. After shelling them, whenever we could see them, for two hours, a flag of truce from the rebel General Chalmers, was received by us, and Captain Ferguson of this boat, made an arrangement with General Chalmers for the paroling of our wounded and the burial of our dead; the arrangement to last until 5 P. M. We then landed at the fort, and I was sent out with a burial party to bury our dead.

I found many of the dead lying close along by the water's edge, where they had evidently sought safety; they could not offer any resistance from the places where they were, in holes and cavities along the banks; most of them had two wounds. I saw several colored soldiers of the Sixth United States
Artillery, with their eyes punched out with bayonets; many of them were shot twice and bayonetted also. All those along the bank of the river were colored. The number of the colored near the river was about seventy. Going up into the fort, I saw there bodies partially consumed by fire. Whether burned before or after death I cannot say, anyway, there were several companies of rebels in the fort while these bodies were burning, and they could have pulled them out of the fire had they chosen to do so. One of the wounded negroes told me that "he hadn't done a thing," and when the rebels drove our men out of the fort, they (our men) threw away their guns and cried out that they surrendered, but they kept on shooting them down until they had shot all but a few. This is what they all say.

I had some conversation with rebel officers and they claim that our men would not surrender and in some few cases they "could not control their men," who seemed determined to shoot down every negro soldier, whether he surrendered or not. This is a flimsy excuse, for after our colored troops had been driven from the fort, and they were surrounded by the rebels on all sides, it is apparent that they would do what all say they did, throw down their arms and beg for mercy.

I buried very few white men, the whole number buried by my party and the party from the gunboat "New Era" was about one hundred.

I can make affidavit to the above if necessary.

Hoping that the above may be of some service and that a desire to be of service will be considered sufficient excuse for writing to you, I remain very respectfully your obedient servant,

ROBERT S. CRITCHELL,
Acting Master's Mate, U. S. N.

In the spring of 1865, a Confederate ironclad gunboat, which was also a ram, which they had constructed in Red
Fort Pillow.

river, ran through a number of our gunboats which were anchored at the mouth of the Red river to prevent her egress into the Mississippi, doing so at an early hour in the morning when it was rather foggy, and, having passed the gunboats successfully, went on down the Mississippi. This seemed to create quite a commotion in the Navy Department, and as soon as the news could reach Washington, nearly all the gunboats on the Mississippi, below Memphis, were ordered to proceed at once to the mouth of Red river, it apparently being feared that there was another ironclad up the Red river constructed by the Confederates, which it was desired to head off at all hazards. The "Silver Cloud," was among those ordered to the mouth of the Red river. The water in the Mississippi was very high at the time, and, as our pilots did not know the channel of navigation, we were ordered to follow a gunboat called the "Mist," keeping four hundred yards astern of it. Just before daybreak one morning, while we were following the "Mist," it became foggy and without warning or signals to us, the "Mist" "rounded to" for the purpose of landing. I was on deck at the time and the first knowledge I had, or our pilot either, that the "Mist" was going to land, was when we found ourselves in collision with her. We struck her about "midships," cutting her guard in two and cutting a hole in her hull, through which the water commenced to pour into her very rapidly. The officers and crew of the "Mist" were naturally panic stricken at the sudden and unexpected crushing in of the side of their vessel. They immediately commenced to climb on our boat, thinking theirs was doomed to sink. Our executive officer got a number of our crew aboard of her, pulled her guns with every possible haste over to the side opposite the one crushed in, and in that way got most of the hole in her hull above the water line. We then nailed canvas hammocks over the hole and stopped the water from coming in.
By this time the people on the "Mist" had recovered from their panic and commenced to pay some attention to the men who were hurt by being crushed and jammed as they lay on the deck, or in their hammocks, opposite the place where we struck her. The "Mist" was soon safely repaired and proceeded on her way to the rendezvous, where it became my duty as officer of the deck on duty at the time, to write a description of the accident for the Navy Department, which when done, read something like a comic opera, as I had to describe how the "Silver Cloud" following the "Mist" in a "fog," collided with the "Mist" and did considerable damage, the accident being due wholly to the failure of the officers of the "Mist" to signal the "Silver Cloud" that they were about to stop and land on account of the fog.
NAVY DEPARTMENT,
OFFICIAL BUSINESS.

OFFICE OF THE ADMIRAL
WASHINGTON, D.C.
April 20, 1897.

Dear Sir,

Your letter of April 3rd was received.

Acting Master W. W. office of the Naval Office in the line of promotion were taken on the Register the same as other volunteer officers and were 'formally discharged' at the close of the year in the same manner.

I am at a loss to imagine how there has arisen any controversy with regard to a matter so well established.

Yours truly,

[Signature]

[Title]

A. A. Cistern, Sgn.

[Signature]

[Title]

Chicago, Illinois.
Chapter VIII.

Fate of a "Gallant" Officer.

When I was first ordered aboard the "Silver Cloud" she was commanded by Acting Volunteer Lieutenant O——. Captain O—— was very popular with the officers and crew, was very much of a "dandy" and was a great "ladies' man."

On one occasion when we were at Memphis, Tenn., the wife of an officer of higher rank than he, was very anxious to get to her husband's vessel, which at the time was several hundred miles below Memphis. In the captain's cabin there were several unoccupied staterooms, and there was no difficulty in the way of the lady's getting from Memphis to her husband's boat except that of propriety. She was young and pretty, and there were no ladies on our boat. As we had to go very slowly in order to keep a close lookout for guerrillas along the banks, who constantly were firing upon unarmed transports, she would have to be on board two days and two nights. She finally came on board, and much talk was created at the officers' mess tables.

When the "Silver Cloud" came alongside of the boat commanded by the lady's husband, the face of the aforesaid husband was a picture to look at. He evidently did not think she had done the right thing and he was so positive about this that, in the opinion of everybody who knew anything about it, it was his influence with the Navy Department at Washington that procured the transfer of Captain O—— from the "Silver Cloud" to one of the smallest armed vessels in the Mississippi squadron, then stationed on the Cumberland river.

Life was not wholly tedious on the "Silver Cloud" on
the lower Mississippi. The monotony was broken by the passing of steamers, occasional firing at guerrillas on the banks, the frequent landings at Memphis, Helena and other places where there was considerable population, and large bodies of troops; but up where Captain O—— was sent there was no life whatever and the service was desperately dreary.

This happened in 1863 and my resignation was accepted in 1865. I often wondered what became of Captain O——, and my curiosity in regard to his subsequent career was gratified in a very singular manner. Along about 1868 or 1869 I was traveling on a railroad train in Illinois, and I found in the seat a Methodist weekly paper, which had been left by the previous occupant. As I had several hours on the train I read the paper to pass away the time. Among other things that I noticed in it was an article on the "Power of Prayer," which went on to state that a certain Captain O——, formerly of the United States Navy, and more recently connected with the Erie railroad, in New York City, was accused of breaking up the home of a citizen of New York. During the pendency of divorce proceedings O—— appeared to give testimony in behalf of the wife in a court room, and the injured husband, being present, as soon as O—— began to testify, drew a revolver and shot O—— dead. The husband was put on trial for murder in the first degree, for which the punishment was death. When the case was given to the jury, that body stood eleven to one for conviction on this charge. The one man, it appears, was a Methodist, who, after using every possible argument with his fellow jurymen unsuccessfully, dropped on his knees in the jury room and uttered a very eloquent prayer. In it he pictured the mental condition of the injured husband, expressed the hope that no one of his fellow jurymen would ever have put before them such a temptation to kill as this husband had, but, if one should be so tempted, he prayed the Almighty
that the jurymen would find mercy in their hearts and would vindicate the law by a penitentiary sentence and not by death. His plea, in this manner, was effectual; and the jury, after he arose from his knees, found the lightest possible penalty, which was for a short term of imprisonment. And this was the end of my former commanding officer.
Chapter IX.

Re-enters Insurance.

In 1865 the news we were able to get indicated that the war was rapidly drawing to an end, and within a few months the "Silver Cloud" was ordered to Cairo. Here we received with much satisfaction the information that each officer would be permitted to send in his resignation, which would be promptly accepted, or, if he preferred it, he could apply for a sixty-day leave of absence and then tender his resignation as of the date the leave of absence expired. I chose the latter plan and with much joy left the boat at Mound City, Ill., seven miles above Cairo, on the Ohio river, which place was designated as the "boneyard," as it was where the gunboats were dismantled and the crews paid off and discharged. I took the train at Mound City for St. Louis, and on arriving there was at once offered the position of special agent for the Home, of New York, which I gladly accepted.

The war had, of course, entirely brought to an end the Home's agency business in the South, as it had that of all other fire insurance companies. Business, however, was being rapidly resumed everywhere and there was quite a demand for insurance. My first trip as special agent was down the Mississippi on a steamboat, stopping at Cape Girardeau, Mo.; Columbus and Hickman, Ky., and New Madrid, Mo. I found only one insurance company ahead of the Home in the re-establishment of its agencies, and that was the Aetna of Hartford. I was furnished with blank "binding receipts" and, in company with the agent I appointed at each place, I visited the merchants and property owners and,
where they wanted insurance, I gave them a "binding receipt," collecting the premium as I went, including one dollar in each case for "policy fee." I sent the duplicates of these binding receipts to the Home's office at St. Louis, where policies were issued and forwarded to the agent for delivery to the insured. I paid the agent a commission in each case of 15 per cent. In the first week after leaving St. Louis I collected over a thousand dollars in this way, which seemed to be considered pretty good work for a boy. The men I appointed at Cape Girardeau were Filbrun & Ivers. The names of the men I appointed at Columbus, Overton, Rowland & Co., the agent at Hickman I do not remember now. The party appointed at New Madrid I will not name, for reasons which will be obvious when I tell the whole story of his history as an agent. There was quite a request at New Madrid for insurance against earthquakes as well as against loss by fire, as that place had been visited by several earthquakes, but I had to inform the people wanting earthquake insurance that I would be glad to give it to them, but the Home was not chartered to insure against earthquakes, and, if I should insert a clause in the policy covering liability to pay for earthquake damage, the company would be liable to have its charter revoked on the ground that it had exceeded its corporate powers.

Some months after my return to St. Louis, a man from New Madrid called at the office and stated that the people there were of the opinion that the agent was issuing a good many policies and was not accounting to the company for the same, and said that he had gone to him and insisted on seeing his authority to act as agent, whereupon the agent took his commission as agent and recorded it as a public document in the county recorder's office.

I remembered that the man I had appointed as agent was a newcomer and that I was a trifle apprehensive as to his re-
mittances, and asked him for a bond which he could not give, but I told him that it would be a very foolish thing for anyone to steal money from the Home, as it had agencies in every city, town and village in the United States, and a man would be disgraced wherever he went, should he be guilty of appropriating any of the company's funds, as it would follow him up.

I went to New Madrid as soon as I could after getting this information and saw the agent. He took me to his house and into his parlor, and shutting the door, commenced to weep, saying that he had used some money belonging to the company, but that on the other hand at the risk of his life, he, leading a gang of negroes, had successfully put out a fire in the end building of a row of frame stores when it was universally considered that the whole row would be sure to burn, and his efforts were considered so daring and hazardous to himself that the people had clubbed together and given him a gold watch, which he showed me. He said he had saved the Home $4,000 by his efforts, that being the amount of the policies that it had on this row of buildings, and there was no possible question about it. Hence, he thought the company might be lenient with him on the amount of his indebtedness, which was about $300. I called his attention to the fact that under the instructions given him he should not have taken so much risk in that row of buildings, and, secondly, his failure to report to the company the liability as he assumed it. I told him that if he had reported it, it would have resulted in a visit from myself or some other special agent, to see why he was doing such a reckless business and to cancel the policies, at least down to small amounts.

He had distinctly in his mind, evidently what I had told him when I appointed him, about the effect of a defalcation, and it seemed to worry him a great deal, as he told me that he would, if given a day or two's time, raise all the money he
could, and give me his note for the balance, which would be shortly paid. I inquired among the people and found that his story about putting the fire out was absolutely true, and the citizens expressed their admiration for his bravery, but seemed to question his honesty a great deal. So I accepted his proposition and he came forward the next day with about half the amount due in cash, and I took his note for the balance, (which I do not think was ever paid) and closed his agency.

One experience that I had at a town in Indiana was quite novel and interesting. The town was on the Ohio river and I visited the agency wholly in the interest of the inland marine branch of the business. I found the agent had "skipped the town" and out of his original supply of fifty policies (fire) he had issued about half, and I ascertained that he had only reported four out of twenty-six issued. I thereupon went around the place, spent two or three days in locating the policies issued, made copies of the same, from the policies, and sent copies to the New York office. Then I appointed a new agent and received for this action a very complimentary letter signed by John H. Washburn, then assistant secretary of the company.

It was important for me to ascertain just what the feelings of the officers of the Home were toward the ex-Confederates. So at Chattanooga, Tenn., I found a man who was so situated as to take the agency, had been one of the staff officers of General Albert Sidney Johnson, C. S. A., his name being as I remember it, J. T. McMillen. In making my report on this place, which, like all the rest of the reports I made, were in duplicate, one going to the main office in New York and the other to the general agency at St. Louis, I specified in detail the fact that Mr. McMillen had occupied this position in the Confederate army. As he was promptly appointed, according to my recommendation, I was enlightened on this point.
In the work of re-establishing the Home's agencies, I visited nearly every important point in Tennessee, and it was a very interesting experience to me. I had one quite exciting experience. At Franklin, Tenn., about twenty-two miles from Nashville, I had engaged my seat in the stage coach to return to Nashville. When it was time to go, it was raining and inside the stage were a number of passengers, mostly ladies and one colored soldier. I asked the stage agent for my seat and he said "that man is in your seat," pointing to the colored soldier. I had an unloaded revolver in my satchel, and, after asking this colored man to vacate, on his refusal, I opened the satchel and took the empty pistol in my hand and went to the stage door and asked him if he was going to get out. I told him I had that seat engaged the day before and I proposed to have it. He got out. On the arrival of the stage at Nashville in the evening, or a short time afterwards, I was arrested at my hotel by a file of colored soldiers, taken to the military headquarters and found I was charged with threatening to shoot the colored man. It happened that the officer in charge was a young man whom I had known very well in Cincinnati, and, when he heard my story, he released me, but it looked to me for a few minutes as if I might have to spend the night in the military prison.
Chapter X.

BEGINS AS A SPECIAL AGENT.

In speaking of my first trip as special agent, I mentioned the first four towns that I visited, but I should have said that after visiting these four towns I visited a good many towns and cities in Kentucky and Tennessee.

In looking back at this period of my career, I think I can say with truth that it was one of the happiest parts of my life. Everything was new and novel to me. I seemed to be successful as I went along. I was young, enthusiastic and had my heart in my work, which was just the kind of work that I had for years looked forward to with desire. I had kind and considerate employers and was going over what was at the time almost new ground. In most of the places that I visited I tried to find first the men who had been agents of the Home before the war, and, wherever I could, I reappointed these men; at least I recommended them for reappointment, and, while my recommendation seemed to be followed in all cases, I did not claim to have, nor did I have, final authority to make appointments.

It was not the fashion in those days for special agents or any other representatives of the companies to speak of a local agent as "my agent;" in place of that, the term "our" agent was always used. This assumption of individual proprietorship of local agents, in speaking of them, has always grated on my ears, yet there is hardly any term more common in gatherings of special agents in the last fifteen or twenty years than the expression "my agent at.""

One of the first real difficulties that I ran into, was getting
almost entirely out of money, in a strange town, where I had no friends or acquaintances and nothing to base a credit on, except a letter from the general agents of the Home at St. Louis, stating that my drafts on them for traveling expenses would be honored. The town where this experience occurred to me was Russelville, Ky., and I wanted to go from there to Nashville, Tenn., where I had acquaintances and would have no trouble in getting my draft cashed.

I went to the bank in Russelville, told the cashier I wanted to make a draft on St. Louis for $50 and showed my letter of authority, which after examination, he said was all right, but it would be necessary for me to identify myself as the person to whom the letter referred. This was a puzzle, as there was no one in town who had seen me previous to that day, and I disliked going to the man whom I had selected as agent and asking him to identify me to the bank, when I had not been identified to him. I went back to the hotel and after some hard thinking walked back to the bank, and told the cashier that I thought I could identify myself to his satisfaction, and told him that I had been in the navy on the Mississippi river up to the close of the war and while in that service had picked up the bodies of a great many soldiers who were drowned on the steamer "Sultana," the wreck of which caused the loss of life of about 1,800 men when the boat blew up a short distance above Memphis. It had on board three regiments of Union troops, who were returning from Vicksburg to their homes in the North under the promise of the government, after the three years for which they enlisted had expired, that if they would re-enlist for the balance of the war they would get a thirty-day furlough and some little extra pay. As it was impossible to identify the remains of these poor fellows by any marks on their clothing or persons, most of us on the "Silver Cloud" had had tattooed on our arms our names with a foul anchor, so that, in case we should be drowned and our bodies
recovered, our friends at least could know what had become of us.

After telling him this incident I showed him my name tattooed on my right arm as I had described and asked him if he thought it was likely that any other man would have my name tattooed in this way. He admitted that the identification was good and gave me the money I wanted on my draft, so I went on my way rejoicing.

The State of Kentucky was a delightful state to travel in. The roads were good, the people hospitable, everyone glad the war was ended, and I do not remember meeting a single person who was not thoroughly optimistic as to the future.

Comparing my experience in those days as a special agent with that of years later, I cannot help reverting to the fact that I rarely met any men in my early traveling experience, traveling for other companies, and that as soon as I commenced to meet the representatives of other companies, who were on the same mission as myself, there was no fraternal spirit exhibited. Of course, there were a very few companies in the business, in this territory, at the time. The methods of travel were very primitive. Horseback, buggy and stage constituted the ordinary modes of conveyance. Progress was, therefore, slow and some experiences were very funny.

I remember on one occasion, while going from Paducah, Ky., to another place in a buggy, night overtook me on the road and I was obliged to seek quarters in a farm house, where, after I had gotten a very comfortable meal, the lady of the house approached me and in a confidential manner, asked me "if I had any medicine with me." As I was not an invalid and did not look like one, this question was a "poser" for a minute or two, when I suddenly remembered that on the strong recommendation of a man in Paducah, I had purchased, more to oblige him than because I thought I needed it, a bottle of some kind of bitters. This was a happy thought and
I told the old lady that I had some bitters, but I did not know much about them. She said she would like to try them anyway, so I poured about half the bottle into a tumbler and wrote off the directions as to doses which were printed on the bottle. This seemed to be entirely satisfactory and all that was wanted, and, when I came to pay the next morning a very moderate charge for my accommodations, I was warmly thanked for the medicine. I never learned, and don’t know to this day, what the lady wanted to cure with the medicine, but as soon as I got out of sight of the house, I chucked the remainder of the medicine into some underbrush and was glad to get rid of it.

When I returned to St. Louis from this trip, I was informed by the general agent that my work seemed to have been pretty well done, the only criticism being the undue length of time that I put in at certain places, like Chattanooga, Tenn., for instance, where I wasted an entire day in visiting the celebrated battlefield of Lookout Mountain.

I was soon sent out on adjusting trips, more particularly for the losses on cargoes of steamboats. One or two of my experiences in this line were closely connected with my gunboat experience, as I will endeavor to relate.

While the “Silver Cloud” was lying anchored in the Mississippi river near Fort Pillow, prior to the capture and destruction of that fort, a colored girl paddled alongside of our boat in a “dugout,” or canoe, which had been shaped out of a tree with an ax. As the Union gunboats had destroyed practically all of the ordinary small boats on the river, to prevent communication from one side to the other, the “dugout” pattern was about all that the planters and stay-at-homes had, to get around with, on the river.

This colored woman hailed me, I being officer of the deck at the time, to know if she could come aboard and see the captain. I told her yes, and one of our men tied her boat alongside of the “Silver Cloud,” and she came aboard. I sent
word to the captain, in his cabin, who directed that she be allowed to come in. After she had gone, the captain came out of his cabin and spoke to several of the officers who happened to be standing outside, I being one of the group. He said, "That colored girl says there is a Rebel colonel up at a little town called Osceola, on the Arkansas side, five or six miles above here, and that we can capture him if we want to. Now my plan is to go to the fort, borrow a couple of horses, get them aboard and proceed up the river as quietly as possible, banking the boiler fires so that the smoke will not be seen, land at Osceola and let the two officers who are the best riders ride ashore immediately and go up to the building occupied as a drinking saloon, where this colonel is said to be, and capture him."

We thought this was a very fine plan and proceeded to carry it into effect at once. The horses were secured; the landing stage which we had on the vessel was greased on the bottom, so it could be pushed out without any noise, and we started for Osceola, every man on the boat being cautioned to preserve strict silence. We succeeded in landing at the bank and pushing out our landing stage, and the two officers selected to do the riding, went up over the levee in a hurry. I was stationed on the hurricane roof with orders to fire our little ten-pound rifled howitzer at the colonel in case he took alarm and got away before the mounted officers could get him.

The noise of the horses' hoofs alarmed the colonel, and he jumped on his horse, which had been tied to a fence, and galloped off down the river road. I sent a shell after him which struck a tree and exploded near him but without apparently doing him any damage. The officers followed closely, firing their revolvers. The colonel suddenly stopped and threw up his hands, in token of surrender. He was brought on board and found to have a slight wound from a revolver bullet which had
grazed the side of his face. I gave him my room, the surgeon dressed his wound and he was put on the first boat going north, where he was sent, as we afterwards learned, to Johnson's Island, a Union prison for Confederate prisoners on Lake Erie. We learned his name was Colonel Boram.

On one of the adjusting trips that I was sent on, I went to a sunken steamboat named the "Cora V.," which had sunk by striking a snag almost immediately opposite the state line separating the states of Arkansas and Missouri. This was a few miles above Osceola. My companion on the trip was Louis V. Shallcross, of Louisville, Ky. He was going to look after a lot of damaged cargo for Louisville insurance companies, which was the same mission I was on for the Home. When we got to the wreck we found all the sleeping rooms on the wrecking boat fully occupied, and the only place we could get to sleep was in the pilot house of the sunken boat which was all very well, except for mosquitoes, which were very annoying.

As we had no mosquito nets, after trying it one night we decided to go ashore and go down to Osceola where we could buy some mosquito nets. We were told that the road was so plain and straight away that we could not get out of it, but, when it became nearly dark, and we had ridden nearly all day, we felt sure we were off it, and on inquiring found that we had made a detour and were then about as far from Osceola as we had been when we started. After going a little further, it being Saturday night, we thought it would be wise to stay over night somewhere, as we thought if we did get to Osceola that night, the stores would be closed, and so we probably had better turn back and make another attempt Monday morning. We did not relish very much, however, the idea of spending one more night with the mosquitoes.

We stopped at the first good looking house we came to and inquired if we could be taken care of over night, explaining
that we had lost our way. A gray bearded man came to the
door and told us to "come right in." He had a darkey take our
horses and his people got us up a good supper of the staple
food of the country, corn pone, fried meat and coffee, all of
which tasted very fine. After supper, we sat around the open
wood fire and with another man who was there, a cotton buyer,
we entered into a general conversation which drifted into a talk
about the war. Our host said he had no hard feelings toward
the northern people, except some infernal Yankee gunboat
men, who captured him by a trick, when he was home on leave
of absence from his regiment, of which he was lieutenant
colonel. He said his whereabouts was disclosed to these Yankee
gunboat men by a lady to whom he had been a little attentive,
but who, through jealousy, gave information which led to his
capture and subsequent imprisonment on Johnson's Island. I
asked him what his name was and he said it was Boram. I
did not feel called upon, under the circumstances, to tell him
that I was one of those Yankee gunboat men to whom he
thought he owed a debt of vengeance.

The next morning, Sunday, we got on our horses, rode to
Osceola, found the people there going to church, with their
prayer books and hymn books in their hands. Inquiring of one
of them if we could find anyone who kept a store, the person
asked said that he kept a store. Whereupon, we explained
our mission and our difficulties; he then handed his prayer
book over to his wife and went with us to his store. He sold
us the nets which we needed. We started back to the boat,
and, when we had nearly arrived there, we were overtaken by
the cotton buyer who had been at Colonel Boram's house the
night before. I told him that I was one of the gunboat men
that Colonel Boram was wanting to shoot. He said he thought
I was very wise not to tell the colonel. We got back to the
boat with the mosquito nets and were able to sleep much better,
but the relation of our experience to our friends on the wreck-
ing boat seemed to interest them a great deal.
Chapter XI.

REPORTED KILLED.

Twice in my life I have been in a position to say with Mark Twain: "The reports of my death were greatly exaggerated." Once in my earlier years I was reported to have been killed in a catastrophe, which I escaped entirely, and more recently was severely injured and reported dead. I will relate the former experience briefly:

This was so soon after the close of the war that the most expeditious way of getting to New Orleans from St. Louis was to take rail to Cairo and from there take steamer to New Orleans. There was a good boat advertised to leave Cairo called the "W. R. Carter," and I took the train from St. Louis the evening before the "Carter" was to leave Cairo.

This was before the bridges were built across the Mississippi connecting St. Louis with the various railroads which then terminated at East St. Louis on the Illinois shore. The mode of getting across the river was by taking omnibuses which carried passengers across the ferry boats and up to the stations on the other side. As I got into the omnibus, a man whom I scarcely knew, inquired if I was going South, to which I replied that I was. When he asked me if I would take care of a lady relative of his who was going as far as Cairo, to take a boat from there, I could not very well refuse; but, when I saw the lady, who looked decidedly able to take care of herself, as she was a spinster in the neighborhood of forty, and had a deep bass voice, it did not occur to me that I would have very much trouble. We had to change cars about ten or eleven o'clock and were due in Cairo very early...
in the morning, so it did not seem worth while taking a sleeping
car. The lady was very much worried for fear the boat that
she was going on would leave before we got to Cairo, and,
when we got there, I found the boat was still in port and
hastened to see the lady on board, after which I looked around
for the "Carter," and found that she had left her dock a very
few minutes before I got to it. Nothing was left for me to do
but to take a sort of ferry boat to Columbus, Ky., twenty miles
down the river, and take a train from there to Memphis, which
I proceeded to do. But on arriving at Humboldt, Tenn.,
where I should have caught a construction train and by means
of it got over that part of the road, which was not yet suffi-
ciently repaired for regular trains to run on, as far as Brownsville,
Tenn., I failed to make connections and had to walk
nineteen miles, carrying a heavy satchel, and then stayed over
night at Brownsville, whence I got a train to Memphis. I was
told at Memphis that the Carter had just left. Meeting the su-
perintendent of the telegraph line, who was going on a handcar
from Memphis to Jackson, Miss., I persuaded him to take me
as a fellow passenger. I agreeing to pay half the cost of hir-
ing negroes to work the car. This was a very good scheme, but
after a few hours the negroes threw up their job and Mr.
McCullough, the telegraph man, and myself had to work the
handcar ourselves, and by night we were pretty tired and
used up. We got on a long trestle over a swamp as we
approached Jackson, Miss., at night and saw the headlight of
a locomotive coming towards us on the trestle. For a few min-
utes we expected to be knocked into the swamp, but fortunately
the locomotive, after coming near to us, backed away and we
followed it, getting into a little tavern at Jackson, where we got
a meal. While seated in the office we heard a good deal of
talk about the loss of life on some boat accident on the Miss-
issippi. Inquiring for particulars, we were informed that the
steamer "W. R. Carter," had exploded her boilers in the Miss-
issippi a few miles above Vicksburg, and out of some two hundred people on board, less than forty were saved. As my business associates and friends in St. Louis knew that I expected to go South on the "Carter," it was generally supposed that I was one of those who had lost their lives. This fact was reported to the New York office of the Home in an official manner and to my friends in St. Louis generally, and according to my information, I was mourned as dead until I was heard from after arriving in New Orleans.
Chapter XII.

Friends of Years Ago.

In detailing my experience at the St. Louis office of the Home I must not overlook the fact that early in the history of the St. Louis general agency of the Home, Mr. H. B. Hyde, president of the Equitable Life Assurance Society, of New York, came there and established an agency in the hands of Mack & Brawner, that being the firm that succeeded the first firm of Mack & Bigelow. It seems that the Equitable was inclined to follow the lead of the Home in agencies, as the Home had a pretty good corps of agents. This agency of the Equitable was a general agency extending over a period of years, about twenty I think, and Mr. Brawner was the active man, he having nothing to do really with the fire insurance business. This was as near as I ever came to being in the life insurance business. Later on Mr. Brawner separated himself and the life insurance business from Mr. Mack and was succeeded by a man named C. J. Morton.

Under the direction of Mack & Morton I made a good many trips through the West and Southwest in the interests of the fire branch as well as the inland marine business of the Home. Some of the men representing the Home at various points were men who possessed very high character and whom it was a great pleasure to know. Among these I would mention Mr. A. B. Safford, of Cairo, Ill.; Mr. H. B. Ten Eyck, of Keokuk, Iowa; Mr. J. L. Danforth, of Louisville, Ky.; Mr. W. F. Peterson, of Wheeling, W. Va., and many others. Prominent in the New York office of the Home are John H. Washburn, then assistant secretary, who subsequently became president of the company, and Thomas F.
Goodrich, who was "chief correspondent" and subsequently became president of the Niagara of New York and, at the time of his death, was president of the National Surety Company of New York. At the St. Louis office, in the capacity of special agent, was Mr. Charles H. Case, who subsequently became Western manager at Chicago for the Royal Insurance Company of Liverpool. Mr. Case was a very fine man and I formed a very high opinion of him. As local agent at Nebraska City, Neb., was Mr. A. J. Harding, who also did some special work and subsequently became special agent of the Phenix Insurance Company of Brooklyn for a few years, and from that position was appointed western manager of the Springfield Fire & Marine Insurance Company of Massachusetts, when that company opened its western department in Chicago. My acquaintance with Mr. Harding developed into a warm friendship which had an important influence on my subsequent career. He possessed good judgment and great ability.

I saw more or less at this time of a man who was probably more noted as an adjuster of fire insurance losses than any other man in the West, namely, Mr. H. S. Durand, whose home was at Racine, Wis. He occupied a very confidential relation and was very highly esteemed by the officers of the Home. His peculiarity was his deafness, which by some was alleged to be, at times at least, feigned. He was a famous story teller, and many stories were told of him that were quite laughable. One or two of these I can remember. One was that he visited a small town where a livery stable had burned, under somewhat suspicious circumstances, and the owners made a claim for loss which Mr. Durand thought too large. He required them to make a list or inventory of what they alleged was burned. They were a long time doing this and when they had it completed, it covered many improbable items, so he
measured the length of this inventory, which was made on long sheets of paper, and pasted them together, and they measured thirteen and a half feet in length. He decided, as the story went, that he could not place any reliance on this list, and at the same time he thought it advisable to make them some kind of a proposition, so he decided to offer them $100 per foot for each foot of paper, making his total offer $1,350. They tried very hard to find out his basis of figuring, but all he would tell them was that he had gone over the list with extreme care and measured everything and that was his conclusion—that $1,350 would pay all their losses. After a number of interviews, in each one of which he would reiterate that he had gone over the list with great care and had decided from it that their loss was $1,350, they accepted his award and he closed out the loss. They afterwards admitted that they got about what was coming to them, but Durand said that he had patented his method of settling that kind of a loss and it was years before he made public just how he arrived at his conclusion.

Another story was that told of him (and this I know to be true personally). A country store burned or was partially burned, about fifty miles west of La Crosse, Wis. It being in my province, I sent Theodore Rodolf, the agent at La Crosse of the Phenix of Brooklyn, to look after that company’s interests in the loss. He went there and, after he had worked a day or two getting the damaged stock inventoried and damage agreed to between himself and the owner, Mr. Durand appeared on behalf of the Home—which company was also interested in the loss. Durand apparently could not hear plainly very much that was said, so Rodolf took the owner of the stock to one side and said to him, “Don’t mind that old fellow, he don’t hear hardly anything you say.” A few minutes later Durand took Rodolf out to the front door, out of hearing of anyone else, and said to him, “Young man, I heard what you
said a few minutes ago and I want you to understand that I hear a good deal better than you seem to think I do."

The most considerable gathering of insurance men that I had attended up to this time was on the occasion of a large fire at Vicksburg, Miss., in 1866. There were present adjusting losses: For the Aetna of Hartford, Fred C. Bennett; for the Home of New York, H. K. Lindsay, of Cincinnati; for the Hartford Fire, George L. Chase, then general adjuster of that company for the western department; for the Phoenix of Hartford, E. L. Ireton. Among other men present were Mr. Walker, of Walker & Eustapheive, of Buffalo, N. Y., and Dr. Clark, of Memphis, Tenn. We all stopped at a hotel kept by an old man named McMackin, who, instead of having bills of fare for the use of his guests, used to stand inside the door of his dining room and call out the viands, which were ready to be served. I asked him why he did not have bills of fare printed and he replied that he had many of the members of the legislature from Jackson, the state capital (about forty miles distant), and oftentimes they could not read. I suspect the old fellow was getting in a "swipe" at the "carpetbaggers," as they used to call many of the politicians then flourishing, who were recent settlers among the southern people and came from the North.

The rapid development of the fire insurance business at this time, made it necessary for me to gradually work out of the inland marine department and give more attention to the fire business.

During the year 1867 I was actively employed in all sorts of special work. Adjusting losses was no small part of the work, and Mr. Morton gave me some of the toughest jobs in adjusting that anyone ever had. He was a man who, having once formed an impression of a loss, followed out that impression to the extreme end. I can remember two losses which I was sent to adjust. One of the losses was on a
dwelling house in a town on the Missouri river and was evidently of incendiary origin, the policyholder being an old man who had a very bad name in the community. The woman with whom he lived was not his wife. The Phoenix of Hartford also had a policy and its adjuster, E. L. Ireton, whom I knew, waited, as he told me when he arrived, several days later, to give the Home adjuster an opportunity to dig up the facts, if there were any to develop. While seated at the breakfast table in the small tavern which the town afforded, the old man holding the claim stalked into the room and came up to me, inquiring if I was "that there insurance man." I told him I was an insurance man, but was at present engaged in eating my breakfast, and would not talk to or see anyone until I was through. He very calmly took a chair at the table, sat down, said nothing and waited. As he was a man over sixty, and I was about twenty-three, his determination to "stick to me" like a leech, which was evidenced by his conduct, was rather embarrassing, but I managed to excuse myself from him by telling him that I had some letters to write and that I would see him that afternoon. I commenced to make inquiries and found everyone in the place with whom I talked, full of suspicion as to the origin of the fire and the value of the property. I was not able, however, to accomplish much in this case, neither was Mr. Ireton, and although I think a lawsuit grew out of the matter, it is my recollection that it went against the companies.

The other "tough proposition" was a flour mill, on the Mississippi river, south of St. Louis, which was insured in the Putnam Insurance Company of Hartford, for which company Mr. Morton was acting as general agent, in connection with the general agency of the Home. The Putnam's policy had been issued for too large an amount for the kind of a risk, it being a frame building, and I have no doubt that this had something to do with Mr. Morton's determination
to "make a salvage," which was impossible to secure. Not only that, but the Missouri laws at that time gave the plaintiff in a suit against a fire insurance company to collect a loss, 10 per cent "damages" in addition to the amount of loss, as a penalty against the company for delay. In this case the company paid the amount of the policy and the 10 per cent penalty.

Mr. Lewis E. Snow, of St. Louis, when I first knew him, was agent of the New York Underwriters. Later on, the firm—Delafield & Snow—were agents of the Hartford, Franklin of Philadelphia and other companies. He was a man of fine character and a very able business man.

During my residence in St. Louis, Clinton B. Fisk was agent of the Aetna of Hartford. He became prominent during the Civil War, as brigadier general of Missouri troops, and afterwards major general, and in the latter position had charge of the Freedmen's Bureau at Nashville, Tenn., which was created to look after the ex-slaves, when the war was ended.

In the later sixties the men then most prominent in the insurance business at St. Louis were Edward Morrison, representing the Aetna and other companies as the successor of General Fisk; Howe, Bascome & Brawner; John V. Lyon, agent of the Phoenix of Hartford; George D. Capen, representing the Home of New York, Phenix of Brooklyn, and other companies, and Chidester & Weed, representing several small New York companies. The numerous Home companies in St. Louis were flourishing and did a large part of the inland marine business. George T. Cram was secretary of one of these companies. He subsequently became president of the American Central. Henry M. Blossom was secretary of another Home company and afterwards became the head of a large agency there.

There was an intense feeling of jealousy by the citizens of St. Louis toward Chicago. While St. Louis had grown
but little during the war, Chicago had gained immensely in population and wealth. Cincinnati, as the location of the western departments of the Aetna and Phoenix of Hartford, Liverpool & London & Globe and several others, retained some importance as an insurance center.
Chapter XIII.

Story of a Recovery.

In looking back at my experiences as a beginner in the special agency work, it seems to me that I was particularly favored by many of the agents of the Home Insurance Company that I visited to whom my entire lack of experience must have been manifest, and yet such men as J. L. Danforth, of Louisville, Ky., D. N. Kennedy, of Clarksville, Tenn.; J. C. Latham, of Hopkinsville, Ky., and others, not only treated me with a great deal of consideration, but took me to their homes and introduced me to their families, who were people of the highest standing. I have come to the conclusion that Mr. S. E. Mack, who, as before observed, took a lively interest in my welfare, must have written personal letters to these and other men whom he knew, asking from them kind treatment of me. This naturally makes me again refer to the fine character and kind disposition of Mr. Mack. He was a remarkable man and all persons who were brought in contact with him and saw enough of him to form a just estimate of his character, were sure to admire and respect him. In his various partnerships in the general agency of the Home at St. Louis, he had been a perfectly free agent as far as the firms of Mack & Bigelow and Mack & Brawner were concerned, but the partnership arranged to operate the St. Louis general agency between Mr. Mack and Mr. C. J. Morton was not the choice of Mr. Mack, and was very distasteful to him. Mr. Morton was rather forced upon Mr. Mack because of his standing with the president of the company, which, after the war, decided upon an aggressive campaign for western and southern business. Morton seemed inclined to slur and belittle Mr. Mack’s actions, which were
far more generous and open in character than his own, and, as I was one of Mr. Mack's proteges, the errors and blunders which I made were not minimized in the reports to the home office, while little was said of cases where I felt that I had accomplished something worthy of mention.

To illustrate just what I mean, I will relate the following: In March, 1867, at which time I was in the employ of the Home as special agent in connection with its western inland marine department at St. Louis, I had quite an interesting experience, which I have told several times and now, in connection with other stories which I am putting in permanent shape, will repeat.

I was visiting the Home office, in New York City, when Mr. James J. Clark, then manager of the Home's marine department (subsequently president of the Detroit Fire & Marine Insurance Company) called my attention to the fact that the Home had lost over $20,000 on cargo, by reason of the sinking of the large steamer "Ben Stickney," which disaster had occurred more than two years previously, on the Mississippi river below Cairo. I asked Mr. Clark if there had not been a good deal of salvage, and he said, "Hardly any." I remarked that this was very strange, as the gunboat I was on passed up and down the river many times while the wreck lodged against the bank of the river, and that I had seen large quantities of goods saved and taken away on steamboats.

At this particular time, which was before the Supreme Court of the United States had made its decision that the general government had exclusive jurisdiction over all admiralty and salvage questions, on all the navigable waters of the United States (inland and otherwise), the laws of Missouri, provided that all goods saved from wrecks on the Missouri borders should be sent to the port warden at St. Louis, there to be sold by him, and the proceeds paid over to whoever could prove legal ownership of same, less the salvage charges.
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I told Mr. Clark that I was sure there must have been a lot of stuff saved in a damaged condition and sent to the St. Louis port warden and sold by him, and that if he would give me the proofs of loss, showing bill of lading and duplicate invoice for everything that the Home had paid for, I might get some proceeds which had not been collected by the Home. This he did.

On my return to St. Louis, in looking up the papers concerning the losses on the steamer "Stickney," I found that several anonymous letters had been written to the company by some one in New Orleans, suggesting that if a certain amount of money—about $500 was hinted at—was sent to the writer, information would be given which would be worth a good deal of money to the company, in connection with the loss on the steamer "Ben Stickney." These letters were very "blind," and no attention had been paid to them.

I called on the Port Warden at St. Louis and with him checked over all the various items on which the Home had paid losses. Very small amounts of salvage seemed to develop and the Home had gotten all of these, until we came to an item of 200 barrels of flour on which the Home had paid $2,200 under an open policy, issued to the consignee, by the New Orleans agent, insuring goods to arrive for a prominent firm in New Orleans. This shipment had been made from Chicago, by rail to Cairo, and thence steamer to New Orleans, and according to the records of the Port Warden, the salvage on it had been paid to the Merchants' Insurance Company of Chicago, that company evidently having insured it for the shipper at Chicago.

Under the ordinary terms of marine policies, where there is a duplicate insurance, the first one holds, and it devolved upon me to ascertain which company took the insurance first. This I did by writing to the Home's adjuster at Chicago, who
learned that the Merchants' Insurance Company had insured the shipment for the shipper ten days prior to the entry of the insurance on the consignee's open policy at New Orleans, and also that the Merchants' Insurance Company had paid the shipper ten days prior to the date on which the consignee was paid by the Home Insurance Company.

I then proceeded to investigate and learned that the firm to whom the Home had paid the loss at New Orleans was in good standing, so asked the general agent for permission to go to New Orleans to see if I could get this money back. Mr. Mack had died in December, 1866, and Mr. Morton was now sole general agent at St. Louis. He tried to have some one else execute this mission, but, as I was the only special agent in the marine department and I had dug up the facts, he was obliged reluctantly to consent to my undertaking it.

Armed with a letter of introduction to the secretary of the Board of Trade, at New Orleans, I went there and had an interview with the head of the firm which had collected this $2,200 wrongfully from the Home and had retained it now considerably over two years.

I was scarcely twenty-three years of age at this time and the man I had to face was a gray-haired and weather-beaten individual, who, however, was evidently very nervous. He made various explanations and excuses about being very busy, etc., and asked me to call a second time. As I was leaving, however, I gave him a little shot to the effect that my instructions were to commence proceedings, both civil and criminal, unless I recovered the money, with interest at 8 per cent (which was the legal rate in Louisiana at that time). I wish to state, however, that these instructions were wholly of my own manufacture.

On calling at the appointed time on Mr. G., the head of the house, I found that he had a statement written out, covering about two pages of foolscap, to the effect that the
firm had a shipment of some kind from New Orleans to New York and when about at Charleston, S. C., the vessel had to put in there on account of a storm, and that its deck load had been damaged or washed overboard. The agent of the Home, however, at Charleston, agreed to recognize the loss of the deck load, but, when the claim was made on the company, it was repudiated on the ground that its policy did not apply to cargo on deck. Mr. G. said he thought this was an outrage, and when he collected the $2,200, two years previous to the time of our interview, he did so in the utmost good faith, expecting to pay it over to the consignor, but as it was never called for, he finally credited his "suspense account" to which he had previously charged the loss on the coastwise shipment.

After reading this long document through, I informed Mr. G. that the Home was good for all proper claims and that if he had a legitimate claim for loss on the coast shipment, he should bring an action at once, but, in the meantime, I must have the money back with the two years' interest, which he had collected from the company wrongfully, without authority, and retained in his possession for two years.

I was satisfied that this written statement was a mere subterfuge, in other words, "a hole for him to crawl into," as he had no excuse that was valid. When he proposed to pay me the $2,200 and interest for about two years and a half, provided I would sign a paper binding the company to pay the loss on the coast shipment, if three arbitrators selected from the New Orleans Board of Underwriters in the usual manner would find that the company owed it, I agreed to this at once, and signed the document which he drew up. Thereupon he handed me a check for the amount, about $2,600, which I at once sent to the company and it received it with great surprise, as recoveries of this kind were very few and unexpected, so much so that the company gave me three weeks' leave of absence and paid my traveling expenses for an extensive
pleasure trip in the southern coast states, which I had long been anxious to make in order to see the country.

In this matter I tried to operate the whole scheme single handed and alone, first asking for a leave of absence, which was refused, whereupon Mr. Morton, when I was forced to tell him what my plan was, apparently took charge of it and so, of course, got considerable credit for its successful outcome, which he had little or nothing to do with.
Chapter XIV.

Removes to Chicago.

The year 1866 had been an eventful one for me, as in that year I had married and received as a wedding present from the Home Insurance Company a very considerable increase in my salary as special agent. I probably had my full share of shortcomings, but am satisfied that lack of energy in application to what I had to do was not among them. In the month of December, my good friend, Mr. Mack, had died and the general agency of the Home thereby had passed into the hands of his partner, C. J. Morton. As already indicated, there was not a feeling of the liveliest friendship existing between Mr. Morton and myself, and I think this was true with reference to quite a number of the men connected with the Home, some in the New York office as well as special and local agents in the western and southern states. It may be readily imagined that with this kind of a feeling in existence I was looking around considerably to obtain a position with some other company.

I had in the New York office of the Home a very particular friend, Thomas F. Goodrich, who, in following out the plan in vogue at the time with the Home to have its chief clerks or correspondents occasionally travel among the agents and make their personal acquaintance, when the opportunity offered, had on several occasions visited St. Louis where I met him. At my request, he was "keeping a lookout" for me. About the end of 1867, affairs between Mr. Morton and myself came to a crisis, the result of which was, I quit the service of the Home and moved to Chicago.

In leaving St. Louis for Chicago I was taking a "plunge into an unknown stream" and I was not overburdened with
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cash resources, so that it was important for me not only to secure a position as soon as I could, but, if possible, to make some money for immediate necessities. When a few days after my arrival in Chicago, an extensive conflagration occurred at the corner of Lake street and Wabash avenue—what was known as the "Burch Block" fire—I learned through my friends that a large wholesale shoe stock, which was considerably damaged by water, was the property of a St. Louis firm. Concluding a good part of its insurance was in St. Louis companies, I wired these companies, most of which knew me, offering my services to adjust their losses, and, receiving requests from several of them to represent them in the adjustment, I was able, through my friend, C. H. Case, to get the entire adjustment of the damage. The stock was a large one and the damage was settled by appraisement, which amounted to very much less than the owners of the damaged goods expected, but which was in my judgment a fair award. In this way I found employment for nearly a week and, what was most important to me, an opportunity to earn a little something. This was the first work I did in Chicago, and I am quite sure it gave satisfaction to the companies on the loss, as they had less to pay than they had expected, hence I acquired a trifling amount of reputation as an adjuster, which, being a young man and a stranger, was advantageous to me.

Shortly after my arrival in Chicago I had been introduced by Charles H. Case, then special and local agent of the Insurance Company of North America in Chicago, to George F. Bissell, manager of the western department of the Hartford Fire. I had almost concluded negotiations with Mr. Bissell to take the Kentucky and Tennessee special agency of that company, with headquarters either in Louisville or Nashville, when I received a request to go to New York and see the Phenix Insurance Company of Brooklyn, as its special agent for the western states, located in Chicago, had resigned. I much preferred Chicago to either Louisville or Nashville, so I
decided to go to New York, but before I could start I received a telegram from the Phenix to go to Clinton, Ky., and adjust a loss for the company.

This proved not to be an easy problem, as the loss was on a country store, the policyholder kept no books and the last inventory of stock was taken at war prices, whereas all classes of goods had subsequently depreciated in price very largely. The man with whom I had to deal had been a farmer and had but little mercantile experience. His policy was for $4,000 and, his property being entirely destroyed, he could see no reason why he should get less than $4,000. After taking his statement under oath as to his items of income and disbursements as well as he could give them, and being desirous of giving him and the company a fair deal, I made him a proposition of $2,800 to settle the loss, and had to go away, leaving the matter open.

I then went to New York and closed a contract with the Phenix of Brooklyn to act as its special agent. My negotiations were with Wm. H. Van Voorhis, then general agent of the company and in entire charge of its agency business, which was handled from the New York office. I was to take charge, as supervising special agent, of the company's agencies in Illinois, Wisconsin, Minnesota, Iowa, Kansas, Nebraska, Missouri and Kentucky at a better salary than I had been getting from the Home. At that time, Stephen Crowell was president, E. W. Crowell vice-president, and P. Shaw secretary of the Phenix. This was early in 1868. I was able to close out my Clinton, Ky., loss for the amount I had offered, to-wit, $2,800, which was satisfactory to the Phenix. I had to take up at once a number of old unsettled losses which had been left open and unfinished by my predecessor and had no easy job to close them out. Fortunately, I succeeded in closing these losses on fair terms without much difficulty.

The Phenix agency system at that time was very incomplete. The company had had a special agent located at Janes-
ville, Wis., by the name of Franklin Whitaker. The man to whose immediate territory I succeeded was H. P. Taylor. A special agent's duties at that time were more numerous and responsible than those of later years. His authorization of a risk was considered binding on the company and his recommendations as to the appointment or the dismissal of an agent were invariably followed. The Phenix agency at Chicago at that time was in the hands of a firm named Davis, James & Co.—Louis H. Davis, F. S. James and S. F. ReQua. Originally the second member of the firm was Alfred James, who left Chicago to go to Milwaukee and take the presidency of the Northwestern National. The companies in the agency at the time besides the Phenix, were the Lorillard of New York, the Imperial of London, the Norwich of Connecticut and some others. "Judge" Davis had been an attorney and police magistrate and bought his interest in the agency. Fred S. James was the younger brother of Alfred James, and S. F. ReQua had been taken into the firm after having been for some years a solicitor.

At this time in Chicago there were several companies having general agencies, among which were the Liverpool & London & Globe, William Warren, general agent; the Security of New York, the general agent of which was J. R. Payson who subsequently organized the Republic of Chicago; W. H. Cunningham was assistant general agent of the Security, afterwards western general agent for the Fire Association of Philadelphia. John S. Belden was connected with this office. Chicago was rapidly becoming an important railroad center and its desirability as a location for the headquarters of western departments was manifest. General Arthur C. Ducat had a supervising special agency for the Home of New York and C. H. Case for the Insurance Company of North America of Philadelphia.
Chapter XV.

CHICAGO CONDITIONS.

The principal local agencies in Chicago at this time were Ducat & Wilmarth, representing the Home of New York and other companies; S. M. Moore & Co., the firm consisting of S. M. Moore, a Mr. Van Buren, James H. Moore and John J. Janes, representing the Hartford, Home of New Haven and other companies, with their office in the Hartford building, a small building which the Hartford had erected at 49 La Salle street; Miller & Drew, whose principal company was the Pacific of San Francisco; Goodwin & Pasco, representing the Aetna of Hartford and the Enterprise of Philadelphia; George C. Clarke & Co., of which agency I do not remember the companies. There were a large number of local companies, the principal ones being the Merchants, the secretary and manager of which was Wm. E. Rollo, and the Chicago Firemen's, Sydney P. Walker secretary and manager. There was a company called the Equitable, of which O. W. Barrett, who was the agent of the Continental of New York, was secretary and manager. The Republic and Lamar, two companies which afterwards cut a large figure in the business, had not at this time commenced operations.

Rates in Chicago were quite low, and the local companies paid brokerage to solicitors and brokers at a higher rate than the agents received from their companies for commission, defending this practice on the ground that the company's expenses, including those of general and special agents, made the business cost them a good deal more than the straight commission or brokerage paid by the home companies. The insurance laws of Illinois were very lax, and almost anything
which was called an "insurance company," could do business in Chicago and throughout Illinois with impunity, whether it had cash assets or paid up capital or neither. There was a company at Peoria, called the Peoria Marine & Fire; one at Aurora, called the Aurora; several companies at Freeport, one called the Winneshiek, named after an Indian tribe, and a mutual company at Alton called the Illinois Mutual.

As special agent of the Phenix, the Chicago agency was not at first under my immediate supervision, but I was frequently requested to inspect risks and report on them to the New York office. I was also operating a sub-agency system, as it was then called, through solicitors in various small towns adjacent to Chicago, who would solicit risks for the Phenix on my account, for which I would write the policies and pay these solicitors commissions. The territory over which I traveled was extensive, and I made many long trips, which seemed to me to be a poor plan, and I requested the Phenix to allow me to employ assistants, the first one of which was C. E. Mantz. I also secured the privilege of employing competent local agents to do special work in their vicinity, among whom was A. J. Harding, then agent of the company at Nebraska City, Neb., and also D. Ostrander, in Wisconsin, the latter subsequently becoming general adjuster of the Phenix, when the company established its western department at Chicago.

Shortly after this time, the Imperial Insurance Company of London opened a United States branch in New York City and placed the same in charge of E. W. Crowell, who had been vice-president of the Phenix. This created a vacancy all along the line in the New York office and J. B. St. John, who was assistant general agent, was one of those who gave up his position to go with the Imperial. I for a while thought seriously of trying to secure this vacancy, but, after looking the thing over carefully, concluded not to do so, in view of the fact that the Phenix was then almost entirely operated by the
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relatives of the president, Mr. S. Crowell—Thomas R. Burch, nephew, and J. A. McDonald, a son-in-law, who were in the agency department.

Early in 1871, Mr. W. H. Van Voorhis, the general agent of the company, died, and the control of the western agency business passed from his hands into the control of T. R. Burch, a nephew of President Crowell. Before this, however, Mr. Van Voorhis had visited Chicago and found that Lewis H. Davis, generally known as Judge Davis, was the salaried agent of the Republic, a sort of co-operative company, with stock planted in many western cities and nominal local "boards of directors" in each one. The company had $5,000,000 subscribed capital, of which 20 per cent, or $1,000,000, was paid up. This being a "non-board" company, it was manifestly disadvantageous to the Phenix, a board company, to have its agent, in a prominent city like Chicago, representing a company that was antagonistic to it everywhere else but Chicago, so Mr. Van Voorhis changed the agency from Davis to Mr. R. H. Jordan, and made an arrangement with Mr. Jordan whereby I was to have my headquarters in his office, and instructed me to carefully watch the business that Jordan did. This proved to be an unpleasant duty, for the reason that Jordan entirely disregarded instructions from the home office or myself and apparently wrote any risk that was offered, even after it was positively prohibited.

After two serious losses had occurred, on policies which Jordan had written directly contrary to instructions, with nasty complications attached to each, I was instructed to take the entire Chicago agency into my own hands, which I did in June, 1870, hiring men who seemed to be competent assistants and were familiar with the local business in Chicago, and gave their entire time to it. The Board of Underwriters, so-called, which fixed rates in Chicago, had a way of breaking up every little while, at the instance of some one
who claimed that "the other fellows" were not maintaining the rates and rules. The result was that the Phenix instructed me to charge a minimum rate of three-quarters of 1 per cent, on any mercantile risk in Chicago, but allowed me to write dwellings and grain in elevators at the "going" rates. As the prevailing rates on stocks of merchandise were from 40 to 50 cents, it will be readily imagined that I did not do very much business of that class and, when the Chicago fire came in October, 1871, the Phenix sustained a loss of $400,000, which it could well handle, whereas most of those companies that had accepted business, at the crazy rates then prevailing, including all of the local companies of Chicago, in most cases, got more losses than they wanted or could pay.
Chapter XVI.

The Great Chicago Fire.

Soon after assuming the local agency of the Phenix of Brooklyn for the city of Chicago, I was offered the management of the western department of the People’s Insurance Company of San Francisco, through its president, C. F. McDermot, who called on me in Chicago for that purpose. I did not solicit the appointment in any way. It seems that my old friend Bigelow, formerly of St. Louis, was an active factor in San Francisco insurance circles, and it was on account of his recommendation that this appointment came to me. The company had a paid up capital of $300,000, and, with the “unlimited liability” of stockholders, under the California laws, of which much parade was made by California companies doing an agency business, it seemed a desirable acquisition for me. It was agreed that I should not give any time to the People’s business which would interfere with my duties to the Phenix. Shortly after receiving this appointment, the Lamar Insurance Company of Chicago decided to reinsure its outstanding risks and quit business. As the People’s was a new company in the territory in which the Lamar operated, mainly in the State of Illinois, and therefore had no risks on its books, the officers of the Lamar, namely, Leonard Swett, its president, who was one of the most prominent attorneys in Chicago; and P. M. Alden, secretary, offered me for the People’s, a contract of reinsurance, which I accepted, whereby the People’s assumed all the risks of the Lamar, the aggregate premiums on the same being about seventy thousand dollars. There was no “intermediary” in this case, no commission allowed the Lamar, the Lamar paying the People’s the full unearned pre-
mium less the exact amount paid agents. The only compensa-
tion which I received from the People's for making the contract
was a horse and buggy, a desk and a book case, of a total value
of about six or seven hundred dollars. I did not push the Peo-
ple's business, appointing but few agents, and those in all
cases representatives of the Phenix. After this reinsurance
arrangement with the Lamar was made, wherever a People's
policy could be substituted for that of the Lamar, it was done.
I found that the plan of operating the local agency of the
Phenix and in addition to that of the People's, through salaried
employees, had some disadvantages, besides the two companies
differed in their ideas as to Chicago risks. The Phenix, as be-
fore stated, would accept no mercantile risks at less than three-
fourths of 1 per cent, while the People's was willing to accept
that class of business at the going rates, which were much less.
I was quite anxious to build up a Chicago local business, as I
had more confidence in its permanence and profit than in the
special or general agency features of the business.

On the evening of the 7th of October, 1871, I occupied my-
self in writing a letter to Stephen Crowell, president of the
Phenix, in which I detailed what had been accomplished up
to that time by me in the Chicago agency, and the showing was
favorable. On the following evening, about eight o'clock Sun-
day night, the far-famed and historical lady, known as Mrs.
O'Leary, went out into her barn to milk her cow to get some
milk to make milk punch with; the cow kicked over the
lamp, set the barn afire and the result was the great Chicago
conflagration of 1871. This story of the origin of that fire is
strictly true. I never saw the cow, but I did interview the
old lady and was informed by her in rather an ungracious way
that the story was true. The fire burned from eight o'clock
Sunday evening until early Tuesday morning, October 10th,
burning all the business district and much residence property.
There had been on Saturday night an extensive fire on the
west side in Chicago, which burned a famous special hazard, known as the "Red Mill" and set fire to a coal yard. I remember the reporters for the newspapers coming to my house that following Sunday afternoon to find out, if they could, something about the insurance losses in the Saturday night fire. Their reports were never printed. The first knowledge that I had of the great fire was about 3 A. M. on Monday. I had been awakened before that by members of my family and told that there was a big fire burning downtown. My house being located about two miles from the fire, I looked out of the window and concluded that what they saw was only the reflection on the sky of the remnants of the Saturday night fire. Monday morning, October 9th, however, I was awakened by some one pounding on my front door and found one of my special agents, Captain Ashworth, at the door, who told me that the city was burning and, as far as the downtown district was concerned, was already burned up, naming my office, the courthouse, the Sherman House, and other prominent buildings as having already been destroyed. I hurriedly dressed and went downtown with Captain Ashworth, where we climbed to the roof of a mill at the corner of Madison street and the Chicago river, and looked at the tremendous fire which was sweeping in great waves from building to building on the opposite side of the river. It was a terrible sight.

I watched the fire from this point for several hours, during which time I saw several steam fire engines which had come in from Elgin, Aurora and other nearby cities, on telegraphic calls from Chicago, take position on the banks of the river and really do some good work. It should be remembered that Chicago at this time was largely a wooden city. In the thirty or forty years of its rapid growth from an Indian village to a city of over 200,000 population, it had outgrown all the calculations of its various city governments. At this particular time there was but one pumping station to force
water from the lake through the entire system of city water pipes. This building, not being fireproof, was burned early Monday morning, consequently there was no force of water in the street pipes to supply the fifteen or sixteen engines that the city had, and the only place that fire engines could work, where they could get water, was along the river bank. The progress of the fire was exceedingly rapid and the bridge connecting the South and West sides at Madison street, had to be turned, or opened, to keep it from burning, as the buildings at the east end of it on Madison street (near which was the celebrated Wigwam, in which Abraham Lincoln was nominated for President in the Republican convention of 1860), were entirely consumed.

One incident that occurred about this time was quite startling. A number of men had gone up on the roof of a grain elevator, which was situated on the north side of the main branch of the river, near Wells street, on ground now occupied by the Chicago & Northwestern Railway Station, to endeavor to extinguish some slight fires which had caught from the sparks flying from the opposite side of the river. While watching them from the ground, I saw flames burst out of the windows below them and saw that they were doomed to destruction unless they could be quickly rescued. Running a block or so back to where there was a hook and ladder truck, I pretended to be an official of the fire department and got those hook and ladder men to raise their longest ladder from the ground so that it very nearly reached the roof of the elevator. By this time the men on the elevator realized their danger and procured a rope which they fastened in some way, and when the top of the ladder had been raised as near the roof as possible, they commenced to descend the rope, which had been let down to reach the top of the ladder. All of them safely made the descent but one; he swung some, and the hundreds of men who were watching, shouted all sorts of directions to him, which
had the effect of confusing him so that he lost his hold on the rope and dropped, and, as the men at the top of the ladder were unable to catch him, he fell to the ground. I supposed he was killed until many years afterwards, when I was relating the incident to a friend, with whom I was inspecting a grain elevator. My story was overheard by one of the men in the elevator, and he informed me that the man who had fallen was still living, though he had been badly lamed and had a number of bones broken as the result of his terrible fall.

To get across the river from the West to the South Side, I had to go as far south as the Twelfth street bridge and after getting on the South Side, I was almost overwhelmed with consternation to see the destruction of so many buildings and their contents. The fire seemed to have made a clean sweep on the South Side from Congress street north. I met on Wabash avenue former United States Senator Charles B. Farwell, and he, recognizing me, made the remark that he would sell me all the insurance that he had in my agency for 50 cents on the dollar. I had placed for the firm of J. V. Farwell & Co., of which he was a leading partner, only about a week previously $60,000 insurance, of which $10,000 was in the Phenix of Brooklyn, $40,000 in the Imperial of London—which latter policy I obtained from the New York office of that company, as its Chicago agency had been closed on account of a newly enacted Illinois law requiring a large special deposit in Illinois—and $10,000 in the People's of San Francisco. I was certain that the Phenix and Imperial would pay in full, and I was confident that the People's would pay quite a percentage, notwithstanding its heavy loss by the reinsurance of the Lamar, so I said to Mr. Farwell that if I had the money to do it I would accept his offer. The firm of J. V. Farwell & Co. afterwards collected $52,500 on this $60,000, as the Phenix and Imperial both paid in full and the People's paid about 25 cents on the dollar.
The Great Chicago Fire.

I got home late Monday afternoon, tired, dirty and very anxious. My house was supplied with city water, which, of course, had been stopped when the pumping engines stopped, but fortunately the owner of the house was an old-fashioned person who believed in cistern water and had put a large cistern in the cellar, which cistern was full of water, so we had water for our house, and also enough to supply some of our neighbors.

A few weeks previous to this I had hired an office boy by the name of David Erskine, who lived at Waukegan, forty miles north of Chicago. He used to want to run to the fire every time he heard the alarm bells strike and seemed to consider it quite a hardship because he was not allowed to go. While seated on my front porch after the fire, this boy came to see me. He had lost his hat and had a woman's shawl over his head, and he said to me, "I always have wanted to go to a fire since I came to Chicago. Now I have been to a fire, and if you will lend me enough money to pay my fare to Waukegan, I will promise you that I will never go to another fire." He also told me that he had saved his trunk from his boarding house, but, while looking for his hat, the trunk had been stolen and he felt pretty badly about it. I loaned David the money to take him to Waukegan and fully agreed with him that the fire which he had seen was sufficient to gratify any curiosity he might have about a fire in Chicago.

It occurred to me about this time that, as the fire had been burning for nearly twenty-four hours, the Phenix Insurance Company would be anxious to get some information from me as to the extent of its losses. But how to get it to the company seemed a difficult undertaking. The telegraph office downtown was burned and the outlying small branch offices could take no message because their mode of handling telegrams was through the downtown office.

I went to the branch telegraph office nearest my house and
found the young woman in charge there was going to La Porte, Ind., that evening, and, in consideration of my paying a large price for doing it, she agreed to take a telegram and dispatch it from La Porte. So I wired the Phenix at its New York office that its losses would not exceed $300,000, and recommended that the company send some one with $30,000 in currency with which to pay small losses, as the banks were all burned and were not liable to be opened for a week, and prompt cash for losses would be very beneficial to the company at this time.
Chapter XVII.

ADJUSTING BIG FIRE INSURANCE LOSSES.

The next morning, October 10th, I went downtown and rented a temporary office on Canal street, near Madison street, and moved to it an office desk which I had at my home. There were no Chicago newspapers published on the 10th (Tuesday), as I remember, except the publication as an "extra," by some small West Side society journal. I hunted up the office of this paper and had some letterheads printed, but I found plenty to do in answering the anxious queries of policy-holders who wanted to know how much they could get on their insurance. To all of them I was glad to reply that the Phenix would pay in full, I was certain, but that I could not tell how much the People's of San Francisco would pay. On October 12th Frank Williams, the cashier of the New York office of the Phenix, and T. R. Burch, who was acting as general agent at the New York office, arrived from New York and told me that copies of all the reports of policies in the burned district were being made as rapidly as possible by the Phenix office force and would be sent to me and instructed me to adjust and pay the losses at once. They also told me that Mr. Williams had in a buckskin belt, which he wore around his person, the currency which I had wired the Phenix requesting to be sent, out of which small losses could be paid. This was very good news. I may say, to illustrate the extent of the fire, that on account of there being then no hotel to go to, Messrs. Burch and Williams stopped at my house, where we had for a few days an average of sixteen to twenty visitors, some of whom were friends that had been burned out and others, visitors from outside the city.
I was ambitious to have the Phenix pay the first loss and, as I walked along the streets I was on the lookout for someone that I could settle a loss with. I met a Mr. Hart, of the firm of Hart, Asten & Co., grain bag manufacturers, to whom I remembered I had issued, a few weeks previous, a policy of $4,000 in the Phenix, covering store furniture and fixtures. I said to him that I was ready to settle his loss under the Phenix policy. He seemed surprised, and after some talk he came to my temporary office on Canal street. I then told him that I had no idea how much his loss was on the property insured under the policy, that he might have lost $6,000 or might have lost $3,000, but that I was ready to give him a draft on the company for $3,500. He said, "How do I know that the draft will be paid?" I said to him that he could attach the policy to the draft, so if the draft was not paid the policy would come back with it. To this he agreed and I drew the draft. So the first loss by the big fire was paid. I went that evening to the temporary office of the "Chicago Tribune" and finding Mr. Horace White, who was then managing editor of that paper, and whom I knew, I told him that it might be a good item to publish that the adjusting and paying of losses by insurance companies had actually commenced. He asked for the name of the parties to whom the loss had been paid, and I gave him the facts, which he published in the "Tribune" next day.

During the next day a gentleman called on me, who said he was Mr. J. N. Dunham, general agent of the Springfield Fire & Marine Insurance Company of Massachusetts, and he had noticed in the "Tribune" that I had paid a loss to Hart, Asten & Co., and, as the Springfield was interested in that loss, he desired to ascertain if the Phenix purpose to adjust and pay losses in which other companies were interested without any consultation with the other companies involved, as to adjustment of the loss. Mr. Dunham was much my senior in years, and it was with a little regret that I told him that he
was "barking up the wrong tree," that the policy on which I settled the loss covered on store fixtures and furniture alone, and there were no other companies interested in that property as insurers. Mr. Dunham then apologized for his criticisms. I afterwards understood that he had come from Springfield to Chicago with the special intention of paying the first loss for the Springfield, but the first loss was actually paid by the Phenix of Brooklyn, as before stated, and I commenced issuing policies as soon as I could get a supply of policy blanks.

It soon became painfully evident to the Chicago people that all the home companies were badly "busted." It was said that the "Chicago Firemen's" had losses of about $6,000,000 with a capital and net surplus of less than $400,000. There were in all nearly twenty home companies. The Liverpool & London & Globe, William Warren, agent, and the North British & Mercantile, S. M. Moore & Co., agents, were the only two English companies having actual agencies in Chicago at the time of the fire. All the other English companies had been driven out by a law passed by the Illinois legislature, which took effect in 1870, requiring a heavy deposit in Illinois for the exclusive benefit of Illinois policyholders from companies located outside of the United States. The North British had one-third of its losses reinsured in the Phoenix Assurance Company of London. The largest total amount of losses paid by any one company was that of the Aetna of Hartford.

Adjusters and company officials congregated in Chicago from all parts of the world and numerous and diverse were the plans discussed by them for adjusting the large number of losses. There was a distinct line of demarcation between the representatives of the companies that paid in full and those that were able to make part payments only. The largest and best hotel that was open was the Sherman House on West Madison street, which in later years was known as
the Gault House. Messrs. Burch and Williams of the Phenix remained in Chicago but a few days, as guests at my home. My labors in adjusting losses and also in carrying on the local and special agency of the Phenix, were very arduous. I called to my assistance in adjustments, Mr. William F. Church, of Cincinnati, who had been for many years adjuster for the Aetna of Hartford, and subsequently insurance commissioner of the state of Ohio. My premium receipts as local agent for the Phenix averaged nearly $1,000 per day for weeks after the fire. I made every policy holder pay premiums in currency, on delivery of the policy. This seemed to some of the men who got policies, rather arbitrary on my part, but, as I explained to them, I had no bookkeepers to keep accounts, and no boys to deliver policies, so I had to adopt this plan or decline business. I used my premium receipts in the current payment of losses. I hired the entire upper part of a three-story brick building at 30 and 32 West Madison street and sub-rented all that I did not need to board of trade men and insurance offices. My office was visited by nearly all the underwriters who came to Chicago to see the ruins and to investigate future prospects.

I was somewhat embarrassed by the attitude of the People's of California and had to request that company to get an office elsewhere. Its vice-president, John H. Wise—whether as an individual speculation or not, I never knew—opened an office where he advertised that he purchased claims on the Lamar Insurance Company of Chicago for 30 cents on the dollar. The People's direct policies were settled by its agent, Mr. Gunnison, at 25 cents on the dollar generally.

A number of attempts were made to bribe me in the settlement of the Phenix losses by people who wanted to get more than they were entitled to. One of these was the case of a railroad man who came in and said he thought he had a policy in the Phenix but, did not know. If he had a policy he was sure it was for $3,500. I looked over all the daily reports
that had been sent to me from the company and could not find any policy issued to him, and so informed him. He then said he would give me $500 for evidence that he had a policy in the Phenix. Without considering his proposition at all, I wrote to New York and received in due course a daily report for a policy issued according to his description for $3,500. I then had the ruins of the house which it covered examined by a builder and ascertained that it would cost more than $4,500 to restore it. In the course of a week this gentleman came in again and I informed him that he had a policy in the Phenix for $3,500 and I was satisfied that the loss was more than the policy, and I was ready to give him a draft after he made proof to the loss. He seemed very much pleased at this and the proofs were at once made out, whereupon I made a draft on the company in his favor and full payment of his loss for the amount of $3,000. He seemed surprised at this, when I told him that I had acted exactly in accordance with his proposition, in which he said that he wanted to give me the $500. I told him that I could not see any difference to him and that was the only way I could do business, so he reluctantly took his draft for $3,000 and went away. I have always been of the opinion that this was a scheme originating with an insurance broker who intended to injure me and thought I would take the $500 for myself.
Chapter XVIII.

ADJUSTING PROBLEMS.

There was a great deal of discussion among the adjusters as to the method to be followed in adjusting losses. It was soon found that the largest number of adjusters in the city were interested in the losses of the great dry goods firm of Field, Leiter & Co., and many of them had no interest in any other loss, as this firm's insurance included many companies not having Chicago agents. There was a list kept at the Sherman House of all the adjusters and their whereabouts for general convenience. At a meeting of adjusters it was decided to take up the Field, Leiter & Co. loss, and dispose of it, so that the large number of adjusters who were only interested in that loss could get through with it and return to their homes. Notice of the meetings of adjusters was sent to all on the list. This referred to losses of considerable amount where a good many companies were interested. Like myself, each company's representative was hard at work on losses in which his own company alone was concerned. I made quite rapid progress and in the course of two weeks had settled and paid a sufficient number of claims to justify me, as I thought, in publishing in the newspapers a list of the names and amounts paid each one, my object being to influence the Phenix agents through the West so they would have faith in the company. The agents as a rule were readers of the Chicago papers and wanted to know beyond a peradventure which companies were absolutely paying their losses in full, as a guide to them in selecting companies to write policies in.

I had one case of a saloonkeeper, a daily visitor, who presented an exorbitant and extravagant claim. He called on me one day and asked me to step outside of the office a minute, which I did. He proceeded to tell me that if I
did not take up and adjust his loss and pay it then and there, he was going to thrash me without delay. I informed the irate gentleman that I would take up his loss "when I got ready." Just at that minute a friend of mine, who was very large and muscular, happened along and hearing the abusive language of this man, proceeded to join in the conversation and soon got angry and gave him a good drubbing, leaving my Irish friend, Mr. Peter C——, in the gutter, which was very satisfactory to me. This was the only experience of that kind that I had. This saloonkeeper's claim came in afterwards through an attorney at a much smaller figure and a satisfactory settlement was made.

When the adjustment of the Phenix losses was entirely completed, the total amount footed up a little over $400,000. I was so thoroughly used up by hard work that my physician said that I must take a rest. This was in April, 1872, and Stephen Crowell, the president of the Phenix, answered my letter reporting to him these facts by saying to me that I had better come to New York and take it easy for a time, until I felt better, which proposition I accepted with much pleasure.

By this time it had become clear what companies had failed and stopped and which ones were continuing in business. No such losses had ever occurred to companies before. There were one or two companies like the Continental of New York, that had provided a "confagration fund," which fund, of course, was entirely wiped out by the Chicago fire. The retiring companies—other than the home companies of Chicago—as a rule reinsured their outstanding and unburned risks, so as to make it certain what amount of funds they would have left with which to pay their already incurred losses. I do not remember any companies which compromised their losses and then went on doing business in the same company name. There were some companies which compromised and afterwards resumed business with the wreck of their assets, but under other names.
Chapter XIX.

READJUSTMENTS.

The "Republic" of Chicago with five million dollars of subscribed capital, of which one million dollars, or one-fifth had been paid in, and stock notes given for the balance, had its golden opportunity, but "flunked" and commenced paying such of the claims against it as it could settle for thirty cents on the dollar. This went on until some policyholder who knew of the stockholders' notes for the unpaid part of the capital, threatened, and perhaps did, commence proceedings in bankruptcy against the company, which action caused the Republic to call on its stockholders for all or nearly all their unpaid subscriptions. As the liabilities of the Republic were over three million dollars, it was a frequently expressed opinion that if the company had commenced to pay its losses in full and made the stockholders meet their obligations at the outset, it would have weathered the storm and, through large premium receipts, been able to keep along and do a large business. The Springfield Fire & Marine of Massachusetts, the Home of New York and a number of other companies, levied assessments on their stockholders to make good the depletion of capital and net surplus caused by the large loss payments and went through the disaster with "flying colors" and gained great reputation.

The readjustment of the affairs of insurance companies which occurred after the Chicago fire, produced many changes. One notable thing was the establishment of agencies in Chicago by Philadelphia companies, which before had not had agencies there. Among these companies were the Fire Association, the American and the Pennsylvania Fire, the agencies of which were secured by William H. Cunningham, who operated his agency as a "non-board" agency. He handled the Fire Association as a general agent for the western states. The
Insurance Company of North America was represented in Chicago by Charles H. Case, who also represented the Springfield Fire & Marine, the People's of Worcester, Mass., and, in connection with these companies, soon afterwards represented the Royal of Liverpool. Mr. Case was a man of independent thought and action, and while he enjoyed my high respect, he was not as popular as some of the other men in the business in Chicago. General A. C. Ducat (pronounced Ducaw), with various partners—at this time, I think his partner was Mr. H. R. Wilmarth—was a conspicuous figure in underwriting. George C. Clarke represented several companies and was a very popular gentleman, a strong advocate of board rules and practices. The firm of Goodwin & Pasco represented the Aetna of Hartford. William E. Rollo, with the Girard of Philadelphia, was quite a figure.

The demand for insurance was so great that even as a stranger and a newcomer I had no difficulty in doing a good deal of business for the Phenix of Brooklyn. My friend, Mr. W. F. Church, advised me to give attention to the Chicago city business, as he thought that it presented more profitable indications than the special or general agency work to which my attention had been mainly directed.

As I had now made an arrangement to run the Chicago agency of the Phenix for a compensation consisting largely of a commission on the net profits, a good deal of my time and thought was taken up with the matter of enhancing the safety of the rebuilt city from danger of fire. I was the author of a number of communications to the newspapers suggesting various plans for improvements in method of building, better water supply and fire extinguishment. I also served on several committees of an organization known as the "Citizens Association," which was organized mainly through the efforts of Mr. L. Z. Leiter, of Field, Leiter & Co., C. M. Henderson, a prominent shoe merchant, and Emery A. Storrs, a prominent attorney, with other leading business men of the city.
One of these committees on which I served—the other members being Mr. R. T. Crane, a prominent iron manufacturer, and Mr. R. J. Smith, a well-known underwriter—had for its object the effort to secure in each large building along the south branch of the Chicago river, on both sides of the river, from Lake street south to Twelfth street, a large independent force pump to pump water directly from the river, and plenty of fire hose, so that a fire-fighting line could be maintained, if a fire occurred on the West Side, to keep it from crossing the river again into the business district of the South Side, as it had in the big fire of October 8th and 9th. There was a lack of confidence in the Chicago Fire Department. The West Side was considered a great menace to the business district of the South Side, as it was so largely built of wood. The prevailing winds were from the southwest. "Insurance men," who had not occupied much of a position in public confidence or respect, by reason of the great disaster in which their business, for a time, was all important, now "came to the front," as it were, and became men of importance. The prevailing opinion as to fire insurance, insurance companies and their representatives had been apparently that they were of little importance. After the big fire, where so many companies paid so much, and saved so many from financial ruin, people who previously had been scornful and sarcastic were frequent in their remarks to the effect that rates of insurance had been too low, that companies "must charge enough to get funds to pay their losses," and other such expressions.

I did a good deal of advertising in the newspapers for the Phenix, for which I was "called down" at first by the young men in the New York office of the company, but subsequently, they asked me to send them copies of the papers containing the advertisements for use among the eastern agents of the company.
Readjustments.

The good judgment of William H. Van Voorhis, who prior to his death was the head of the Phenix agency department, was made very manifest by the great Chicago fire. His instructions to me not to write any mercantile risks at a lower rate than three-fourths of 1 per cent, or seventy-five cents per $100, which was higher than the rate generally charged, and which instructions I strictly followed, undoubtedly saved the company from a very much heavier loss, which it would have had if I had written at the rates generally accepted.

No surprise seemed to be expressed at the failure of companies; the disaster was so unexpected, so great and so overwhelming. The fact that the Liverpool & London & Globe and the North British & Mercantile paid in full, and the few policies of other English companies, written in New York, were also paid in full, gave a widespread impression that “foreign” companies were much more reliable than American companies. Still intelligent men who held policies in companies like the Springfield of Massachusetts, the Home of New York, the Aetna of Hartford, and others, whose stockholders bravely paid an assessment on their already full paid stock, in order to pay in full their large Chicago losses, had faith in United States companies, and these companies obtained, and held, the confidence of people generally.

A great effort was made to get the Illinois State Legislature to repeal the law requiring special deposits in Illinois and for Illinois by companies of foreign countries. This effort was supported by the influential Chicago property owners and was successful, and resulted in an influx of English and other foreign companies.

There were numerous meetings of agents held to agree on some uniform rates, or to form a “board” in Chicago, and the majority of the agents did so, but a few did not come in. C. C. Hine was then publishing the “Insurance Monitor,” a monthly, in New York. It was the principal and almost
the only insurance journal published. The "Spectator" had been started by the Goodsell Brothers, but it was new, and had not a strong position, as Hine was an experienced insurance man and the Goodsells had been only known as newspaper reporters in Chicago. I had known Mr. Hine as connected with the Aetna office in Cincinnati, so, when he offered me a small compensation as an inducement to write a monthly letter from Chicago with insurance news for the "Monitor," I accepted his proposition. This was a bad plan for me, as the identity of the letter writer was strongly suspected, and the criticisms I made on those agents who did not "join the board" incited their ill will towards me, and the "Spectator" representative in Chicago kept the feeling of resentment against me alive, as well as giving me a "dig" in the "Spectator" occasionally, so I found it politic to cease my letters to the "Monitor."

To illustrate the demoralized condition of rates in Chicago prior to the big fire, I can cite one case which I remember. After the fire a man called to get a policy in the Phenix on a brick building on West Lake street. He first asked me what the rate was. I knew the building, a three-story brick, it had three or four stores on the ground floor, offices and living rooms on second floor, and a large public hall extending over the whole building on third floor; no division walls existed. I told the applicant that the rate would be 3 per cent. He said he had insured it before the fire in Chicago companies for 1 per cent, but he had decided that as all the Chicago companies seemed to have failed they did not know their business, and perhaps had not charged rates high enough, so he took the policy at 3 per cent. In doing local business in Chicago immediately after the fire, I found it necessary to have two offices, one on the South Side, which was operated by a clerk, as well as my main office at 32 West Madison street, at which location I remained for several months during the rebuilding of the business dis-
Readjustments.

I then took an office on the west side of Market street, near Washington street, in a building which was occupied largely by Board of Trade men.

The greater part of the wholesale business at this time was carried on in one-story wooden stores, which were built close together on the lake front on Michigan avenue. After some months these buildings were separated into groups of three stores each by the erection of brick fire walls between each group. The rate of premium on these temporary buildings and their contents averaged 3 per cent.

The current rate of interest on real estate loans was 10 per cent per annum, and many loans for rebuilding purposes were made at that rate.

Soon after the disturbances caused in the individual economies of the various companies by the great fire of Chicago, the organization known as the "National Board of Fire Underwriters," with headquarters in New York city, was revived. The prominent men in it, as seen from the western standpoint, were E. W. Crowell, vice-president of the Phenix of Brooklyn, who was chairman of the executive committee, and Thomas H. Montgomery, general agent. This organization, through the influence of the special agents of the companies connected with it, brought about the formation of local boards of underwriters and published minimum tariffs of rates on many classes of hazards, which were adopted by these boards in many cases and generally lived up to by "board" companies. Committees of special agents were designated through the western general agencies and home offices of companies to visit towns and cities and make specific tariffs of rates, which were printed and circulated among the companies and were fairly well lived up to. Mr. E. W. Crowell afterwards became United States manager of the Imperial of London, and Mr. Thomas H. Montgomery was afterwards president of the American of Philadelphia. D. A. Heald of the Home was also prominent in the National Board.
Acting on the invitation of President Crowell of the Phenix to "take a rest," I embarked with my family on the propeller "St. Louis" from Chicago for Buffalo by way of the Great Lakes, which was the first long trip I had made on the lakes, and was of great interest to me. The journey was a very delightful one, the boat was a large "freighter," carrying but few passengers and not making very great speed. We stopped at Milwaukee, Detroit and Cleveland, en route, and the lake trip took us, as I remember it, four and a half days. From Buffalo we took the New York Central Railway to Albany and thence down the Hudson River by steamer to New York City.

I found the management of the Phenix very kindly disposed toward me, and made a new arrangement with them as to compensation, which was satisfactory to me. The business of the company was large and growing. It had made a fine reputation on its Chicago loss payments, prompt and in full, and was reaping the benefits of the same.

On my return to Chicago, I found business good and the friends I had made, as representative of a company that paid in full, were quite active and helpful. The city was being rebuilt very rapidly and I soon found an office at No. 127 La Salle street, which I was glad to get into. At this time tremendous efforts were being made by Chicago insurance men to get agencies of companies. My special agency and local agency work had grown to such proportions that I made an arrangement with Mr. Charles H. Ford to go into partnership with me in both branches of my business, local and special, under the firm name of Critchell & Ford. Mr. Ford had been, prior to the Chicago fire, state agent for Wisconsin for the Home Insurance Company of New Haven, Conn., and subsequently was connected with the National Board of Underwriters. He was a very genial man and my arrangement with him continued until late in 1873, when I was notified by Mr.
Thomas R. Burch, who had become general agent at the home office of the Phenix, that he (Burch) would, on the first of January, 1874, come to Chicago and open a western department for the company, at which time I should have the Chicago agency exclusively, with the privilege of representing other companies, but that Mr. Ford's services would not be needed after January 1st. This was very unsatisfactory to me, as I had been given to understand, as I thought, by Mr. Stephen Crowell, president of the Phenix, that if the company should decide to open a western department I would be the first person considered for its management. However, I was given no option in this matter, and Mr. Burch soon made his appearance, when I made arrangements with him by which I was to look after Chicago business only and to get other agencies as rapidly as possible. Mr. Ford gave up business in Chicago and went to New York City to take charge of a large estate left by a relative of his, in connection with which he was left a considerable legacy.

Mr. Burch appointed as assistant manager Mr. C. E. Mantz, my old chum and friend. I had for my office the front part of the western department office, which was located at 160 La Salle street. My new position was anything but pleasant. Burch was entirely new to the western business, and, while he did not in the slightest degree interfere with me or have anything to say about the operations of the Chicago city business, he would sometimes take notice of some trivial thing in the office, as it seemed to me simply to exhibit to me his authority and to make it unpleasant for me.

In November, 1872, occurred the great Boston fire, the cause for the spread and the extent of which never occurred before and probably will never occur again. This cause was a disease among the horses called “epizootic” which so disabled the horses that they could not pull the fire engines to the fire. So, with only the slight protection given by two or three self-propelling steam fire engines, the fire burned a large portion of the business district of Boston, causing a loss to fire insurance companies of about sixty millions of dollars, which, happening so soon after the Chicago fire, was a very severe blow to the fire insurance interests.

The Boston fire, however, was a good thing for the underwriting interests in Chicago. It emphasized all the points that Chicago underwriters were trying to make with the Chicago community, as to the danger of great fires, and it prepared the minds of people as well as politicians for the necessity of reform in the method of building, the increase in fire protection and adequate rates of premium, which the Chicago underwriters insisted on.

Another effect, and this was highly important to me, as the Chicago agency was now being operated by me largely on a basis of compensation consisting of a commission contingent upon the net profits to the company, was the extraordinary care, and consequent freedom from loss by fire, to property in Chicago. I do not believe that in the years 1872-3 losses to companies generally in Chicago, amounted to 10 per cent of the premiums, and, as I was permitted to write lines according to my own judgment, I wrote thirty thousand dollar lines on grain in elevators and as high as fifty thousand dollars on the fireproof Palmer House. There was little or no loss on my premiums, so that my contingent commission figured up something substantial and gave me some standing and reputation as a profit maker for companies.
Chapter XX.

Working For Reforms in Chicago.

In the month of July, 1874, occurred what was afterwards known as the "little big fire." It broke out on South Clark street, south of Harrison, which was an old, wooden, cheap, and dilapidated part of the city. It soon developed, by reason of the very scanty streams thrown by the steam fire engines, that the water supply for fire extinguishing purposes was inadequate and, as there was a moderate southwest wind blowing, the fire swept everything before it until it came up to the southern border of the previous big fire, where, owing to a better supply of water in larger mains, and the brick walls, it was checked.

This fire caused a greater consternation in the minds of the people of Chicago and also the insurance companies, than the fire of October, 1871, although the loss by this fire was perhaps not over six million dollars, the loss to insurance companies being about three-fourths of that sum. It was made clear that a big fire was not to be regarded as a "phenomenon" and that with wooden buildings and with small water mains, like those in the district traversed by the fire of July, 1874, which were mostly four inches in diameter and largely choked up with rust and corrosion so that one steam fire engine could not get a sufficient supply from a fire plug, more sweeping fires could be expected.

In order that a correct view of the situation might be brought before the fire insurance companies, as well as the members of the city council in Chicago, I persuaded Mr. Hine of the "Insurance Monitor" in New York, to employ a stenographer in Chicago, who interviewed all the members
of the city council in Chicago that he could reach, with a set of questions as to their intentions on the fire hazard, and all the fire insurance men also. These interviews all ran largely to the question of, "what are you going to do about it?" in reference to correction of the difficulties or causes likely to lead to possible future conflagrations. The effect of all these interviews when printed in the "Monitor," together with the large losses that so many companies were called on to pay, on account of this July conflagration, was to cause a meeting of the National Board of Underwriters in New York City, which brought about certain demands from that body on the city of Chicago, such as an immediate enlargement of water mains, a radical change in the management of the fire department by taking it out of the hands of a board of commissioners and putting it in the exclusive charge of one chief of fire department, he to have the privilege of appointing his own subordinate officers. A fire ordinance prohibiting the erection of wooden buildings and several other demands were made, together with the agreement (which was carried out) on the part of nearly all the companies having agents in Chicago to cease business in Chicago entirely until these demands were complied with. This caused great excitement among the people of Chicago. The Chicago "Tribune," the leading newspaper, denounced it editorially as an "outrage," but the merchants and manufacturers, the Citizens' Association and the Chicago Board of Underwriters looked at it as something which needed immediate attention. The Citizens' Association had sufficient influence with the city government to secure its acquiescence in a plan to have General Shaler, who was then head of the fire department in New York City, come to Chicago, take charge of the Chicago fire department and reorganize it on new lines. The main inducement to General Shaler was a fee of $10,000, of which $7,000 was guaranteed by members of the Citizens' Association, and $3,000 by mem-
bers of the Board of Underwriters. This plan was carried out, the Chicago Board of Fire Commissioners were wiped out and the chief of the fire department, named Benner, was put in exclusive charge of the same. A fire ordinance was passed by the city council, making provision for the erection of buildings of brick or non-combustible material and prohibiting the erection of further frame buildings except of very small size and in remote districts. The Board of Underwriters put a very high extra rate on all buildings and contents fronting on streets where the water mains were not at least eight inches in diameter. For sixty days the insurance agents had little or no business to do, as not to exceed six companies were accepting any risks or writing any policies.

Most of the reforms demanded by the companies were put into effect inside of ninety days and the companies again resumed writing business. During all of this period I worked hard to assist in bringing about the reforms. I also undertook to organize a Chicago fire insurance company with a capital of $300,000 to be called the "Anchor." The time for such an undertaking was not propitious, as so many people had lost heavily in their investments in local fire insurance stocks by the big fire of 1871, and, after getting about one-half of the amount of capital subscribed, I gave up the attempt. In this undertaking, however, I had entire faith that Chicago would, as a fire risk, be made very much safer than it had been. The Phenix losses in this fire were about fifty thousand dollars. The New Hampshire losses were very slight, and I had barely commenced operations for the other two companies in my agency.

Among the prominent and successful workers for these reforms were Mr. George C. Clark, Mr. Charles H. Case, and Mr. George F. Bissell, of the fire insurance fraternity, and among the merchants were Messrs. Charles M. Henderson, Franklin MacVeagh, Levi Z. Leiter and John R. Walsh and a
prominent attorney named Thomas Hoyne. It was necessary, in order to bring about all that was required, to hold a special city election and to reincorporate the city of Chicago under the general incorporation law of the State of Illinois instead of the special charter which the city had.

The schedule of rates adopted by the Chicago Board of Underwriters was made reinforce as, far as possible, the requirements of the new building ordinance, which, of course, encountered the opposition of all those who wanted to put up buildings of cheap construction, as well as that of professional builders. Board meetings in those days were important. The members of the board were few in number and frequently acted as mere mouthpieces to voice the instructions or desires of the companies, which were very critical and decided on all Chicago questions. Board meetings were frequently held two or three times a week, and newspaper reporters were constantly looking out for items of interest to the public concerning insurance matters. There were no "insurance columns" published in those days in the daily newspapers.

In the latter part of 1874, Truman W. Eustis came into my employ as an office boy. He was a bright, black-eyed young fellow, I should say about sixteen years old, and was very ambitious and industrious. He was a fine penman and, after being with me a few months, he transferred his services to the general agency office of the Phenix under T. R. Burch and subsequently became assistant manager of that company and afterwards manager of the western department of the Manchester of England, which company he remained with until it was absorbed by the Atlas of England. His last position was manager of the western department of the Georgia Home Insurance Company. Another person (who years afterwards became my partner), who was in my employ as office boy for a short time, was Bavier C. Miller.

The development of the business in Chicago and the north-
west kept bringing new companies and new men, the latter both as special and general agents, as competitors. There was no increase in Chicago companies, the Traders of Chicago, which had been organized by William E. Rollo, was doing a large and successful business. Mr. Rollo was also western general agent of the Girard of Philadelphia. For some reason unknown to me he gave up the secretariship and management of the Traders, and Mr. R. J. Smith, who at the time of the Chicago fire of October, 1871, was the general agent of the Putnam Insurance Company of Hartford, and afterwards, according to my recollection, did some work as a rater for the National Board of Fire Underwriters, was elected his successor. Mr. Rollo's tendencies were toward "non-board" underwriting, while R. J. Smith was a very decided board man. The Traders' stock was largely owned by members of the Chicago Board of Trade and it did a very large business on grain and elevators, which class of business for a long series of years in Chicago seemed to be almost immune from losses. My efforts to secure the agencies of other companies in Chicago were constant, but I was severely handicapped by being so much identified with the Phenix and the well-known fact that it controlled my office.
Chapter XXI.

New Problems Arise.

The period immediately succeeding the Chicago fire of July, 1874, was one of considerable anxiety to me and seemed to be one of a good deal of apprehension and doubt among the companies. The extent of this fire, following so soon the Boston fire of 1872, opened the eyes of company managers to the fact apparently that large conflagrations might be expected. One of the things that caused the spread of the Boston fire was mansard roofs on the top of buildings which were otherwise safely constructed; consequently mansard roofs were penalized in the ratings. Another thing was the absence of iron doors and shutters, or rather of fireproof doors and shutters, on rear openings of buildings occupied for business purposes and also on side openings where exposure existed. Measures were taken to make heavy charges for absence of protection of this kind, which had the effect in Chicago of causing almost all new buildings to be protected in this particular, as the charge for absence of such protection made it cheaper for owners of buildings to secure protection of this kind than to be without it.

Very soon after the fire of 1874 there were two or three large fires in mercantile establishments, and the good people in charge of things under the National Board of Underwriters evidently got considerably frightened about Chicago. One of the results was the employment of three hundred special night watchmen, who went about the streets with red lanterns on the lookout for incendiaries or accidental fires. All this calmed down after awhile, and, although some prominent companies, on account of their second heavy loss in Chicago, closed their agencies and ceased writing for a long time, they gradually
one by one, with very few exceptions, resumed business, writ-
ing at first very small lines.

A good many "wild-cat" companies took advantage of the
condition of things to open agencies in Chicago, so much so
that I felt called on to get up a burlesque advertising handbill,
alluding in a sarcastic way to the pretended merits of these
companies and signed the same "Snide & Cheatem, Agents."
Quite a few people came into the office with these handbills
and also with policies in some of these bogus companies which
they had taken and paid for, on the theory that even poor in-
surance was better than none. An insurance firm consisting of
two young men with an office on La Salle street, the names of
these young men being slightly similar to the names which I
had signed to my circular, threatened me with a suit for dam-
gages, but the suit did not materialize.

About this time I went vigorously into local politics for the
purpose of getting some aldermen elected who would pay
attention to the fire hazard and assist in taking measures in the
city council to forward the measures for a better fire depart-
ment, a better water supply and an improvement in the city
generally as to fire hazards. I was quite successful in this
effort and had two friends who worked with me. One was
Mr. L. W. McConnell, who was a leading employe of Field,
Leiter & Co., the other Mr. R. E. Jenkins, a neighbor and a
prominent attorney. Incidentally, we three men had, as it
seemed to me at least, quite an important influence in the se-
lection of city and county officials for a year or two. The
cause of my activity was not known by the politicians of the
city generally, and they assumed that I had an ambition to be-
come prominent as a politician. I was offered, by men who
controlled the politics of the ward in which I lived, the nomina-
tion on the Republican ticket for alderman of the ward, which I
deprecated, and subsequently was offered the nomination for
member of the State Senate for the legislative district in which
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I lived, which I also declined. Neither of these offices was at all lucrative, and, besides, my whole attention and energy was bound up in the fire insurance business. However, this political work had one effect which was not at all harmful to me; it gave me a very extensive acquaintance and, as a delegate in the Republican county and city conventions, I met many of the best citizens, and, my only object in politics being to get the best men as candidates, it seemed to have the effect of gaining friends for me among the class of people whose friendship was desirable for me to possess.

I secured among other things the election of Charles H. Case, manager of the Royal Insurance Company, as a member of the city council, thereby putting a fire insurance man in a position where the underwriting interest would receive recognition and attention in the municipal legislation.

The institution known as the “Fire Insurance Patrol” or “Salvage Corps” was organized about this time, General C. W. Drew being very active in its inception. I was made a member of the committee to manage the same by the Board of Underwriters and was an active member of this committee for several years.

The various underwriting propositions confronting the companies and agents in the city of Chicago were numerous and complicated. The effect of the Boston fire in 1872 and the second conflagration in Chicago in July, 1874, caused the public mind to be quite apprehensive on the subject of fires and conflagrations. The underwriting fraternity, who were the most vitally interested in the subject, were looked to with considerable confidence and expectation as to the best methods for prevention and extinguishment of fire.

As before stated, political interference with the municipal laws and ordinances in reference to the erection of buildings and the fire department was almost entirely subdued, but a large amount of the time of people in the fire insurance business in
Chicago was taken up in the effort to re-establish confidence in the minds of the managers of eastern and foreign insurance companies who were disposed at this time to write very small amounts or nothing at all on risks in Chicago, and I did my full share towards forwarding the various measures which were designed to increase the safety of individual risks in the city as a whole from fire hazard.

I was a keen applicant for the agencies of several foreign and American companies which seemed inclined to come to Chicago and do business, and one of them, to-wit, the Guardian, of London, had as far as its American manager was concerned, decided to appoint me, but, unfortunately for me, before this matter was completed the manager in question was accidentally drowned. The other companies that I sought, appointed other agents. The fact of my being the salaried Chicago agent of the Phenix of Brooklyn, and my being located in the same office with the western department of the company under Burch, evidently made some of these companies at least think that the Phenix necessarily would get the best of the business I controlled, and that I would only give them what the Phenix didn't care for.

As a matter of fact, during the whole period of my agency for the Phenix, from the time its western department was established, in January, 1874, to February, 1876, when I ceased to be its agent, there was no supervision of my business whatever. I made no daily reports, or any other kind of reports. The risks were entered in a register which Burch or anyone under his control could look at whenever he wished to, but I was not aware of anyone ever doing so, as Burch seemed to have his hands entirely full with the establishment and extension of the western department business, outside of Chicago, and seemed to have faith in my underwriting capacity and proper handling of the business in Chicago. My position was a very peculiar one and not at all satisfactory to me, and it was my full inten-
tion to change it at the earliest opportunity. Quite early in 1876 I learned that a committee of the board of directors of the Springfield Fire and Marine Insurance Company of Springfield, Mass., were visiting several cities in the West with the idea of selecting a man for manager of a western department for the company, which they proposed to establish in Chicago. Mr. C. H. Case was the local agent of the company in Chicago at the time. His brother-in-law, named Holmes, was the special agent of the company at that time in the West, and Mr. Case negotiated with this committee with the view of his being made head of the proposed department. Mr. Dwight R. Smith, then president of the company, was head of this committee.
Chapter XXII.

APPOINTED AGENT OF THE SPRINGFIELD.

About this time I was appointed western manager, including the Chicago agency, of the Meriden Insurance Company of Meriden, Conn. I learned subsequently that the Springfield had appointed Mr. A. J. Harding as the western manager of its proposed new department. Mr. Harding at the time was special agent for the Phenix under Burch, and Mr. Case, the Chicago agent of the Springfield, told me that he did not consider that he had been treated with proper consideration in the matter, and he proposed resigning the Chicago agency in my favor, if Mr. Harding would appoint me as his successor. This I was sure of, as I knew the Springfield had a very small Chicago business, amounting to not over $15,000 premiums per annum, while I was doing for the Phenix a business of nearly $50,000 per annum, a large portion of which I felt certain I could transfer to the Springfield if the company would accept the business, which was all of good class, but in many instances the individual lines on risks were larger than the Springfield had been in the habit of writing.

I soon ascertained from Mr. Harding that the plan of my resigning the agency of the Phenix and accepting that of the Springfield was entirely satisfactory to him, so I notified Burch of my intention to resign the Chicago agency of the Phenix. This caused him to inquire of me what company I expected to take in its place, and I declined to inform him. This caused him much dissatisfaction, as he knew that Harding and myself were old friends and he had also learned about this time that Mr. Mantz, who was his assistant general agent, was going to resign as such to take a similar position with Harding, and the resignations simultaneously of his assistant general agent, his most prominent special agent, and the Chicago agent, gave him
three positions to fill which were not easy positions to get good men for at short notice. He suspected very naturally that I was going to take the Springfield and tried to make things very unpleasant for me in the few weeks following the time I gave him this notice of my intention to sever my connection with the Phenix, which had continued for a period of eight years. He put up the argument with me that I should give him sufficient time to select another agent before my resignation should take effect, which proposition I assented to, but I think he selected a successor for me within a day or two after I gave him notice. Thus ended my connection with the Phenix of Brooklyn. Commencing with February, 1876, I became a solely local agent, running my agencies on purely a commission basis and paying all my own expenses.

The agency of the New Hampshire of Manchester, N. H., which I had held for about two years and for which company I had done a good business with a loss record of less than 15 per cent of the premiums, was taken from me and given nominally to Burch, very much to my surprise, and contrary to what I had understood to be a promise of the officers of that company, in case my relations with the Phenix should change.

I had on my hands at this time quite a combination of difficulties. I had to organize a new office force, select a new office and furnish it and, in order to induce my friends and customers to allow me to change their policies from the Phenix to the Springfield, it was necessary for me in most cases to personally call on them, which took a great deal of time, but which was, in almost every instance, a successful undertaking. My expenses were quite large and, as I was engaged at this time in paying for a home, which I had bought two years previously with a small cash payment, my anxiety to "keep ahead" was very great, but not for an instant did I lose faith in successfully overcoming the difficulties in my way. One of the things that occurred to me several times, which I recall
with amusement, was the fact of my frequently leaving tied in front of my office the horse and buggy which I had to use a great deal (on account of the inadequate street car facilities in those days) when I went home evenings. The old nag would be taken to the nearest livery stable by the policeman on the beat, who recognized it, showing how much my mind was preoccupied by matters of business which I found on my desk on returning from my business trip with the horse and buggy aforesaid. I was much gratified to find that most of my brother agents seemed to be strongly on my side in the controversy over the business between Burch and myself, also that the largest mercantile house in the city, Field, Leiter & Co., were so strongly on my side that they not only gave me all that I could write on their various risks in the Springfield and my other companies, but dropped almost all the policies they had in the Phenix. The fracas over the Chicago business interested Mr. Stephen Crowell, president of the Phenix, so much that he complained to Mr. Dwight R. Smith, then president of the Springfield, that I was carrying things too far, when it seemed to him I was trying to induce people who had insurance enough for all the companies to decline Phenix policies, and asked him to instruct me to desist from this practice. Mr. Smith told him that he thought it out of place for him to interfere in the matter. Of course, Mr. Crowell, being the uncle of Burch, was inclined to see all the statements of Burch with the "family spectacles."

At the end of the first year the Phenix Chicago premiums, as I remember the figures, declined from $55,000 to about $35,000. The Springfield Chicago premiums increased from about $16,000 to over $40,000, and, as the Springfield losses were light, the result of the first year was very good for them but, financially, for me, it was disastrous and I found myself in a bad pecuniary position. It became necessary for me to get some financial assistance to meet my obligations. I
found, after an anxious canvass of the few friends who I though might lend me the few thousand that I needed, that they seemed unable or unwilling to help me. I went to a man from whom I hardly expected any favors and was very agreeably surprised to have him, after hearing my statements of my business, my necessities, and my prospects, say that he would loan me the amount required, on my simple, unsecured note. This gentleman was Mr. James L. Woodward, then one of the firm of Keith Brothers & Co., a wholesale hat house, and subsequently vice president of the Metropolitan National Bank of Chicago. I am happy to say that I repaid Mr Woodward his loan, with interest, before the same was due, and also I retained his friendship and friendly influence up to the time of his death, which occurred about ten years afterwards. It was with a feeling of much satisfaction that I was enabled to liquidate my indebtedness and, as it were, to get a fresh start.

My efforts to obtain additional agencies were successful in a small way. I secured the agency of the Enterprise of Cincinnati, in addition to the First National of Worcester, Mass., the Michigan State of Adrian, Mich., and the Meriden Insurance Company, of Meriden, Conn.

I cannot refrain from mentioning Mr. Leslie P. Voorhis, who at this time was my principal employee, and was a young man whose intelligence and faithful attention to business I have never had excelled among the large number of young men who have been in my employ since the time I refer to. He subsequently became cashier and bookkeeper for the western department of the Springfield.

I found in endeavoring to develop my agency business, that the very great timidity and apprehension existing among insurance companies was a serious difficulty, as they not only limited the amount that they were willing to write on a single risk, but in addition to this, limited the aggregate amount
which they would accept in the whole business district, between the Chicago river, Lake Michigan and Twelfth street. It became necessary, therefore, for me to constantly labor for everything in the line of safety from fire, in Chicago, and also to do all I could to have the newspapers and the insurance press keep continually recording progress made in the direction of safety, with the idea of allaying the general fear of another conflagration.

"A burned child dreads the fire." This maxim is not only an old one, but I found in my case that it was a very true one. I published a little circular detailing, to the best of my ability, what had been done to enhance the safety of the city, which I used with several insurance companies whose agencies I had or whose agencies I wanted, and was considerably gratified to be called on for copies of it by some of the older heads among the local agents, who found something in this little leaflet that they could use to advantage, but who apparently, in most instances, were disposed to look down on my methods as those befitting a beginner only.

Order slowly came out of chaos, and by degrees, after numerous visits of company officers and directors to Chicago, they seemed, to some extent, to have gotten over their "scare." Another development was the disposition manifested by the National Board of Fire Underwriters to insist upon all its mandates and edicts being adopted instantaneously, and without question, as law by the Chicago Board of Underwriters. This was opposed and resented. Some of them were very unwise. The New York companies, the Hartford companies, the Philadelphia companies and the English companies, it seemed, were in four different "camps" with New York in the ascendancy, because that city was the headquarters of the National Board, as well as the headquarters of most of the English companies, and, as a rule, the New York companies succeeded in putting their ideas in force. On one occasion, a com-
mittee headed by Mr. D. A. Heald, then general agent, subsequently president, of the Home of New York, came to Chicago to "pour oil on the troubled waters," and, as I enjoyed the friendship and confidence of Mr. Heald, I was able to play the role of mediator successfully.

The rebuilding of the downtown "burnt district" was now pretty well completed. Immediately after the great fire there were many predictions that it would take twenty years to rebuild the burnt part of the city. The more optimistic portion of the community, however, had expressed the idea that the rebuilding would be completed in three years, basing their conclusions on the fact that the country surrounding Chicago was ten times as great in population and wealth as it was in 1840, when Chicago first amounted to anything, as a city, and base of supplies for the country surrounding it. They argued that, consequently, as it had taken thirty years to build up Chicago, with the country as it had been in those thirty years, now that the country was ten times as great, Chicago ought to be restored in one-tenth the time that it took to build the city up. This proved to be almost correct.

Prior to 1870 the insurance agencies were nearly all located on La Salle street, north of Madison street, being mostly on the "South Side" of the city. My office at 141 La Salle street was the first agency to locate south of Madison street, although there were several of the local companies, such as the Republic and Lamar, which had taken offices south of Madison street at that time. When I resigned the agency of the Phenix of Brooklyn, my office was located at 160 La Salle street. I wanted to get an office as near as possible to where I had been, so I took a basement office at 166 La Salle street. After being there about two years, I moved back to 141 La Salle street, where I had been before the big fire of October, 1871. The fire insurance business both in the city of Chicago and in the West was steadily undergoing a
Appointed Agent of Springfield.

process of growth and development. At St. Paul, Minn., the St. Paul Fire & Marine Insurance Company, at St. Louis, the American Central Insurance Company, and at Chicago, the Traders' Insurance Company, each commenced to develop an agency system and all seemed to be well managed and were generally classified by agents in soliciting business as "good" companies. Before this, no "western" company as a rule was spoken of except in a disdainful manner as "one of those small western concerns."

The New Orleans companies had, in the small circle of people who were cognizant of the facts, established a good name for themselves by their prompt payment of all their Chicago losses in the fire of 1871, but the management of the New Orleans companies seemed to be very provincial. They were afraid to take advantage of the opportunity that existed for them at that time to do a successful agency business. The class of business now known as "surplus line" business was then known as "underground" business, as it was strictly illegal in most of the states, but this class of business was accepted to some extent by some of the New Orleans companies. Cincinnati, St. Louis and Louisville had some small insurance companies, few of which wrote any policies on Chicago risks or in fact on any risks outside of their home location. These companies, like those in New Orleans and Memphis, did quite a business in the inland marine line, that is to say, insuring steamboats and merchandise carried thereon on the Mississippi river and its tributaries, but, as a rapid development of the railroad system shrunk up the inland marine business very largely, a few of these companies established agencies in Chicago. One of the drawbacks in the case of the New Orleans companies was the heavy license imposed on companies from other states by the state of Louisiana and the fact that the Illinois law had a reciprocal provision which required the same amount of license to be paid to Illinois by the Louisiana companies for the purpose of doing business legally in Illinois.
Chapter XXIII.

Phoenix of London Agency.

In the summer of 1879 I noticed in an insurance journal an item to the effect that the Phoenix Assurance Company of London had resumed business in the United States under the management of Messrs. Irving, Frank & DuBois, of New York. I immediately packed my grip and took the first train for New York. I called on my friend, Henry E. Bowers, who was then United States manager in New York for the North British & Mercantile and asked him to introduce me to the new managers of the Phoenix. Mr. Bowers thought that I would do better by calling on them without an introduction, which I proceeded to do. I met Mr. Du Bois, who informed me that I would have to see Mr. Irving. On sending my card to Mr. Irving, I was informed that he could not see me, as he presumed that I wanted to see him about the Chicago agency, and, as he already had applications apparently from every insurance man in Chicago for the agency, he would do nothing about it until he came to Chicago, which he expected to do in a few weeks. I sent word to him through Mr. Du Bois, that as I had come a thousand miles solely to have an interview with him, I would be very glad if he would give me a few minutes only of his time. Mr. Du Bois said that he would try and induce him to do so, as with a message precisely similar to mine, when he had been in Chicago recently, he succeeded in getting an interview with the management of a large railroad there, with the result of obtaining the insurance on the railroad. Mr. Du Bois after a few minutes' conversation with Mr. Irving came back and told me that Mr. Irving would see me. I then explained to Mr. Irving why I thought that my agency was the best opening for
the Phoenix of London in Chicago, that I had represented the Phenix of Brooklyn for about eight years, that my association with a company of the same title would be beneficial both to the company and myself, that I had no English company in my agency, and that on account of the prompt payment of their large losses by the Liverpool & London & Globe Insurance Company and the North British & Mercantile, English companies were very popular in Chicago. I also said other things which I thought would influence him in my favor. He had evidently been strongly solicited to appoint numerous other persons as Chicago agents for the Phoenix, and I left his office without very much confidence as to the result of my visit. I got as many prominent people in New York as I could influence, directly or indirectly, to agree to see Mr. Irving and say what they could in my favor. On my return to Chicago, I systematically went to work to get letters from as many leading concerns as possible written to Mr. Irving in my favor. As he was the nephew of Washington Irving, it occurred to me that if I could pull some literary “string” on him, it would be a good thing; but the only literary man I knew was Mr. Samuel L. Clemens, of Hartford, Conn., most generally known to the world as “Mark Twain.” My acquaintance with Mark Twain was largely through a friend who was one of his companions on the “Quaker City” Holy Land Expedition, so well described in Mark Twain’s book, “Innocents Abroad.” I wrote to this friend, Wm. F. Church, of Cincinnati, who has before been alluded to, and asked him if he thought he could induce Mark Twain to write a letter to Mr. Irving in my behalf. Mr. Church replied that he had done what he thought was most judicious in the matter.

I met Mr. Irving on the street in Chicago several months afterwards and learned that he had been in Chicago several days, and, as he had not yet called on me, I became quite despondent as to his intentions in regard to my application for
the Phoenix agency. He did call a few days afterwards, but there was nothing in what he said to indicate what he proposed to do. I learned of his making inquiries as to me from several of my friends, and one prominent attorney of Chicago, Mr. Thomas Hoyne, after Mr. Irving's departure from the city, called on me, told me who he was, and said that he had been glad to speak well of me to Mr. Irving after inquiries that he had made, subsequent to Mr. Irving's call on him for information concerning my standing and reputation in this community, and my ability as an insurance man. This raised my hopes a little. A few weeks later I received a telegram from Mr. Irving requesting me to meet him at the Southern Hotel in St. Louis, and stating that I was appointed agent, but must not make the fact public until after I had seen him. I met him in St. Louis and was told by him that he had no less than forty-four applications for the Chicago agency of the Phoenix, and some of them were so strongly pressed that he had referred the whole matter to the company's head office in London, with the recommendations, etc., connected with each application, and the result was that my appointment had been decided on by the home office. He said as far as he was concerned, that the letter from Mark Twain to him had quite as much influence as anything else. I told him I had not personally requested Mark Twain to write him, to which he said that he knew that, but Mr. Church of Cincinnati had forwarded a letter, which I had written to Church, to Mark Twain, with a strong personal endorsement of me, and that underneath that Mark Twain had written, "I don't know Critchell very well, but what Church says I swear to."

Mr. Irving said that the point with him was, that, if I had the ingenuity enough to go so far around as to get what influence Mark Twain might have with him in my favor, he thought the same ingenuity ought to make me a successful agent for the Phoenix. This was very complimentary to me,
and then Mr. Irving gave me the company's statement and the papers required for complying with the Illinois law, which he requested me to file at Springfield, Ill., the state capital, and get the license for the company to do business. I supposed, of course, the papers were all right and took the train the next morning for Springfield, where I succeeded in getting the license in a few hours, notwithstanding there was a serious omission in the papers, which was temporarily waived on my written agreement, signed as "attorney" for the company (the appointment to which office was with the papers), to rectify it within sixty days. On my return to Chicago I was complimented on my success and proceeded to make the most of my opportunities. The Phoenix had, prior to its entering business in the United States, been reinsuring one-third of all the risks in this country assumed by the North British & Mercantile of England, but the passage of a law by the New York legislature prohibiting reinsurance in companies that did not comply with the New York law, had compelled the North British to cease its reinsurance in the Phoenix, which was the main cause of its opening up direct business in the United States, after the long interval since its withdrawal from business in the United States. The Phoenix was the first English company to commence business in the United States, in 1804, but it had ceased business in this country prior to the breaking out of the Civil War, except for the few years that it reinsured the North British. In this way, of course, it did an indirect United States business, which cost the company, by the way, about $600,000, as its reinsurance loss on the North British losses by the Chicago fire of 1871.

The following Christmas I sent to Mark Twain some prairie chickens, writing him at the same time, sending my letter by mail, that I had been appointed for the Phoenix, and attributed it to some extent to his kind offices in the matter. I received a reply from him reading about as follows:
"Dear Mr. Critchell:

"Here's fun and more of it. Your prairie chickens came before your letter did, and I at once jumped to the conclusion that they had been sent by our mutual friend, Robert Law, of Chicago, who has frequently sent me chickens for Christmas, so I telegraphed my thanks to Law. Now I want you to see him and tell him that I don't take back any of those thanks, but I want him to add them to the old account. In the meantime, I want to say to you that the chickens came in time for our Christmas dinner; they were very good and I am glad you got that agency."

(Signed) S. L. Clemens.

I met Mr. Law a few days afterwards, and asked him if he knew a man named Clemens living in Hartford, Conn., to which he replied he did, and he thought he had "more gall than any man living;" that he had, in previous years, as an admirer of his writings, sent him some prairie chickens for Christmas, and now on this past Christmas, when he had not sent him any, he received a telegram from him thanking him for chickens which he hadn't sent. "Now," he said, "what do you think of that?" I told him that "there was the explanation," handing him Mark Twain's letter, which, after he had read, he laughed over a good deal, and said that "we would have some fun over that." So a few days later Mr. Law gave a dinner party at the Union League Club in Chicago, to which about a dozen guests were invited, including myself, and during the party, he told the story and called on me to read the letter, all of which was very funny.

At this time the establishment of second and third agencies for one company in the same city was a new proposition, particularly when it came to more than two agencies in Chicago. For some months after my appointment as agent of the Phoenix, I transacted all the business with the New York office, but the company after a short time decided to open a western department, which was placed under the management of Mr.
E. B. Clark, assistant to Mr. Irving, who came from New York to take charge of it. Mr. Clark was a “gentleman and scholar.” Both he and the western manager of the Springfield began to be importuned for “second” agencies in Chicago, to which plan I entered the strongest objections that I knew how to, claiming—which claim I most sincerely believed in—that the existence of another policy writing agent in Chicago would necessarily seriously interfere with the exercise of a proper discrimination in risks by me, as in considering a risk I would be forced, before declining a risk which I did not thoroughly approve of, to consider whether it would be accepted by the other agent. This and other arguments which I brought to bear on the case, as well as a favorable loss record, prevented the establishment by these companies of other agents to compete with me in Chicago.

As the companies whose agencies seemed desirable were getting to be pretty well settled in Chicago agencies, the constant efforts of applicants for second agencies either to enable the applicants to write new insurance which they might secure, or to put them in a position to get the full commission on lines which they had been “placing” with other agents on brokerage, were very strenuous; but, thanks to the apparent faith which my immediate principals had in my successful conduct of the business, these efforts, as far as my agency was concerned, were ineffectual, so my agency began to be known as a “sole agency office.”

My business grew so that it became necessary for me to take in as partners my two brothers, Walter, who had been with me as clerk for some years, and Charles R., who had been traveling as a special agent for an insurance company in the West, making the firm R. S. Critchell & Co.

I resigned the western general agency of the Meriden Insurance Company of Connecticut, as the amount of labor and care in looking after it was greater than the emoluments derived from it warranted.
Chapter XXIV.

Union League Club.

In 1880, my friend Ira W. Buell, who was also my attorney, informed me that a new ‘downtown’ club might be started, and he was going into it and would like to have me join. From his description of the plan and the men who were to go in, I concluded that it was to be rather a high-toned Republican political club. I told Mr. Buell that I would be glad to put my name in, if the club would develop into a social club downtown, with a restaurant attachment, to which he said that, of course, the club will develop into whatever its members might determine, that the active man in going around and working up a membership for it was an old gentleman named Salisbury, whose object chiefly was to get a place for himself as a sort of a ‘care-taker’ of the club rooms, for which he could get some compensation. At this time, the growth of the city having proceeded with great rapidity, there was a real demand for a gentleman’s club in the heart of the city, in addition to one already existing, which would conduct a first class restaurant, and whose membership would be exclusive. I was the eleventh person to sign the call for a meeting, to establish the Union League Club, which, after organizing, seemed to grow fast, and the organization was soon completed at meetings which were held about once a week in the evening at the Club Room of the Sherman House. Mr. L. L. Coburn, a prominent attorney, was elected, at the first election of officers, president; a vice president was elected for each division of the city and one for the suburbs, the latter position being given to me; Mr. William Penn Nixon, editor of the ‘Inter Ocean,’ was elected treasurer, and Mr. E. R. Bliss secretary. The most
active members at this time were Messrs. Ira W. Buell, A. L. Coe, L. W. McConnell, and S. M. Moore, and the club was rapidly built up as a gentleman's social club, political, but not strictly partisan.

We rented rooms in what was then known as the Honore Block, 204-206 South Dearborn street. The strictly partisan "dyed in the wool" Republican politicians like John Wentworth, Phil Hoyne, Judge Bradwell and others, whom old man Salisbury had got in at the start, did not sympathize with the social and restaurant feature at all, and, to get the restaurant started, it became necessary for me, with a few other men, to sign a written guarantee to be responsible for all of the costs of outfitting the restaurant beyond the amount of cash on hand in the treasury, which was as much as these gentlemen who were on the temporary board of directors would vote. When the signers of this guarantee found that the bill amounted to $12,000, we had some very cogent reasons for accelerating the building up of the club, as the initiation fees, although then only $50 each, were needed for this purpose. Applications for membership were voted on by the whole club, at each meeting, by secret ballot. They were very numerous and two-thirds of them were rejected, and even with that large preponderance of rejections some persons were voted in so much against the wishes of some members that resignations of those members followed.

The club commenced to be very popular and a limit to the number of members was fixed. The initiation fee was soon raised and projects for a clubhouse to be owned by the club were numerous. Some famous entertainments were given in those rooms in the Honore Block by the club, among them being receptions to James G. Blaine, Secretary of the Treasury Windom of Minnesota, and the Illinois members of Congress. At this last one, E. G. Keith, the president of the club, presided, the "silver tongued orator of Illinois," Ex-Governor
Oglesby, and others, including General John A. Logan, made addresses; the affair was very successful in itself, as well as giving the club a good deal of prestige. During the first year of the club's existence, it fell to my lot to preside at nearly all of the meetings, on account of the absence of the president and the other vice presidents. I had some decided views about the management of the club, which differed somewhat from those of many others, and I was sufficiently interested in the success of the club, which I felt depended, to some extent at least, on my views being carried out, to make it a habit to be present at club meetings. One of the most important things to my mind was the exclusion of Chicago visitors who were not members of the club. The political element were quite willing to have everybody allowed the privileges of the club at all times, which would from my standpoint have made the club so common, and cheap, that there would be no object in joining it.

On this issue, largely, turned the second election of officers and directors, those who were elected favoring the policy of exclusiveness. At this election I was made secretary of the club, and the ticket on which I was elected was composed of men who as officers and directors represented the idea of an organization more social than partisan, and the partisan and office seeking element were ignored, thus giving the club a distinct feature other than what some of those active and prominent in the first year of the organization desired. The initiation fees and dues were considerably increased, but, notwithstanding this, the membership grew very rapidly, and the popularity of the institution was such that one or two so-called "clubs" made overtures to join the club as entire bodies, which overtures were rejected, as the club was now large enough to make certain its continued existence, the character and standing of most of the members was of the very best, and its restaurant feature was a success.
Chapter XXV.

BUILDING UP OF CRITCHELL AGENCY.

In 1879 I visited Philadelphia, with the object in view of securing the agency of a Philadelphia fire insurance company. I there met Mr. George G. Crowell, then secretary of the Lumbermen's Insurance Company of Philadelphia, a medium sized, but very good company. Mr. Crowell and myself soon became quite friendly and he promised me that he would come to Chicago, if his board of directors would agree to it, and look over the city with the idea of establishing an agency in Chicago for the Lumbermen's. The company had no agents at that time, and Mr. Crowell was quite familiar with the agency business, as he had been associated with his father, who was the secretary of the Pennsylvania Fire Insurance Company, which company had many agents.

The directors of the Lumbermen's viewed the idea of an agent issuing the company's policies placed in the agent's hands, already signed by the officers and ready for delivery, with some apprehension. Mr. Crowell, however, visited Chicago and his visit resulted in my being appointed agent for the company. This was the first agency I held of a Philadelphia insurance company, and from it, afterwards resulted my connection with a number of other Philadelphia companies, to-wit: The County Fire, the Spring Garden, the Union and the United Firemen's, for all of which I acted as agent, and also was the cause of my being appointed manager of the western department of the Insurance Company of the State of Pennsylvania. Mr. Crowell at a subsequent period became president of the company. The western department was closed after operating several years with a net profit, at the close of the department, to the company of nearly a hundred thousand dollars.
A question which I had to settle upon becoming manager of the western department of this company was whether it should be operated in the "Western Union" or outside of the Union. As all my associations and affiliations, both as local and special agent, had been with companies belonging to boards of underwriters, and as my principal companies as Chicago local agent, were Union companies, it was natural that I should operate the State as a Union company, so I became a member of the Union. At the semi-annual meetings of the Union, which operated mostly in the western states and to a limited extent in the southern states, I met the western managers of all the leading companies of the United States and Great Britain, as well as officers and managers located in the East who had charge of the business of the companies in the Union territory. These meetings were notable occasions. They usually lasted two or three days and the questions which were discussed were those in which nearly every member had a vital interest, such for instance as salaried agents in large cities, the number of agents in cities—after a limit in the number of the same had been agreed on—and the amount of commission to be paid. These debates, while always courteous, were frequently marked with flashes of criticism and wit, of praise and censure, which made them interesting. Among the leading men who took part in these forensic debates, Judge Eugene Cary, of the German American of New York; Mr. F. C. Moore, president of the Continental of New York; George L. Chase, president of the Hartford; George F. Bissell, western general agent of the same company; H. M. Magill, western manager of the Phoenix of Hartford; S. P. Blagden of New York, United States manager of the North British, and John H. Washburn, president of the Home of New York, were skilful and noticeable. The meetings were of a sociable character to quite an extent, and while, of course, like all other meetings, much time was lost in
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listening to long and empty speeches made by men who seemed rather desirous of making themselves conspicuous than of really convincing anyone, yet on the whole the attractions were such that few members were absentees. The meetings were usually held at convenient places, like Niagara Falls, N. Y.; Detroit, Mich.; St. Louis or Louisville. After several years' connection with the Union, as western manager for the State of Pennsylvania and the Teutonia of New Orleans, the Union adopted a rule that no local agent of Union companies could be either manager or officer of non-union companies. This rule was passed just after it had been decided that the interest of the two companies named, of which I was western general agent, would be better conserved by their being out of the Union than in it, so upon the passage of this rule by the Union, I decided to resign my general agency business and devote myself entirely to my city business in Chicago.

My friend, Thos. F. Goodrich, who had been with the German American of New York, in its agency department, was elected secretary of the Niagara Fire Insurance Company of New York, and in that capacity was placed in charge of its agency department. This company had at the time three general agencies in the West, one in Chicago, under Mr. David Beveridge; one in Cincinnati, which had in charge Ohio and Kentucky, and one in Detroit for the state of Michigan. He decided to close out these three small departments and consolidate them into one, to be located at Chicago. This was done, Mr. I. S. Blackwelder being put in charge of the one general western department. The Chicago agency was transferred from the parties who had held it to my agency, and for a long period of years I represented the company successfully for the city of Chicago. The company gave me a handsome testimonial in recognition of the profitable results of my agency, which continued until the resignation of Mr. Goodrich, who in the meantime had become president, when the numerous
changes of policy in the company's affairs caused me to resign the agency. While acting as agent of the Niagara, I was also appointed agent of the Caledonian Insurance Company of Scotland, which company for a time was closely associated with the Niagara in its American business. The agency of this company I found not to be particularly pleasant or satisfactory, but I held it up to the latter part of 1901, when I ceased to represent it on account of the differences of opinion which came up between the American manager and myself.

The agency of R. S. Critchell & Co. had by this time become recognized as one of the growing agencies, and, while we had not sought to do much of a brokerage business, I commenced to turn my attention somewhat to that line, as well as representing companies alone, as part of the business. My policy was all the time to make good results for the companies and, as my efforts in this direction had been somewhat successful, I was able to restrain the constant disposition of the company managers to have other agents than myself or my firm do business for my companies in the city of Chicago.

My brother, Walter Critchell, had been compelled to dispose of his interest in the agency to me and go to Florida on account of his health. His place was taken by another brother, John Critchell, who came to Chicago for the purpose and who developed great ability as a "business getter." Charles R. Critchell later on gave up his interest in the agency and went to Colorado. I took in in place of the outgoing men, Mr. Kosuth Marks, who had been with the agency of W. H. Cunningham & Co., and Willis S. Herrick, who had been with me as an employé for a number of years, commencing as office boy.

The firm of R. S. Critchell & Co. secured the entire placing of the lines of several large mercantile establishments in Chicago, and our business became quite large, and my health as a result was detrimentally affected by the constantly increasing cares of the business.
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My experience had been so long in the special agency, supervising and adjusting departments of the business that it was a little difficult for me to become a successful local agent, per se, as it was more natural for me to look for the bad features of a risk than to secure a considerable number of risks; but my constant experience, while it liberalized my agency work, never overcame my cautious tendencies in accepting risks, according to my recollection, nor caused me to accept a poor risk because either the companies were crowding us for more business, or because the commissions on the premium were attractive.

Our agency was now developing rapidly, both in the way of getting agencies of companies to represent and in growth of business.
Chapter XXVI.

TRIP TO EUROPE—LONDON LLOYDS.

In the summer of 1886 a large publishing and printing house in Chicago burned out. My firm had charge of their insurance business. There were several other occupants in the building in which they were tenants, and the aggregate amount of insurance needed by the various occupants, as well as that required on the building, which was a large one, made the total insurance considerably greater than could be secured in the American market. We had been solicited for business by brokers in England in cases of this kind, and, as there was no other means of getting the insurance that our customers needed, we placed, through English brokers, quite a considerable amount, on the stock and machinery, in the London Lloyds and in some companies in Holland, Belgium, etc. The "warranty" then required by the London Lloyds, was that three British companies lawfully represented in the United States should be "on the risk." No amount carried by these companies was designated, neither was the "identical" property which they insured stipulated to be the same as covered by Lloyds. In our case, the Lloyds insurance was on stock and machinery, whereas one of the prominent English companies that we quoted as "on the risk" covered boiler and engine alone. When the loss was adjusted, which proved to be total to the insurance, all the companies regularly represented paid promptly, and we forwarded to the English brokers proofs of loss, with certificates of such payment. This brought back to the parties insured various propositions from Lloyds brokers offering to collect their claim on Lloyds for 2 per cent on the amount of the claim. The parties burned out made me a proposition to pay me the amount equal to the commission
which the London brokers demanded if I would go to London and make the collection for them.

As this would, apparently, more than pay the expense of the trip, I accepted the proposition, being furnished with all sorts of certificates as to the correct amount of the claim, the loss payments that had been made and also certificates giving me full authority to collect and receipt for the money. This looked to me like a favorable opportunity to familiarize myself with the English Lloyds system and to make the acquaintance of the English companies, as far as I could, as well as giving me an opportunity to make an ocean trip, which was something I had long desired to do. I sailed from New York as soon as I could get ready, on the steamer "Celtic" of the White Star line, which was then considered a first class vessel, although it took nine days to cross from New York to Queenstown. My trip over was what was called, "a mill pond passage" and was very delightful. So many ocean voyages have been described that I will not undertake to go into any details of mine on this occasion, excepting one incident.

I had purchased for the purpose of making a present to a relative in England, a revolver, of a pattern which was new to me, and, when a few days out, I found I could not operate its mechanism; so I asked one young Englishman, who belonged to a group of his fellow countrymen, who seemed to "flock by themselves" pretty generally, and who were returning to England from cattle ranching in Wyoming, if he understood that make of revolver. As he returned an affirmative answer, I took him to my stateroom and after he had shown me how to handle the revolver, he asked me "where my wife was." This question I told him I thought was a queer one, because I did not know how he could assume that I had a wife. He said that he supposed that a lady with whom I had promenaded the deck some, was my wife. This lady, by the
way, was the wife of a Chicago pork packer and had six children on board, was older than myself and I had introduced myself to her as being the only other Chicago passenger, according to the printed passenger list. I said to Mr. Young Englishman that that lady was not my wife, but I would have to inform her at the first opportunity of what he had said, so that she could cease promenading the deck with me any more if she wished to cease. I then asked the young Englishman why it was that the group of young men, which he seemed to spend his time with, kept themselves so aloof from the young ladies, of whom there were a number among the first cabin passengers. He said the reason was that "they were not acquainted with them." I told him I was not acquainted with them either, but nevertheless I would proceed to get acquainted within the next twenty minutes and would introduce him and then he could introduce his friends. He seemed to be a little doubtful about my being able to make this acquaintance in so short a space of time, and I told him I would wager the cigars for the party that inside of twenty minutes from that time, I would be on speaking terms with any young lady on the vessel that he might designate. He described one, who sat at the same dining table with me at meals, but to whom I was a total stranger, having never exchanged a word with her, nor with anyone that knew her, as far as I was aware. All that I knew about her was that I had heard her say to a gentleman at the table that she was going over with her brother to visit the Inter-Colonial Exhibition, then in progress in London. We immediately proceeded to the deck, where I found most of the passengers had gone forward to see, what was reported to be, a whale, off the port bow, the young lady in question being amongst them. I got the deck steward to place my steamer chair next to the one which the young lady had vacated, and then I sat down in her chair. She soon came back and stood hesitatingly, a minute, where-
Trip to Europe—London Lloyds.

upon I rose and said that I had made a mistake in the chair and sat down in my own chair immediately adjoining. After a slight conversation about the whale, I commenced an argument about the relative merits of American and English exhibitions, in which she of course defended and upheld the English exhibition and, while this argument was at its height, my Englishman and his friends passed by. I looked at my watch and found I had a minute or two to spare—inside of the twenty minutes. I then said to the young lady that I could not understand why those young Englishmen, who appeared to be very decent fellows, should spend all their time playing "shuffle board" with each other, and avoiding the ladies, and that, if she did not object, I was going to introduce some of them to her. She returned a non-committal answer, and I excused myself and went to the smoking room to get my cigars, which I got. Introductions followed, and I saw but little more of this young lady, and only remembered when I got off the steamer and got on the tender to land at Queenstown, that this girl called down to me "to bring her a piece of the Blarney Stone" from Blarney Castle (which nearly all the passengers disembarking at Queenstown intended to visit), to which request I returned the answer that I would have to decline because she would be sure to think it was "sham-rock." This little joke seemed to amuse the passengers whom I was bidding good bye to, as they remained on board the "Celtic" to go on to Liverpool, while a few of us decided to put in Saturday, Sunday and Monday, in seeing what we could in that time, of the south of Ireland. It took the vessel nearly twenty-four hours to run from Queenstown to Liverpool and Monday was a "bank holiday."

My first stop in England was at Manchester, where, having lost the key of my trunk, I sent for a locksmith to get a new key, and he surprised me by coming to the hotel, shouldering the trunk and carrying it off to his shop to fit a key to the
lock, instead of bringing some keys to the hotel. He informed me that he would rather carry my "box" than to run back after keys. This seemed to me to be a stupid plan. I left some of my policies with a broker in Manchester, as he had placed the same and professed his ability to promptly collect. I then proceeded to London, where, after presenting several letters of introduction, I placed the majority of my Lloyds policies in the hand of another broker, who, to my astonishment in a few days reported that there was some "hitch" in payment of the claim for loss.

I was much interested in visiting the Lloyds chamber in London. It is a large hall, fitted up on the sides with small open offices, each one of which contained a two-sided desk, at which sat an "underwriter" with several clerks. A fence and gateway across the hall near the entrance, barred admission, especially as the gateway was guarded by a porter or watchman, in a red uniform, who, as anyone came to the gate, inquired who was wanted. Upon giving the gatekeeper the name of the person desired, the gatekeeper called out, in a loud voice, the name of that person three times, whereupon the party called for, or his representative, came to the gate and ushered the visitor inside the enclosure.

Near this gate on a large inclined desk was an immense book with a sign above it, "Losses." Every underwriter, or broker, on coming into the room, stepped up to this book and scanned it carefully, as it contained information fresh and important, of disasters to vessels on every sea as soon as the same became known; and as the great bulk of the Lloyds insurance is marine, it will be readily perceived why each underwriter or broker was interested. The fire business is altogether secondary and subordinate to the marine.

I was introduced to a good many of the underwriters on Lloyds and had their system of doing business explained to me. When a broker gets an order he enters it, with the partic-
ulars, on a piece of paper called a "slip," and passes around the chamber, or has one of his clerks pass around, offering each subscribing member a part of the risk, and they put their names on this slip, with the amount they take until the whole amount is placed. Policies are subsequently written up and signed, each subscriber signing for as many names as he has authority to act for, the precise amount each name is responsible for being placed opposite the name and each broker signing for a group. They have a periodical settlement day, about once in two weeks, in which the various members are credited by each one with the amount of their premiums and debited with the share of losses due from them and the balance paid accordingly.

While the deposits required from underwriting members are for the security of marine risks only, it is quite clear that a subscribing underwriter would be discredited if he refused to pay his share of a fire loss. There is in connection with Lloyds quite a library of books pertaining mostly to marine insurance, and also a good restaurant. A great many of the men, whose names form parts of the group signed for by brokers, are men of wealth and various occupations in life, who rarely appear in the Lloyds chamber, but receive at the end of each two years a statement from their brokers, with remittance for their profits for the period or a demand for the amount due from them for losses, if same exceed premiums.

After about a week's waiting, I was informed that the "committee," consisting of the first three men who had signed their names on the Lloyds policy on which I was seeking to collect losses, had denied liability on the ground of misrepresentation of risk or of warranty. They, it seems, made up their minds that because certain companies that had been described to them as being "on the risk" were not on the stock and machinery part of the risk, which was all that the Lloyds policy applied to, therefore deceit had been practiced on them
and, for that reason, they declined payment. I at once made a canvass of such of the underwriters on my policies as I could reach and explained to them that in America the expression, "on the risk" meant any part of the risk, whether it was stock, machinery, engine and boiler, or store fixtures, and that no deceit had been intended, nor had any been practiced on them, as the rate of insurance on these various items was the same. My efforts were a little bit handicapped by the fact that another firm was burnt out in the same building at the same time, had a small amount of insurance placed in Lloyds by some New York brokers, where an attempt to deceive was so manifest that it could not be excused or mistaken. This consisted in placing several policies for trifling amounts, say two hundred and fifty dollars each, in several "lawfully represented" English companies, for the purpose, evidently, of carrying the letter of the warranty without complying with the spirit of it, inasmuch as the warranty required only that three legally represented British companies should be "on the risk" without requiring any particular amount carried by such companies.

After a great deal of discussion, in which I found several of the Lloyds people very fair minded and high toned, I succeeded in collecting about twenty thousand dollars and put the rest of my claim in the hands of attorneys. I then went to Brussels in Belgium, from which I had been waiting for a remittance of five thousand dollars on a policy in a certain Belgian company, which, from all reports, had failed. I secured the services of the American vice consul at Antwerp, Holland, a nearby city, to act as an interpreter and had an interview in Brussels with the board of directors of the Brussels company. It appeared that the company had been organized by its promoters getting the names of some prominent people to serve as directors, and by this means getting in some of the neighboring farming community and small merchants, as
stockholders. I was advised that the claim was not worth very much, on account of the weak financial condition of the company; so I made an offer, through my interpreter, to sell it to any individual member of the board of directors at a discount of 20 per cent. A counter offer was made by one of the board, which I accepted, so I was able to collect in this way 60 per cent of the policy from a farmer who bought the claim. I was informed subsequently that he never realized anything on it. After my return to Chicago, in the prosecution of the suit brought against the English Lloyds by the attorneys whom I engaged, the representative of every English company doing business in Chicago, over twenty in number, testified, before the British consul, that their understanding of the meaning of the phrase “on the risk” was any part of the risk in the same building. When this testimony went before the “committee” of the Lloyds members, who were acting on my claim, they not only paid the amounts due, but also paid all the legal expenses and lawyers’ fees, so I collected the whole sum for my clients.

I was surprised at the formality observed by London business men. Each business office that I called at, seemed to have two rooms, one private and the other in charge, generally, of an office boy, for callers. On asking the boys if Mr. Blank was in, the boy asked for my name or my card, and in a few minutes, generally after going into the private office, returned with a message that Mr. Blank would see me next Thursday, or some day two or three days off, at ten o’clock. As some of the persons I called on were to my knowledge not overburdened with business, this custom grew annoying to me, so I tried to circumvent it by saying when I gave my name or card, that I was in haste and could not call a second time. This plan worked well, so the absurd red tape was cut short, in some instances at least.

I met at the “American Exchange” (“Gillig’s”) near Charing Cross, quite a number of Chicago people and found
that most of them were anxious to visit Parliament, which was then in session. I had a general letter of introduction from the Secretary of State (Mr. Bayard, as I remember) to American consuls, which I presented to the United States consul in London, stating to him that I wished a pass to visit Parliament. He said he would be happy to put my name on his list, that he had two passes to use for each day. I asked him how many names were on his list, and, as I remember it, he said about four hundred. I thanked him, but said he need not put my name on the list. I then visited the Phoenix Assurance office, to whose urbane secretary, Mr. McDonald, I had a letter of introduction from A. D. Irving, United States manager, and stated to Mr. McDonald my desire to visit Parliament. The result of this was that he obtained for me a pass to the Speaker's Gallery from Sir John Lubbock, who was an M. P. and a director in the Phoenix. I visited Parliament in the evening. It was very hot and while I was interested in the debate, which was on the Scottish Crofters (in which Mr. Balfour took a prominent part), the suffering which the Speaker endured from the heat, with his immense wig, and the constant efforts of the Irish members to bring the "wrongs of Ireland" into debate and the summary "squelching" of the Irish members, interested me greatly.

On my return to the Langham, the hotel where I was stopping, I found myself unable to sleep, partly from the heat and partly from worrying about the delay in my Lloyds collections. I had my room changed, as it seemed to me the room I at first occupied was so close to a church tower which had a chime of bells striking every fifteen minutes, that the sound of the bells so close to my window kept me awake. The housekeeper, who showed me the room I subsequently occupied, inquired why I could not sleep, and, when I informed her, she pointed to the illuminated tower of the Parliament Building and said that the light indicated that Parliament was then in session. She also advised me to drink a pint of half and half
Trip to Europe—London Lloyds.

(porter and ale) and to put my mind on Parliament doings and not worry about what disturbed my rest, saying that if I followed her direction, she would guarantee that I would sleep. I found her advice good and went to sleep, but did not try to visit Parliament a second time in the evening. I was struck with the prominence of females in important positions in London hotels, the chief clerk at the Langham, for instance, being a woman.

Another thing that struck me in visiting the fire insurance companies in London was, that the managers or superintendents of their agency departments were men of considerable versatility, of business ability, education and character. I was informed that the managers or deputy managers, as a rule, could read and write several languages, such as German, French, Spanish and Dutch, in addition to English. This was necessary on account of the different countries in which they did business, London apparently being regarded as the insurance center, as well as the general financial center of the world. In calling at some offices, I found that the manager and deputy manager of one company always seemed to be closeted together at a certain hour daily, the explanation for which was given me by the statement that all policies of £2,000 or over on which any question existed, were passed on by a conference of these two men, while policies of under that sum were passed on by the deputy manager individually.

While my European trip did not at the time accomplish results to my entire satisfaction, I felt that I had seen a great deal of the insurance world which in no other way than by a personal visit, could have been seen by me. I was struck by the low rates prevailing in London and Paris, and saw, therefore, why the companies went away from England for business. In addition to the low rates the competition was very close.

Most of the company managers that I met were exceedingly bright men.
Chapter XXVII.

Comments on Value of Agents' Services.

It has often occurred to me, that the province of a local insurance agent in a large city is only limited by his activity of mind, his opportunities, his standing in the community, and his sense of duty (if he has any) to his companies.

In the city of Chicago, many of the local agents were men of ability whose time and thoughts often were considerably occupied with matters of state and local legislation affecting underwriting interests.

Of course, they receive no compensation for giving attention to such matters, but, indeed, were quite apt to receive instead, criticism, from some general agents or managers for doing what the general agents or managers should have done themselves, but the time of these general agents and managers seemed so much occupied with routine matters and petty details, and, in addition to this, they had much less acquaintance with public men than the local agents had.

There were many persons acting as general or special agents, who apparently thought that their titles or positions necessarily involved a monopoly of knowledge on most matters, and also considered that local agents were quite inconsequential. This class of men has grown beautifully less in late years. To illustrate my idea on this subject, I will relate one incident. The state of Illinois for many years imposed no direct tax on fire insurance premiums, the only tax provision on premiums being a reciprocal clause in the state laws, to the effect that if the state of Pennsylvania, for instance, imposed a tax of 3 per cent on premiums of Illinois companies doing business in
Pennsylvania, then the tax on Pennsylvania companies' premiums in Illinois was the same. This reciprocal, or retaliatory, tax was the only tax on premium receipts for about twenty years after the Chicago conflagration of 1871. Then the Illinois legislature passed a law empowering cities having organized fire departments to require all insurance agents to report to the city authorities annually the amount of premium receipts for each company, on which the agent was required to pay a tax not exceeding 2 per cent on the gross premiums.

The Chicago city council promptly passed an ordinance under this law requiring returns of premiums by the agents and the payment of 2 per cent thereon for the benefit of the fire department. A committee of Chicago local agents, of which committee I was made a member, was formed to wait on the city council and protest against this tax on account of its excessive amount. We had a great many conferences with the city council. The members of the committee, as I now remember them, were Robert A. Waller, Lewis H. Davis, James S. Gadsden, R. W. Hosmer and myself. After these conferences had occurred many times, extending over a period of several weeks, we succeeded in convincing the city council committee that as the average losses took sixty dollars of every one hundred of premiums, and the expenses took thirty dollars more, the tax of two dollars on the one hundred dollars of gross premiums was equivalent to a tax of twenty per cent on the ten dollars actual net premiums remaining, after the losses and expenses had been paid, and that no business could be successfully carried on and pay a tax of 20 per cent on the actual receipts. The result of this was that the council amended the ordinance so as to make the tax 1 per cent on the gross premiums instead of 2 per cent. In view of the fact that Great Britain imposed no tax on Illinois companies, which might do business in Great Britain, there had been, prior to this time, no tax on the premiums of English companies in Illinois. It oc-
curred to me that, as the English companies were more largely affected by this legislation than any other class of companies, I could with propriety make a claim for my services in getting this tax reduced on the English companies. I did so, but my claim was promptly and positively declined on the ground, as stated to me, that the work had been done "by a committee." This was true, but it was also true that the committee was formed at my instigation and was "prodded up" to its meetings with the council largely through my efforts.

At the end of the year the city council took the subject up again with a view of placing the tax at 2 per cent. No one seemed to take any action in the matter on the part of the insurance companies and I certainly had fully decided not to interest myself in it, by losing my time and neglecting my business any more, personally, when the results of my previous efforts had not been appreciated. The outcome of the last action of the city council was to place the tax at 2 per cent, where it has remained ever since. Of course, I do not know that a second committee on the part of the underwriters would, or could, have accomplished the same results as the first committee did; I simply do know that there was nothing done.

While on this general subject, I wish to pay tribute to the many reforms in underwriting accomplished through the agency of, and originated by, the Chicago Board of Underwriters. General C. W. Drew, Conrad Witowsky, George C. Clarke, C. E. Affeld and other men were conspicuous in these matters. The 80 per cent co-insurance clause and the schedule system of rating had the effect of accomplishing very much for the underwriting system beneficially. It was my own effort and that of a number of other active members of the Board of Underwriters to place the local agent on a standard higher than that of the mere broker, and while seeking to do full justice to the policyholder, to endeavor to educate the public to a sense of fairness towards the insurance interests.
One of my experiences in the operation of my agency at Chicago seems to me of sufficient interest to relate it. While living at Oak Park, a suburb just west of the city, and after I had commenced to get ready to go home for the evening, it being then past five o’clock, the representative of a prominent wall-paper dealer, for whom I had done some business, came to the office and requested me to write $15,000 insurance on wall paper, which had just come in and was stored temporarily in a building on Canal street. I looked up the occupancy of the building on the rate book and found that a portion of it was used for manufacturing organs, so I told the wall paper man that I could not write as much as he wanted, but would write half the amount, namely $7,500, by covering it in five companies for $1,500 each, and inquired if he wanted me to “place” the other $7,500. He answered in the negative, saying he would place it himself. I accordingly made a written memorandum and put it on a spindle, dividing up the $7,500 by apportioning $1,500 each to five companies, on a printed blank. I did not tell the man which companies I had covered it in, but told him that I would survey the risk, or have it surveyed, the next morning, and then either send the policies or report that I did not want the risk; but in the meantime the $7,500 was “covered.”

On my way to the station where I had to take the train for home, I noticed a fire in the vicinity of where I knew this insurance covered, but did not think it was the same place. The next morning’s paper reported that there had been a fire in the building, doing considerable damage, and that this stock of wall paper was considerably damaged. Soon after my arrival at the office the next morning, the same party came in as had been in the previous evening and inquired the names of the companies and amounts that I had covered the risk in, which I gave him. He then told me that after leaving my office the evening before, he had gone to another agency and had made
a precisely similar arrangement with it for the insurance of the other $7,500, but that now, after the fire, the other agency repudiated their obligation, stating that they had merely taken a memorandum of insurance wanted, which they were to accept if the risk on survey proved satisfactory, but they had not "covered" it. I told him that I would notify that agency that there would be a meeting at my office that morning to arrange for adjusting the loss, and that it was my impression that they would recognize the liability if the circumstances were just as he stated. I called the meeting; the other agency attended it but said nothing about non-liability, and the wall paper dealer then made the claim for a total loss, which was clearly improper, as the paper was only damaged somewhat by water and was by no means a total loss. The adjuster on the loss acted for all parties and took possession, by agreement, of the stock and sold it at auction. The result was a loss to the insurance of about 60 per cent.

One of my companies, to which I reported the loss, giving all the circumstances, denied liability, because, it said, I had not informed the party I insured of the fact specifically that any of the insurance was in that company. I thereupon advised that company that I would pay the $900 due the assured from it out of my own pocket, and in future would not accept any business for that company that came in after noon or too late in the day to be inspected the same day, as, owing to the common custom and practice of doing business, it could not conform to the plan of covering risks subject to survey. This caused that company to reconsider and admit its liability. The assured was aware of this question having arisen between this company and myself, and when, after he got a large new stock in a new store and wanted insurance on it, he entirely forgot, or overlooked, having received payment in full on all the insurance which I had taken for him, and also forgot my influence in getting the other agency to admit its obligation after
having denied it. In reference to this new insurance which he wanted, he told me, through a messenger, that he would only accept policies for not less than $2,500 each on his new wall paper stock, and that in the largest companies only. In response to this, I sent him word that he would either accept a policy for $1,500 in each one of the companies in which I had covered him, and which had paid him losses, or all business transactions between him and myself would come to an end at once. The result was that I had no further transactions with him.

The sequel and "denouement" of the story is that this big new stock in the new store burned up soon afterwards and made a total loss to all the companies having insurance on it, among which was none of mine, which made me think that justice is dealt out promptly, in some cases.
Chapter XXVIII.

Cronin Murder Case.

In 1888, while seated in my office one day, I was summoned by a deputy coroner to act on a coroner's jury the next day. Like all busy men, I naturally commenced to think of excuses for avoiding service on this jury. The person who served the summons on me told me that the jury was to act in the murder case of Dr. Cronin, a prominent Irish physician, who had mysteriously disappeared some weeks previously and who, it was suspected, had been murdered by someone as the result of some fierce factional disputes in the Irish societies, then very prominent as seeking to free Ireland from British rule, (Cronin's body having been found).

After counseling with several friends, however, I decided to serve on the jury, not thinking it would occupy very much time. On reporting to the coroner the next day, with the other members of the jury, I was made foreman of the inquest jury. Our duty as jurymen seemed to develop, as it was gradually made known to us, by the authorities, into an effort to take the testimony of a large number of people as to the cause of the death of Cronin. It was thought that Cronin had been murdered as the result of a conspiracy of an Irish political society, in a very bold and dastardly manner, and it was feared that the plot might extend further, so as to cause other murders, with the object in view of destroying testimony of witnesses against the suspected murderers. Some of these latter posed as respectable members of the bar of Chicago, and some were connected with the police force in various capacities.
Cronin Murder Case.

As this murder seemed to me to be the most cruel and bold one of which I had heard or read in modern times, and particularly in the United States, I felt much interest in it, as did the other members of the jury, who, it appears, had been selected so that they could not be supposed to have any bias for or against the Irish society then existing in Chicago and elsewhere. Instead of the few hours' time that usually occupy a coroner's jury in finding a verdict as to the cause of death, this jury was wholly occupied for twelve days, from early in the morning to frequently late in the evening. One of the large court rooms was used for our sessions, which were always largely attended.

The state authorities developed a large amount of evidence to show that Cronin was murdered by a deliberate, fiendish plot originating in a society made up of Irishmen mostly, whose members, like all of that race, held in the utmost abhorrence, an informer. Shortly before this time a terrible murder had been committed in Dublin, Ireland, of an officer of the English government; Scotland Yard, the headquarters of the British police force in London, Parliament House and, I think, also the Tower of London had had dynamite explosions, for all of which the Irish societies—Fenian, Clan-na-Gael and others in the United States, were credited by the English with having furnished the money and material as well as the perpetrators.

An English spy, or informer, named Le Caren, had been discovered to be a member of one of these Irish societies in a small town in Illinois, where he had, after gaining the confidence of his fellow countrymen and fellow members of the society, gone to England and made a full report of all the secrets of the society to the English government. He was held up as the vilest member of the human family.

Large sums of money were subscribed by the Irish residents of this country for the purpose of "freeing Ireland." Dr. Cronin, while an Irish Catholic, possessed a fine voice and
supplemented his income as a physician by singing in the choirs of some Protestant churches. This fact together with his efforts to have the disposition of some of the contributions, which he thought had been appropriated by certain prominent members of the societies for their own use instead of being used for the "cause" for which they were contributed, created towards him a strong feeling of enmity on the part of many of the members of these societies.

A plot was certainly hatched, whereby he was made to believe that his services as a physician were needed by a man who had met with an accident, in a lonely cottage a long distance from his office. A horse and buggy hired by one of the city police detectives called for him with a message delivered by the driver. He was driven to this cottage (which the jury visited) and there murdered. When the jury had concluded its labors, we wrote out our verdict in our own language and gave it as our verdict that Cronin had been murdered, as the result of a conspiracy between certain parties whom we named, among others a somewhat notorious lawyer, who had been previously tried for murder.

During the progress of this inquest, the chief of police sent a detective to me to know if I desired a guard for my person, as I was getting credit in the newspapers for actively prosecuting the parties accused. This arose from the fact that, as foreman of the jury, I was spokesman for the coroner, H. L. Hertz, who was supported by the state's attorney, Joel Longnecker, and I asked all the questions of the witnesses, whether they originated in my own mind or from other members of the jury, or the coroner. I told the messenger from the chief of police that I wasn't scared, and didn't care for any detective or guard for my person.

This inquest at the time occupied a prominent place not only in the Chicago daily newspapers, but in the newspapers of the large cities of the world, as it affected an international
issue. My picture was printed a great many times, but I don't remember one picture that my best friend or worst enemy would have recognized. Reporters for newspapers published in London and all over the United States were constantly in attendance in the court room where the sessions of the jury were held. All the parties that we as a jury held to the grand jury, for trial, were arrested and committed to jail. The most prominent of them was released on bail afterwards, his attorney, one of the most prominent criminal lawyers of Chicago, saying to the court, in his application for bail, that evidence that might satisfy an "insurance adjuster" was not sufficient for a court of justice.

Most of the persons whom the jury held for trial as guilty of Cronin's murder, were subsequently found guilty by a trial jury and punished by long terms of imprisonment in the penitentiary. The trial jury would have sentenced them to death except for the opposition of one member of the jury, who refused to consent to the death penalty on account of the fact that no witness who saw the murder committed, testified to that fact.

That murder was one of the most atrocious and horrible that ever came to my knowledge. The plot which culminated in the murder was very deeply contrived and lasted over a period of several months before the execution of the crime. The authorities who brought forward the evidence which resulted in the proof of the crime and the conviction and punishment of the murderers, showed a large amount of devotion to duty and well deserved the public approval which they afterwards received. The persons accused of the crime before the coroner's jury certainly had quite a following, as was evident by their having present during all the sessions of our coroner's jury, to cross-examine witnesses, one of the most astute and shrewd criminal lawyers in Chicago. Nearly every one of those convicted has since either died in prison, or come
to some unfortunate end. Among those convicted was "Big Dan" Coughlin, a city detective. After years of imprisonment in Joliet penitentiary he obtained a new trial and this time was acquitted. He became a saloonkeeper in Chicago, was indicted for bribing witnesses and "jumped" his bail. He afterward was captured in Mobile, Ala., escaped through a legal technicality and went to Spanish Honduras.
Chapter XXIX.

ILLINOIS NAVAL MILITIA.

In Chicago there were a number of men who had been in the United States navy and had served during the Civil War in various capacities. These men formed a society called the Farragut Naval Veteran Association. There was always on duty in Chicago a regular navel officer usually, of the rank of lieutenant commander, who was in charge of the light-houses on Lake Michigan, also another regular naval officer who was known as the hydrographer, ranking as lieutenant. These officers and all regular naval officers, retired or for any reason stationed at Chicago, were eligible to membership in this association. I was invited to become a member of the Farragut and became one. With much pleasure and satisfaction I found some of my old Mississippi Squadron associates as members, among whom was C. B. Plattenburg, who was not only an old fellow naval veteran but also had been a member of the local Missouri militia company of which I was a member in St. Louis before I went into the navy. I also had the pleasure of making the acquaintance through this association of Lieutenant Commander Charles E. Clark, U.S.N., who was stationed in Chicago for several years as lighthouse inspector. This gentleman afterwards became famous as Captain Clark of the "Oregon," who brought that famous warship during the early part of the Spanish War around from California to Cuba, through the Straits of Magellan, in time to take part in the famous battle of Santiago, in which the Oregon and Captain Clark took a notable part and which put an end to the Spanish War. For this Captain Clark was made rear admiral by President Roosevelt.
Succeeding this society another one was formed, which was made up exclusively of officers and ex-officers. During the existence of these societies there was created by the Navy Department and the State of Illinois an organization known as the Illinois Naval Militia, the object of which was to train as many men as possible in the art of naval warfare, thus preparing them for the service of the government in the navy should they be needed in a war.

Mr. Horatio L. Wait, who held a semi-judicial position (master in chancery) in Chicago, who had been a paymaster in the navy during the Civil War, was a very active and influential member of these various societies and was also an officer in the Illinois Naval Militia. He was a gentleman worthy of the respect and confidence of everyone, and certainly possessed mine to an unlimited degree.

Largely through his influence I was made an officer in these various naval organizations and, when the Illinois Naval Militia, after various impediments, became fully organized, I was selected as lieutenant commander and adjutant on the staff of Commander Steadman, a retired officer of the regular service, who was in command. During my term of office I had the pleasure of meeting Theodore Roosevelt, then Assistant Secretary of the Navy, who came to Chicago to inspect the Naval Militia of Illinois, which at the time numbered some eight hundred members, almost every one of whom went promptly into the government service in the Spanish War.

This body of men were from various parts of Illinois, Moline, Alton and Cairo, as well as Chicago, and had a good deal of pride in the organization. They desired to have the naval militia known and recognized as a distinct part of the state military force. Without consulting me, all the officers of the force united in a request to the governor of Illinois to appoint me a member of his staff, with the rank of captain,
which naval rank corresponds with that of colonel in the army (which latter rank was held by the other members of the governor’s staff). This gave me a legal right to the title of captain, as I held a commission as such.

I found the duties of a member of the governor’s staff seemed to consist largely in wearing a gorgeous uniform, with epaulettes and sword, and riding a horse in processions, together with a small suspicion of some “inflooense” with the governor. I took my part in the grand parade and inaugural ball at Washington on the second Inauguration of President McKinley, and in some annual encampments and parades, but a little of this was sufficient for me, so I gladly laid aside my gold gimp, disposed of my fiery and impetuous riding horses and resigned as staff officer.
Chapter XXX.

Disastrous Trip to England.

The great fire in San Francisco occurred in April, 1906, and the losses to companies by it were so great that they almost without an exception limited the amount of liability that they wanted to carry in what was called the congested districts of various cities to an amount much less than they had been carrying. This result was brought about from two causes, first, the natural desire to restrict the liability and, secondly, because of the numerous failures of companies which had re-insured other companies in the San Francisco losses, with the result of indirect loss through inability to collect from the failed re-insuring companies more than a small proportion of their liability.

It seemed therefore a wise and necessary thing for me to go to London and endeavor to quiet the apprehensions of the Phoenix of London as to the possibility of a sweeping conflagration in Chicago. So on the 23rd of June, 1906, I embarked from New York on the steamer "New York" for London, and landing at Plymouth, England, June 30th, eight or ten hours late, I took a train from Plymouth to London, which being run at a very high rate of speed around a curve at Salisbury, England, ran off the track and of the fifty-nine passengers on board, twenty-eight were instantly killed. I was so badly hurt that among other things I had a concussion of the brain which caused me to lose consciousness, and I was taken to a hospital at Salisbury in an unconscious condition, where I remained for nearly three months. I was reported by the press dispatches as having been killed, and my wife and married daughter on learning that I was not killed but very badly injured, immedi-
ately crossed the ocean on a fast steamer, and came to my aid. Through their kind aid, and good surgical care I was gradually brought to consciousness, although a good deal of a physical wreck, in a little over two months. At the end of three months I was sufficiently restored to be able to return to the United States, much to the surprise of many of my friends, who having seen the newspaper accounts of my death were surprised to find that a man of my age had sufficient vitality to stand the terrible shock and to survive it.

My left leg was broken in two places, I had various other injuries, and for a time suffered much from headaches, which were caused by the injuries to my head, but I gradually got better, my means of locomotion being for a long time in an invalid chair from which I graduated to crutches and finally was able to get around with a walking stick.

This event I naturally class as important in my career.

A good friend of mine said to me, that he thought I was saved to do some good in the world yet. I hope I may.

The London & Southwestern Railway, on which this accident occurred, forced me to bring suit against them, in which they fought me in every possible way, although they publicly stated that they admitted liability to the victims of the accident, and I was forced to compromise my claims against them for damages for an amount which was grossly inadequate, but which I accepted on the advice of my friends, as it seemed that the worry over the matter was detrimentally affecting my health.

The letters, telegrams and messages of sympathy which were sent me during the time I was confined to the hospital in Salisbury and offers of material aid were very numerous and encouraging. People that I had no claim on whatever, offered all kinds of assistance, financial and otherwise. Mr. H. T. Guernsey and Mr. E. A. Boston of the Phoenix of London, Mr. Walter Smith of the London Lloyds, and other friends visited
Salisbury frequently to see me. In fact it seemed that I had more friends than I was aware of. The George H. Thomas Post of the "Grand Army of the Republic," of Chicago, and the Masonic lodge of which I was a member passed special resolutions of sympathy and forwarded them to my people.

When I was sufficiently recovered to be able to read the various newspaper notices referring to the accident and to myself in connection with it, which clippings had been preserved by some of my relatives, I had the opportunity of reading several obituary notices of myself, as well as to see my picture published in a number of papers, no two of which resembled each other, as the newspaper people published any old photograph they could get hold of. To Surgeon Luckem, of the Salisbury Hospital, and to Dr. Goodkind of Chicago, who was on his summer vacation in France and came to Salisbury on my wife's telegraphic request, I am certainly under deep obligations. Many of the people in Salisbury were exceedingly kind to my wife and daughter, as well as to myself, while they were patiently and anxiously awaiting the outcome.
CAPTAIN R. S. CRITCHELL,
MEMBER OF STAFF OF GOVERNOR OF ILLINOIS, 1900-1901 (AS REPRESENTATIVE OF ILLINOIS NAVAL MILITIA).
Chapter XXXI.

Trophies of the Battle.

A great many yachtsmen, golf players and other men who seemed to attain some degree of proficiency in their various lines, take much pleasure in preserving the “trophies” and other evidences of their interest or success in these lines. I may therefore, perhaps without apology, refer to a few things in that line which have fallen to me.

I was presented by the Niagara Fire Insurance Company with a gold watch and chain as a token of their appreciation of my efforts as their Chicago agent. The inscription on the same being “Presented to R. S. Critchell, by the Niagara Fire Ins. Co., of New York, 1889.” This was in 1890. Prior to my being made the agent of the Niagara in Chicago, they had done a small business and were comparatively an obscure company. I nearly quadrupled the amount of their premiums in Chicago and at the close of my agency for that company, my books showed a net profit balance of over $200,000 during the time of my agency. The change of agency of that company from me was brought about by entire change in the management of the company, both at the home office in New York and the western department at Chicago.

I received from the Springfield F. & M. Insurance Company of Massachusetts, in 1905, a canvas bag containing a handsome sum in gold coin, together with the following letter:

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.


My Dear Mr. Critchell:—

The Board of Directors of this company have requested me
as president to make due acknowledgment of their appreciation of the splendid record you have made as its Chicago agent for so many years. Your original appointment was under date of February 25, 1876, and in a little less than 29 years, or say January 1, 1905, the net receipts from your agency exceeded incurred losses by a half million dollars, or to be exact, $501,544.59. This nearly wipes out the debit balance of $506,008.69 appearing on our books against the Chicago agency at the time of your appointment as agent. These figures show more clearly than any words I can write the conscientious manner in which you have conducted our business and the care and judgment used in the selection of risks. You have every reason to be proud of this accomplishment and I congratulate you as well as the company upon the results obtained.

It shows, too, in what high esteem you are held by the business men of your city, for they all know the importance of placing the matter of indemnity against loss by fire in competent hands and the large volume of business you have controlled shows how widespread is the confidence in your integrity and ability.

The board desired to send you some suitable memento showing their appreciation, but none of the usual forms seemed to exactly fit your case, especially as you are not at present, I believe, keeping house. They, therefore, requested me to send you a package (which will be handed you by Mr. Harding), and should you desire any special form of token as a souvenir, the contents of the package will be found exchangeable and your particular wish in that respect can be gratified.

This letter was prepared by request of the board, read at the regular August meeting held today and received their sanction and approval and will be recorded with the minutes of the meeting.
We all join in congratulations and in best wishes for your future health and prosperity.

Sincerely yours,
(Signed) A. W. Damon,
R. S. Critchell, Esq., Chicago, Ills. President.

I also received in the latter part of 1905, the following communication from the U. S. branch of the Phoenix Assurance Company of London:

PHOENIX ASSURANCE COMPANY (Ltd.) OF LONDON.
New York, Aug. 30, 1905.

R. S. Critchell,
Chicago, Ill.

Dear Sir:—It gives me pleasure to hand you with this a record, by years, of the results of your work for this company from the establishment of your agency in November, 1879, up to December 31, 1904.

In the twenty-five years you have represented us you have given us $1,801,128 in premiums, on which we have paid $840,333 in losses, showing an average loss ratio of 46.65 per cent.

I have no hesitation in saying that nothing but a wise conservatism and devotion to the best interests of the company could have produced such a result.

With kind regards and best wishes for your future health and success, I am, dear sir,

Yours truly,
(Signed) A. D. Irving,
U. S. Manager.

Omitting the details of the figures by years, the first year showed premiums of $38,069.06, with losses of $19,574.46; the last year the premiums were $113,614.98, with losses $44,084.54. The most profitable year was 1892, when the premiums were $96,547.14, with losses of $17,751.94.
Recollections of a Fire Insurance Man.

In addition to the above three instances, wherein I received complimentary letters, etc., there were several others, and I always took pleasure in alluding to the fact that my agency was not one of a kaleidoscopic order where you saw one set of companies one year, and an entirely different set perhaps in two years afterwards. It was also a fact that I never secured an agency by subscribing to the stock of the company.

In 1901, owing to the serious illness of one of my partners, and to what seemed to me to be too great a load of care on my own shoulders, I decided to make an important change in my business arrangements, and cast about for some time to find a man, or men, with whom I could make some arrangement to relieve me to a large extent of the care and worry of the details of the business. This resulted in my making a partnership arrangement in the fall of that year with Messrs. Miller, Whitney & Barbour, of the agency of Smith, Miller, Whitney & Barbour, the result of which was that Mr. Smith's interest in that agency was purchased by his partners, and Mr. R. M. Critchell’s interest in the agency of R. S. Critchell & Company was purchased by me, and the two firms were consolidated, the partners being besides myself, John Critchell, Kossuth Marks, Lyman M. Drake, Charles P. Whitney, B. C. Miller and Frank Barbour. Within a year after this partnership was formed, John Critchell's death occurred, as the result of his long illness. Some years afterwards the firm of Fleetwood & Pellett were added to the firm, and about a year after the last addition Mr. Fleetwood died.

In June, 1908, for various reasons, I decided to dispose of my interest in the firm entirely, giving the remaining members of the firm the privilege of using my name after due publication of the fact that I had ceased to have any interest or liability in the business.

At this point I will say "au revoir."