

The Conflagration and the City: Disaster and Progress in British North America during the Nineteenth Century

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As with epidemics, economic slumps, seasonal unemployment, and riotous disorder, great fires afflicted British North American communities with frightening regularity. An estimate of all recorded conflagrations between 1815 and 1915, attributed fifty-five percent to North America. Of these nearly 300 major North-American blazes, over forty struck communities in Canada, Nova Scotia, New Brunswick, and Newfoundland. Within British North America certain cities recorded especially alarming histories, acknowledged by the fight of the insurance companies after costly disasters. By one assessment, Quebec led with thirteen serious fires, Saint John, New Brunswick had seven, Montreal five and St. John's, Newfoundland three.¹ Allowing for different definitions of a conflagration, these estimates can change, but alterations would not detract from the presence of fires as a major cause of social trauma and urban transformation. Quebec reeled under the singular misfortune of two conflagrations in the spring and summer of 1845, leaving an estimated 20,000 homeless. The following summer, a St. John's blaze burnt out over half the populace of 20,000; a hurricane compounded distress. In 1852, 10,000 were rendered homeless in Montreal. Delegates from Canada and the Maritimes journeyed to London for nation building, while the civic authorities of Quebec coped with winter relief for roughly 15,000 victims of yet another of that city's fires. The symbolic end to the golden age of Saint John might well be dated from the 1877 destruction of the business district and shelter for 15,000. St. John's approached the winter of 1892 with 10,000 divested of lodgings (Table 1).

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¹ J. Grove SMITH, *Fire Waste in Canada* (Ottawa: Commission of Conservation, 1918), pp. 99-104; NATIONAL FIRE PROTECTIVE ASSOCIATION, *Conflagrations in America Since 1900* (Boston: N. F. P. A., 1951), pp. 2-9.

Table 1. — MAJOR CONFLAGRATIONS AND SELECTED MINOR FIRES MENTIONED IN TEXT.*

<i>Location</i>	<i>Date</i>	<i>Alleged Source of Fire</i>	<i>Estimated Number of Dwellings Destroyed</i>	<i>Estimated Number of Homeless</i>
St. John's	12 February 1816	—	120	1,000
St. John's	November 1817	Two fires	300	2,500
Miramichi Valley	October 1825	Forest fire	300	Large death toll
Fredericton	October 1825	—	80	—
Saint John	14 January 1837	—	115	—
Saint John	19 August 1839	Candle in warehouse	—	—
Boucherville	20 June 1843	—	140	100 families on relief
Quebec	18 May 1845	Boiler explosion	1,500-2,000	12,000
Quebec	28 June 1845	—	1,500	10,000
St. John's	4 October 1845	Coffee warehouse	100	—
St. John's	9 June 1846	Cabinet maker's glue pot	2,000	12,000
Toronto	7 August 1849	Tavern	—	—
Montreal	17 June 1850	Boys playing with matches	190	—
Fredericton	11 November 1850	—	120	180 families
Montreal	8 July 1852	Butcher shop	800-1,000	10,000
St. John's	9 September 1856	—	200	1,500
Halifax	9 September 1859	Warehouse	Business District	—
Charlottetown	16 July 1866	—	100	30 families
Quebec	14 October 1866	Tavern lamp	1,500	12,000-15,000
Carleton County	August 1870	Rural fire	—	2,000
Saint John	20 June 1877	Steam engine spark	1,500	10,000-13,000
St. John's	8 July 1892	Barn/arson ?	1,500	9,000-10,000

*The list includes the serious disasters but is not a comprehensive list. Fires destroying 100 to 200 dwellings were too frequent to record.

That the potential for disasters of such proportions had been built into the very materials of the city formed an accepted circumstance of colonial life, well grounded in eighteenth-century and immediate experience. At mid-century, despite official inquiries and experiments with pumps and tests on techniques to fireproof wood, experience had bred a fatalism. "All who know the country will readily grant, that the destruction of wooden built towns, is nothing more nor less than a question of time. — In the ordinary course of events they are all at some time burned." "People", warned the *Halifax Morning Journal*, "some how or other seem to forget that they are living from year to year in a match-box." The *Saint John News* in 1859 noted that serious fires had claimed "a hundred houses at a time every two or three years". Likewise, readers of the *Montreal Pilot* were reminded after the 1852 fire that lesser fires "within the last six or seven years" had turned nearly "one-half of the City into ashes". With a twist of revealing irony the *Montreal New Era* edited by Thomas D'Arcy McGee in 1857 would "regret having in this our first issue to report a serious conflagration". The new era had not arrived. The proprietor of the *Ottawa Times*, in Quebec the day of the 1866 fire, concluded that apathy was "convincing proof of the all too great frequency of fires in this part of the world, that in fact we had gotten used to them even on a grand scale". Shoddy growth cast up by the exploitative timber trade and immigration had made British North American cities susceptible to assorted crises of which fire presented the most dramatic form. Hardened by familiarity with colonial conditions, resignation also had the counsel of religious sentiment and popular wisdom, as suggested by this verse from a 1866 poem "To the Quebec Sufferers".

The stroke is hard
 For ye, I know,
 Yet let not despair sway
 Look up for help,
 And the same pow'r
 Will grant it if ye pray.

It is plausible that appeals to accept one's lot were not caused solely by notions of divine justice, but reveal how terribly unsure authorities and the fortunate were of being able to sustain social order.²

A marked decline in the number of conflagrations among cities fits a pattern of changes in civic order and health all of which advanced concurrently in the middle decades of the nineteenth century. It is slightly arbitrary, but from the 1840s through the 1870s, police forces, sanitary reform and civic engineers marked a passing of an epoch of urban history

² Public Archives of Canada (hereafter referred to as PAC), Pamphlet Collection, *An Act for Appointing Commissioners to Inquire into the Late Destructive Fires in this Province* (Fredericton: Geo. K. Lugin, 1826). For preventive research on materials see *Debates of the Legislative Assembly of United Canada*, V, part I (1846), ed.: Elaine NAVES (Montréal: Presses de l'École des hautes études commerciales, 1974), pp. 128-38. On fatalism see *New Brunswick Reporter*, 20 December 1850; *Halifax Morning Journal*, 14 September 1859; *Saint John News* quoted in *Halifax Evening Express*, 1 February 1861; *Montreal Pilot*, 2 August 1852; *New Era*, 15 May 1857; *Ottawa Citizen*, 20 October 1866.

during which *ad hoc* voluntary responses to crises had been characteristic. Similar to the other important reforms, fire related measures foreshadowed elements in the urban progressive movement of the early twentieth century. In both reform eras, businessmen, interested in the overall efficient operation of an urban system, endeavoured to reshape the city. In the instances of campaigns for professional fire departments, building codes, and civic water systems, business considerations related to a growing importance of fire insurance companies helped to augment the functions of urban government when and where innovation presented economic utility. Admittedly, the analytic framework is not perfect. The designation of periods poses difficulty. Major urban fires declined, but there were exceptions. Hull would be devastated in 1900 and Toronto suffered a serious commercial fire in 1904. Resource towns have remained vulnerable to forest fires. Nonetheless, twentieth-century urban Canada has enjoyed remarkable security. An additional problem is that the suggested dates for fundamental change do not fit every situation. Generally, cities adopted measures at a similar pace, but St. John's took preventive steps roughly three decades after other centres. After all no comprehensive explanation of urban transformation can omit the clash of technology and business objectives with tradition, politics, and meagre fiscal resources. As well, inertia has to be considered. For example, Toronto delayed creating a professional fire department and public ownership of its waterworks. Unlike the innovative centres, Quebec, Montreal and Saint John, Toronto had avoided serious disasters.

I

Some cities required greater reformation than others. Catastrophe did not bedevil Toronto, Kingston and Hamilton. Toronto's great blaze of 1849 stopped short of a major disaster.³ It was not simply a matter of there being greater use of brick and stone in tidy Upper Canada. Indeed, the proportion of frame dwellings did not vary significantly among the urban centres of the Canadas — two-thirds to three-quarters describe the range in 1851.⁴ Possibly, it was higher in Saint John and St. John's. More to the point, the older ports of the Maritimes and Quebec had significant concentrations of older buildings on a compact street layout. Their waterfronts, replete with timber deals and piles of shingles, invited disaster. On his 1845-46 tour of British North America, an insurance investigator branded St. John's "the worst built town I have seen since I

³ F. H. ARMSTRONG, "The First Great Fire of Toronto, 1849", *Ontario History*, LIII, 3 (1961): 201-21; *Toronto Examiner*, 11 April 1849.

⁴ The Census information offers only an informed estimate. Assessment rolls are more reliable. Using these for Hamilton in 1861 Michael Doucet has concluded that seventy-one percent of dwellings were frame. See DOUCET, "Workingclass Housing in a Small Nineteenth Century Canadian City: Hamilton, Ontario 1852-1881", in *Essays in Working Class History*, eds: Greg KEALEY and Peter WARRIAN (Toronto: McClelland and Stewart, 1976), pp. 83-105.

left England". That brutally frank and bigoted English traveller, Isabella Bird, found the port-city dock areas of 1856 deserving but one description — shabby. She scrambled over "gravel-heaps and piles of timber into the dirty unlighted streets of Halifax". In Saint John she winced at the sight of the lower parts of town — "dirty in the extreme ... and strewn to a depth of several inches with sawdust". At Quebec, she discovered "a world below" with broken windows covered in paper or stuffed with rags and refuse piled on the streets.⁵ No such vivid tableaux coloured her impressions of Canada West. A clearly acknowledged regional difference fostered a separate procedure for fire investigations in Canada East as opposed to Canada West after 1861. Quebec and Montreal raised suspicions; it would appear that they were singled out for persistent review. Hence, individuals could force a public-financed inquiry. However, in Canada West with its more regular street layout and progressive reputation — where "great expense in many cases is needlessly cast upon Municipalities by investigations into accidents by Fire being unnecessarily held" — the party requesting an inquiry would have to pay costs.⁶ It is a small point, but arrayed with the economic and physical characteristics of the Atlantic ports it reinforces the impression of Canada West as a less disaster-prone colony.

Conflagrations, the sweeping fires which spread beyond control to destroy large areas of built-up property, struck as dreadful episodes in local history. More important for an understanding of nineteenth-century urban society, major fires had common features indicating aspects of class, elements of protest, dimensions of reform and spiritual attitudes. Destruction engendered extremes in personal and community conduct: heroism and looting, optimism and drunken despair, planning and expediency, charitable generosity and petty thrift. An extraordinary event, the major fire nonetheless disclosed many commonplace patterns of behaviour. These disasters — captured in the press, the reports of visitors and the inquiries of local authorities — provided flash-points which can reveal qualitative insight into the make-up of urban society.

During long periods of hot dry weather, cities turned into tinder with heat decreasing the moisture content and kindling temperature of wood.⁷ Along roof-tops, weathered cedar shingles provided flammable pathways and the stock for fire brands. Those who could afford it lived in stone or brick dwellings with tin roofs; a few buildings had iron shutters.⁸ Construction of the popular mansard-style roof during the 1850s and 1860s increased exposure. Shingles would remain the major cause of uncontrollable fires across North America until the 1920s.⁹ Dwellings,

⁵ PAC, MG24, D11, J. J. BROOMFIELD, "Visits to Canada and Newfoundland, 1845-6", p. 16; Isabella Lucy BIRD, *The Englishwoman in America* (Madison: University of Wisconsin Press, 1966), pp. 16, 83, 265-66. For a comparable assessment of Quebec street conditions, see "Special Report of the Relief Committee", *Quebec Mercury*, 15 July 1845.

⁶ *Statutes of Canada*, 24 Vic. Cap. 33.

⁷ N. F. P. A., *Conflagrations in America*, p. 15.

⁸ Basil Hall, *Travels in North America* (Edinburgh, 1829), p. 390.

⁹ N. F. P. A., *Conflagrations in America*, p. 13.

of course, were predominantly frame. Backcourts bristled with privies and storage sheds. To the officer commanding Quebec's garrison in 1845, the lower suburbs loomed as horrific fire traps. "Besides almost the whole of these suburbs being constructed of wood, all the intervening spaces betwixt the streets, the gardens, yards were filled with stacks of deals connected by wooden palings and every sort of combustible matter heaped together."¹⁰ In the age of horsepower, straw and hay were stockpiled in profusion. On streets with concentrations of commerce and crafts, dangers mounted. Post-fire investigations listed the perished contents of warehouses: paper, canvas, cordage, pitch, oils, tallow, drygoods, shingles, gunpowder, distilled spirits, and other high risk items invariably crowded the wharf areas. On an 1808-09 inspection tour for the Phoenix company, Jenkin Jones recommended against insuring Lower Town property in Quebec as "there were large wooden stores in which are frequently deposited quantities of spirits".¹¹ Artisan and merchant shops brought additional hazards. An 1860 list of dangerous trades compiled by the Phoenix Fire Assurance Company's Montreal office indicated a host of activities scattered around every British North American city:

... amongst the trades deemed hazardous are included Apothecaries, Chemist and Druggists, Dyers, Distillers, Brewers, Maltsters, Bakers, Confectioners, Carpenters, and all other workers in wood, Mills of all descriptions, Manufacturers of Cotton, Hemp, Flax, Soap, Candles, Starch, Snuff, Tobacco, and Hats; Theatres, Sugar Refineries, Sail Makers, Ship Chandlers, Inns, Taverns, Hotels, Stable Keepers, Founders and Printers.¹²

In their use of space and materials mid-nineteenth-century cities differed little from those of the previous century.

It is not remarkable that fire, the necessary servant of home and industry, was handled carelessly. Familiarity reduced vigilance and there were innumerable ways for "the same fire that seems so gentle, harmless and friendly" to become "master and tyrant".¹³ Chimney sweeps, still a self-regulating guild in Quebec City until the way for civic control was prepared in 1855, seldom visited workingmen's homes. Sarcastically referred to as gentry, sweeps faced persistent demands for reform: a public competition for the right to clean chimneys, a certificate of guarantee to be issued by sweeps or a civic imposed rate structure.¹⁴ For the most part, the poor resorted to burning soot from their chimneys, a practice which sent up a shower of sparks.¹⁵ Candles, coal-oil lamps,

¹⁰ PAC, C.O. 42, volume 526, Province of Canada 1845, June-August Despatches, Major General J. A. Hope to the Earl of Cathcart, 1 July 1845.

¹¹ PHOENIX OF LONDON GROUP, *First in the Field* (Toronto 1956), p. 11.

¹² Public Archives of Ontario (hereafter referred to as PAO), Alexander Morris Papers, 1860, Insurance Policy with the Phoenix Fire Assurance Company taken by Alexander Morris and Hugh Allan, Executors of the Estate of the Late William Morris, 11 December 1860.

¹³ *St. John's Evening Telegram*, 4 November 1892.

¹⁴ "City of Quebec Act of Incorporation", *Statutes of Canada*, 18 Vic. Cap. 159, Section LVII; *Quebec Mercury*, 15, 17, 19, 30 June 1845. The latter editorial mentioned regulations dated 1676 and 1727.

¹⁵ *Quebec Mercury*, 14 October 1845.

and matches provided ubiquitous hazards. The pedestrian city, more or less mixing residences with industrial establishments, brought forges and, by mid-century, steam boilers into contact with dwellings and stored goods. The explosion of a tannery boiler touched off the first Quebec conflagration of 1845.¹⁶ The Legislative Assembly of Canada subsequently formed a Select Committee "to inquire into the causes of fires arising from the use of steam engines on land and water". The Saint John blaze of 1877 began when a steam engine spark, probably from Kirk's lumber mill, landed on Fairweather's hay store. A prior fire had been set by sparks from McLaughlin's factory.¹⁷

To the toll of domestic and industrial accidents must be added the dangers of lightning, forest fires, and arson. Forest fires plagued New Brunswick in October 1825, sweeping the Miramichi valley, destroying several small communities and threatening Fredericton. The smoke from a rural blaze in Carleton County, Ontario in August 1870 enveloped disant Kingston while it left thousands homeless and nearly entered Ottawa.¹⁸ Whether or not arsonists set many fires that grew into major conflagrations cannot be resolved; contemporaries could not agree. Groundless rumours flourished and blatantly alarmist allegations provided sensational gossip.¹⁹ Certainly many specific targets went under the torch as acts of political, economic, and sectarian conflict. The most celebrated Canadian burning, that of the Parliament Building at Montreal in 1849,²⁰ demonstrates the relationship between incendiarism and an outraged element of society, but there were further instances. Together with strife in other forms — election mobs, violent competition for employment and navy camp disorder — incendiarism betrayed an underside to the colonies. Incendiarism along the Niagara frontier in 1838-39 was attributed to Patriot Hunter action. A feud among Saint John joiners in 1840 was alleged to have culminated in the destruction of buildings under construction. In 1852 an Irish servant set fire to his former employer's residence

¹⁶ *New Brunswick Courier*, 24 August 1839; *Halifax Evening Express*, 22 October 1866; *Le Pays*, 23 October 1866; *Le Canadien*, 29 May 1845.

¹⁷ *General Index to the Journals of the Legislative Assembly of Canada ... 1841-1851* (Montreal: John Lovell, 1855). No report was printed, but some editorials did propose a ban on steam engines. See *Communiqué* quoted in *Journal de Québec*, 7 June 1845. New Brunswick Museum, Manuscript Collection, "An Investigation into the Causes of the Great Fire". See testimony of Henry H. Fairweather.

¹⁸ Major Samuel STRICKLAND, *Twenty-Seven Years in Canada West or the Experience of an Early Settler*, 2 vols. (Edmonton: Hurtig Reprint, 1970), pp. 20-25; W. F. GANONG, "On the Limits of the Great Fire of Miramichi of 1825", *Bulletin of the Natural History Society of New Brunswick*, XXIV (1906): 410-18; *Ottawa Times*, 19 August 1870; *Kingston British Whig*, 23 August 1870.

¹⁹ For contemporary discussion see *Montreal Pilot*, 15 July 1845; *Charlottetown Herald*, 21 November 1866. Arson was a significant factor in the fire loss reports of Ontario. See *Detailed Reports of the Inspector of Insurance* which appeared in the *Sessional Papers* beginning in 1886.

²⁰ Compare the account in Donald CREIGHTON, *The Empire of the St. Lawrence* (Toronto: Macmillan, 1970), p. 378 with that of Jacques MONET, *The Last Cannon Shot: A Study of French-Canadian Nationalism, 1837-1850* (Toronto: University of Toronto Press, 1969), pp. 337-38.

in Montreal. Hamilton merchants feared that an 1856 rash of warehouse fires was "the work of incendiaries". Riotous livery stable operators burned down the premises of Toronto omnibus proprietor Mr E. A. Jones in 1857. Incendiary assaults on meeting halls suggest that the conflict between Orange and Green had their fiery side.²¹ Barn burnings, along with cattle mutilation offered methods of vengeance practiced from St. John's to Toronto. After six barnfires in a single season, the *Fredericton Head Quarters* wondered whether the formerly "peaceful community" now harboured "wretches so wicked as would from malice, revenge, or the love of plunder fire their neighbour's house".²² An inquiry into an 1892 blaze in St. John's raised a suspicion that both barn burning and cattle maiming might have been connected with the source of the disaster. Testimony indicated that the fire had begun in Timothy Brine's barn. "Its origin is so far a mystery, and whether it resulted from the wilful act of the man Fitzpatrick, now on trial for cutting the tongues of Brine's horses, or resulted from accident, cannot now be ascertained."²³ With social conditions through much of the first half of the nineteenth century conducive to unrest,²⁴ petitions for compensation or rewards stemming from acts of incendiarism and the designation of categories of arson as either capital offences or felonies imply that fire provided a convenient form of malicious injury to property.²⁵ The increased use of fire insurance by mid-century tempted a different category of crime. The Chief Engineer of the Toronto Fire Department attributed arsonists with setting fifteen of fifty-five fires in 1866. Interestingly, he and others warned of a new crime — not primitive protest but the insurance fire — and demanded that insurance companies closely screen applicants seeking protection.²⁶ By the turn of the century, civic authorities could consider arson a white-collar crime committed by "dissatisfied owners of properties ... to secure the amount of insurance policies covering them".²⁷

²¹ *Toronto British Colonist*, 22 January 1840; *City Gazette* quoted in *Saint John Courier*, 8 February 1840; *La Minerve*, 13 July 1852; City of Toronto Archives, "Report of the Chief Engineer of the Fire Department", *Toronto Council Minutes ... 1866*, Appendix 10, p. 18. See the synopsis of petitions from Renfrew (1855), Oxford (1860) and Kent (1860) under "Incendiarism" in *General Index to the Journals of the Legislative Assembly*, p. 431. PAC, MG24, D16, vol. 30, Robert Harris to Isaac Buchanan, 13 October 1856.

²² *Fredericton Head Quarters*, 4 December 1850.

²³ *St. John's Evening Telegram*, 6 September 1892.

²⁴ Michael Cross, "The Shiners' War: Social Violence in Ottawa Valley in the 1830s", *Canadian Historical Review*, LIV (March 1973): 1-26; Bryan PALMER, "Discordant Music: Charivaris and Whitecapping in Nineteenth-Century North America", *Labour/Le Travailleur*, III (1978): 5-62.

²⁵ For petitions see PAC, RG1, E3, vol. 36, p. 173; RG5, CI, vol. 391, # 1237. The legislation concerning arson and the increase of felonious categories of arson appears in *Statutes of Canada*, 4 and 5 Vic. Cap. 26; 10 and 11 Vic. Cap. 4; 12 Vic. Cap. 20; 18 Vic. Cap. 92.

²⁶ PAC, Pamphlet Collection, *The Late Fire in Stratford and Mr. A. F. Mickle* (Toronto: Maclean, Thomas and Company, 1858), pp. 9-10.

²⁷ W. H. RIDDELL, President of Waterloo Board of Trade, "Incendiarism and Fire Waste", in *Mutual Fire Underwriters' Association of Ontario*, ed.: Seneca JONES (Hamilton, 1899).

Documented instances of protest incendiarism and the fact that the mid-century brought thousands of strangers through most cities gave substance to fears and encouraged the hysteria of lynch-mob editorials. "A little wholesome hanging of scoundrels would preserve to the honest portion of our people their lives, their properties and their peaceful happiness." Peculiar events after a fire — "a Sambo's strange prophecy", the odd behaviour of "an old lunatic" and ruffians buying "Lucifer matches" — stirred up a passion for vigilance. In the days following the 1852 Montreal fire, there issued warnings that "the match of a devil driven incendiary may one of these nights complete the work of ruin". "Our little town", reported the *Charlottetown Examiner*, "is in a state of alarm. We can no longer doubt that we are inflicted with an organized band of incendiaries; — what their purpose is, heaven only knows."²⁸ A crippling fire and reports of Fenian operations on the mainland colonies raised a sense of conspiracy — by no means a unique attitude.

Whatever the cause of fires, terrain was important. Fires beginning in low sections of a city, usually the dockyard area, had the gravest potential.²⁹ Buildings on the uphill side were exposed to the heat of structures burning below them. Presently, thermal updraughts developed and drew in air to the side of the burning area so rapidly that a high wind roared at the edge,

And fitful gusts of sudden wind were sent
With angry howl, and ominous portent;
And all appearance seem'd to indicate
Some coming wrath, and near impending fate.³⁰

Fire brands flew across roof-tops, but more mysterious, the superheated gases generated by a lack of oxygen moved aloft to explode spontaneously and compound the mayhem. Radiated heat waves thrust the fire horizontally in a manner which astonished witnesses. "The fire appeared to pay no attention whatever to brick walls and iron shutters, but ran through them in the same manner as water would go through a sieve." Onlookers at the 1839 conflagration in Saint John watched in awe as intense heat and firebrands caused buildings 200 feet across the Market Square to burst into flames. After an 1859 Halifax fire, "everyone expressed surprise at the extent of the destruction in a section of the city formerly considered fire proof."³¹ Incendiarism offered a plausible theory in these baffling circumstances, making it difficult to separate fact from hysteria. Conflagrations, after all, defied the commonsense belief that fire spread by contact. At this stage, with flames 1,000 feet and 1,500° F, the fire attained greatest intensity.

²⁸ *New Brunswick Reporter*, 20 December 1850; *Montreal Pilot*, 2 August 1852; *Charlottetown Examiner*, 13 August 1866.

²⁹ N. F. P. A., *Conflagrations in America*, pp. 11-13. This was the case in Quebec 1845, Montreal 1852, Saint John 1877, and St. John's 1892.

³⁰ Library of Parliament, Pamphlet Collection, *Lines Commemorative of the Awful Conflagration of St. Roch's, May 28, 1845* (Quebec, 1845).

³¹ SMITH, *Fire Waste in Canada*, p. 103; *Charlottetown Herald*, 18 July 1866; *New Brunswick Courier*, 24 August 1839; *Halifax British Colonist*, 13 September 1859.

Onwards, and onwards and onwards swept the flames — street after street fell before them. A species of whirlwind seemed to aid its fatal advances — for in advance, in the rear, on every side the raging element developed itself with momentarily increasing fury. Spots that to the shrieking and affrightened refugee were now apparently safe in a few minutes subsequent were wrapped in vast sheets of flame.³²

From a secure vantage point, a burning city presented a spectacle for painters, poets, writers, and later photographers. It could be argued that conflagrations were the epic events of British North America.³³ Safe on the heights of Quebec, the 1866 fire below “bore the appearance of a seething cauldron from the surface of which rose dense clouds of blinding smoke ... the sombreness of which was only to be relieved at intervals by the occasional bursting through of the glare of flames, shooting up their forked and hissing tongues towards the heavens”. To writer George Stewart, the burning of the gas house and coal piles in the Saint John disaster of 1877 was “one of the most beautiful sights which were witnessed that night”, while the fiery destruction of ships resembled “a gala-day celebration of fireworks on a large scale”.³⁴ On the stricken streets, frantic movements broke the spectacle into a multitude of more desperate events.

Such was the scene, the hurrying to and fro,
The noise, the shouting, and the voice of woe;
The vain attempts of multitudes to save
The little all long years of labour gave,
As loaded vehicles with haste convey
The relics of their property away,
And pile the general aggregation where
’Twas hoped, but vainly hoped, the flame would spare.³⁵

When fire companies fell back, the rush for safety began.³⁶ Residents and shop owners in threatened blocks tried to cart their belongings to safety — only to move again and again. A few exploited the panic. During the 1852 Montreal fire, “les conducteurs de *cabs*” raised rates from two or three piasters to twenty or thirty. Carters who received an extraordinary \$5 a load at the outset of the 1877 Saint John fire could afford to refuse \$30 to \$50 for an hour’s work.³⁷ “Baffled by the sudden and

³² *Quebec Mercury*, 29 May 1845.

³³ For poetry see Library of Parliament, Pamphlet Collection, *Lines Commemorative*; “To the Quebec Sufferers”, *Ottawa Citizen*, 13 November 1866; “To the Memory of Lieutenant Baines, R. A.”, *Quebec Morning Chronicle*, 2 November 1866; “Ballad of the Burning of St. John’s, July 8th, 1892”, *Evening Telegram*, 8 July 1893; Arthur SLADER, *The Burning City: Saint John, New Brunswick, 1834* (Reprinted by Loyalist Colonies Press, Kingston, Ontario, 1980), pp. 1-11. The *Montreal Pilot* published a special issue 6 August 1852, suitable for sending to distant friends. Illustrations and momentos were plentiful. For the activities of one painter who took advantage of the scene see John R. PORTER, *The Works of Joseph Légaré, 1795-1855* (Ottawa: The National Gallery of Canada, National Museums of Canada, 1978), pp. 90-95.

³⁴ George STEWART, *The Story of the Great Fire in Saint John, New Brunswick* (Toronto: Belford Brothers, 1877), pp. 93, 150.

³⁵ Library of Parliament, Pamphlet Collection, *Lines Commemorative*.

³⁶ See accounts of panic in *Montreal Pilot*, 28 July 1852; *Le Courrier du Canada*, 15 October 1866.

³⁷ *La Minerve*, 13 July 1852; STEWART, *Great Fire of Saint John*, p. 82.

unlooked for directions the fire took, the unfortunate refugees at last yielded themselves up to apathetic despair. From street to street they wended their way laden with children and the most precious of their household goods." Some people took refuge in churches, assuming stone buildings to be fire proof, only to be forced to move again. "Women, children — nay even men — sat weeping by the road-side."³⁸

II

Preoccupied refugees had little interest in rallying to the fire companies' calls for aid, but less defensible were curious spectators. Crowds held back as fire companies requested assistance. So outraged were the Halifax officials responsible for organizing fire defence, the firewards, at public behaviour in an 1821 fire that they met at the Exchange Coffee House and censured inhabitants for "the disgraceful indifference and want of exertion manifested ... at the late distressing fire". In future, constables were to attend with their staves and assist enforcement of firewards' orders. During the 1849 fire, Toronto spectators debated for fifteen minutes whether or not St. James Cathedral would catch fire from the sparks, but they did not heed requests to join the fire-fighters. Haligonians in 1859 were brought to man fire engines by compulsion. A lone man in Saint John tried to prevent sparks in the 1877 fire from igniting barrels of petroleum; the crowd rejected his appeals for aid with drunken stares and jeers.³⁹ Episodes of public apathy and fear were legion and what they suggest indirectly is the labour intensive nature of combatting fires.

Until the 1860s, later in some centres, manpower rather than technology dominated fire fighting. The fundamental tactics and equipment had progressed only slightly from the eighteenth century. Until the installation of electric systems in the 1860s and 1870s, even the alarm was spread manually, by runners and bell ringing. The two buckets and two leather bags required of members of the Hand-in-Hand Company in Halifax by its 1789 by-laws yielded to wider use of rudimentary manual pumps. Even so, the pumps employed in the 1850s differed only marginally from the standard eighteenth-century engines. Whether for hauling water by bucket brigades, manning the "brakes" of a pump or ripping up threatened roof-tops, muscle power was essential. Large bucket brigades of as many as 1,500 civilians and soldiers could be raised in mid-century Halifax. During a Charlottetown crisis, even the Lieutenant-Governor and ladies joined the "bucketline". As for volunteer companies, depending upon

³⁸ *Quebec Mercury*, 29 May 1845; *Quebec Chronicle* quoted in *Evening Express*, 22 October 1866; *Quebec Mercury*, 31 May 1845.

³⁹ On the role of firewards see PAC, Pamphlet Collection, *The Quebec Fire Society, Municipal Rules, Regulations and Statutes of the City of Quebec* (Quebec: Frechette, 1833), p. 8; Hamilton City Records, By-law Book Number 1, By-law 9, 1850. On the issue of public indifference see Public Archives of Nova Scotia (hereafter referred to as PANS), *Minutes of the Halifax Firewards, 1804-35*, 21 September 1821; ARMSTRONG, "The First Great in Toronto, 1849", p. 217; *Halifax British Colonist*, 10 September 1859; STEWART, *Great Fire of Saint John*, p. 138.

their function, they required substantial complements. The hose companies — the smallest — had to prepare the links from a water supply to the pumps and carefully maintain the leather hose (the cotton and rubber replacements were introduced only after mid-century). Hook and ladder or axe companies tore up roofs or pulled down buildings. Engine companies required the largest membership since the basic pumps of the era took the combined efforts of a dozen to thirty men.⁴⁰ All the standard designs were light and small, necessary requirements for manual manoeuvring though the often obstructed streets and lanes. After tugging the engine to the fire, the company began the exhausting work of maintaining a constant 75 to 150 foot stream. Sustaining the output demanded more than one hefty team per engine. When a Halifax company dropped below eighty members the *Chronicle* remarked that this could barely man one engine efficiently. Fredericton settled upon thirty for each of its four companies; Toronto and Saint John appeared satisfied with forty per company, resting on the possibility of drawing in spectators.⁴¹

The steam engine, widely adopted during the 1860s, not only discharged a greater volume of water for a greater distance, but it dismissed the chronic complaint of old — lack of manpower. Four or five men could manage the work of a ten-fold number. Civic authorities appreciated the implications. The steam pumps also made them aware of technical expertise. On the trips to purchase popular American fire fighting equipment manufactured in Manchester, New Hampshire or Seneca Falls, New York, civic officials typically checked into American fire departments. The exception, St. John's, waited three decades longer than other centres until a post-mortem on its 1892 disaster. Ultimately, the drastic reduction in manpower facilitated municipal takeover of fire-fighting forces. Professional departments under city authority became the order of the day. However, the cost and mass of the engines provided a few liabilities. Steam pumps were expensive, English models costing from £ 500 to £ 1,500 while American engines ranged from the \$3,000 paid by Halifax in 1861 to a \$6,000 model purchased by Toronto in the same year. Engines weighed from 3,000 to 7,000 pounds.⁴² Clearly, hardy

⁴⁰ For an account of fire prevention equipment in Canadian cities by 1890 see *Report of John McCowen re Fire Department, Appendix, Journal of the Legislative Assembly of Newfoundland, 1893*, pp. 265-69. Early fire-fighting techniques are covered in the following: PANS, Shannon Family Papers, *Rules and Articles of the Hand-in-Hand Fire Company ... 1789. Revised by a Special Meeting ... 1835* (Halifax: John Munro, 1835); PAC, Pamphlet Collection, *Rules and Orders, To be Observed by the Friendly Fire Club* (n.p., 1826), p. 3; PANS, Vertical Manuscript File, Union Engine Company Papers; PAC, Pamphlet Collection, *The Quebec Fire Society; Charlottetown Examiner* quoted in *The Islander*, 20 July 1866.

⁴¹ City of Toronto Archives, *History of the Toronto Fire Department* (Toronto: The Burial Fund of the Toronto Fire Fighters, n.d.), p. 16; *New Brunswick Courier*, 25 April 1840; *New Brunswick Reporter*, 15 April 1851; *Montreal Pilot*, 21 July 1852; City of Toronto Archives, *History of Toronto Fire Department*, p. 26.

⁴² See instructions given to Halifax delegation to travel to the United States, buy a steam engine and inquire into ways of improving organization: *Halifax Evening Express*, 13 May 1861. For a later mission see E. H. KEATING, *A Report on the Means of Preventing*

volunteers could not haul these. Horses could, but municipal corporations hesitated to spend more money on the increasingly expensive overhead of their newly acquired obligations for fire protection. So at first they practised a dangerous economy. In Toronto, privately owned horses were pressed into service; Saint John purchased horses but shared them with other departments. On the day of that city's great fire in 1877, roadcrews had the teams. Even into the early twentieth century, Halifax hitched fire department horses onto the sprinkling carts which laid down street dust. As well, the steam pumps required roughly ten minutes to build pressure and, ironically, they needed a steady supply of fuel.⁴³ By the 1870s, steam pumps and telegraphic alarm systems pointed toward a new efficiency, but traditions, fiscal stringency, and equipment deterioration produced weak links.

One point of contact for tradition and progress involved virile voluntarism. The steam engine tended to relegate the celebration of brawn and the social club atmosphere of fire companies into the background of fire-hall life. To be sure, elements of these conditions lingered long after they had been challenged by demands for professional training. All the same, the old ways had been affected — a point supported by recalling the nature of volunteer companies. They evolved from the European and American colonial practice of forming associations for mutual protection of property. Not all of this pertained to extinguishing flames. Members of the Hand-in-Hand Company of Halifax were “to prevent those evils — which are too frequently felt by the unfortunate from the baseness and treachery of wicked and designing persons”. The practice of protecting movable property from flames and theft endured, at least to the end of the nineteenth century, with fire underwriters maintaining salvage wagons.⁴⁴ Since fires did not distinguish between property of members and that of the general public, companies necessarily provided extended protection. Nonetheless, the question of narrow loyalty was a persistent obstacle to a city-wide fire-fighting capacity.

Expenses of the companies were met to a minor extent by dues. Municipal assistance, chimney taxes, donations from merchants, and grants of equipment from insurance companies met the bulk of company requirements. As well, members claimed exemption from certain citizen obligations: serving in the militia, on juries, or doing statute labour. These minor privileges were not pressed in time of need. The Union Company resolved in 1839 that owing to “the warlike complexion of the

the Loss of Life and Property by Fire (Halifax: *Morning Herald*, 1883). On purchase prices and descriptions see *The Islander*, 27 July 1866; *Halifax Express*, 8 February 1861; *Ottawa Times*, 12 September 1870; City of Toronto Archives, *History of the Toronto Fire Department*, p. 24.

⁴³ New Brunswick Museum, “An Investigation into the Causes of the Great Fire”, (unpublished MS., 1877), testimony of Thomas Master, Fire Chief, and Samuel Piercy, Engineer of No. 2; *New Dominion*, 4 August 1877; Thomas H. RADDALL, *Halifax, Warden of the North* (New York: Doubleday, 1969), p. 235.

⁴⁴ *Rules and Articles of the Hand-in-Hand Fire Company*, p. 3; *Report of John R. McCowen re Fire Department*, pp. 265-69.

late news from the State of Maine" members would not claim a militia exemption.⁴⁵ In lieu of tangible gain, much of the company's reward derived from social pleasure, a sense of belonging to a fraternal body. There were bound to be exceptions, but for the most part volunteer companies took form as closed and homogeneous associations. A few of the early ones evolved exclusively from concerns of a civic élite. The Sun Fire Company of Halifax consisted of "first families"; the Hand-in-Hand Company had a similar social lustre. When this company held its annual picnic at McNab's Island in 1851 it drew the attendance of the Speaker of the Assembly, Vice-Admiral Sir George Seymour, and the band of the 42nd Regiment. The Union Engine Company of the same city barred Catholics. Montreal companies divided along ethnic and social lines with only seven or eight of the twenty-one Captains and Lieutenants in 1852 being French Canadian.⁴⁶ "Outsiders" and artisans formed their own companies in several centres. Most cities had axe companies which essentially enlisted carpenters and joiners, their being "accustomed to and in the habit of demolishing buildings". Other non-élite companies were not always so welcome. A Toronto company of the wrong social stripe suffered, being "unable to find a love-spot in the chief engineer's heart and whilst other companies had only to ask and their wants were supplied No. 2 never got even a hearing". Hamilton's No. 1 Company consisted wholly of Orangemen, while No. 2 allowed only teetotallers.⁴⁷ Amid communities fragmented by ethnic, sectarian and social allegiances, fire companies flourished as one outlet for social activity, expression of rivalries, and announcement of individual commitments.

Depending on the company and the observer, fire halls could either be pleasant reading-rooms with draughts, backgammon, and whist or schools for vice, but much of the social display and competition that characterized rival companies arose from harmless pride, reflected in the emphasis on allegiance and display. St. John's Cathedral Brigade elected a purple and red uniform with a mitre-shaped shield on the helmet. The Hamilton Hose Company settled on a red double-breasted shirt as one of its first orders of business. Dandy uniforms lent colour to holiday parades, excursions and civic celebrations. Uniforms, armbands

⁴⁵ City of Toronto Archives, *History of the Toronto Fire Department*, pp. 16, 20; Kingston Public Library, Special Collections, Edwin Ernest HORSEY, "Early Fire Regulations and Volunteer Firemen", "Catarqui, Fort Frontenac, Kingstown, Kingston" (unpublished MS.), pp. 170-71; *Statutes of Canada*, 4 and 5 Vic. Cap. 43; 14 and 15 Vic. Cap. 85; PANS, RG1, Volume 518, Halifax Fire and Fire Protection, 1858-78, George M. Young to the Chairman Investigating the Union Company Request for the Privilege of Exemption from Militia Service, 28 February 1839.

⁴⁶ PANS, Vertical Manuscript File, Fire Protection in Halifax, A. F. Macdonald, Provincial Archivist, to Mr F. Williams, n.d.; PANS, Occasional Scrapbook, Hand-in-Hand Company, 1801-70, article on a picnic 14 July 1851; *Halifax Morning Journal*, 26 September 1859; *Halifax Evening Express*, 10 April 1861; *Montreal Pilot*, 28 July 1852.

⁴⁷ PAC, Pamphlet Collection, *The Quebec Fire Society*, pp. 12-13; City of Toronto Archives, *History of the Toronto Fire Department*, p. 20; City of Toronto Archives, *Toronto Fire Department Investigation, 1915* (typescript); Richard BUTLER, "The Early History of the Hamilton Fire Department, 1816-1905", *Wentworth Bygones*, No. 8 (1969).

and banners — whether sported by militia, craft associations, or fire companies — seemed all the rage in an outdoor society which revelled in parades, picnics, and contests. Competitions matching strength, speed, and equipment provided further occasions to affirm group spirit, extending even to civic rivalries. In May 1851, the No. 5 Engine Company of Saint John travelled by steamer to Fredericton where it participated in contests at Phoenix Square. The hosts arranged lunch at Brown's Hotel and the guests lit fireworks — something already considered the prerogative of fire companies. International excursions brought New York fire companies to Montreal where brigade bands and the inevitable firemen's ball enlivened popular entertainment.

Entertainment aside, features of pride and competition, a loyalty to an association other than the community-at-large, had lamentable consequences. Toronto companies delighted in pulling their engines at break-neck speed along sidewalks after a fire. In 1858, Terence Meehan of No. 3 Company stumbled to his death. Among some Montreal companies intense rivalry, torchlight processions, political connections and a general delight in doing things with excitement prompted the anglophone *Pilot* to regret that the English system of protection had not been transplanted. In the old country, insurance offices had a role in selecting men and governing their conduct. With money as a focus rather than sectarian bravado, fights and hose slashing incidents, it was claimed, might have been eliminated and the quality of fire protection improved. Another difficulty with the voluntary spirit was reflected in allegations that companies played favourites or protected members' property. John Essen, MPP and former Chairman of the Halifax Fire Committee had no complaint with service. Indeed, he presented firemen with £25 for rescuing his property. It was alleged that he was the sole individual within three blocks to be so blessed. Favour or disfavour could extend to a whole district. Montreal's Protestant Union Fire Company refused in the summer of 1857 to attend fires in the Irish-Catholic section of St. Anne's Ward, claiming that local rowdies had assaulted the volunteers.⁴⁸

To be fair to the fire companies, it was often beyond the control of well-trained and equipped groups to combat a conflagration. Few expected the firemen to accomplish anything with major fires. The best advice for fire-fighting was to "take care of the small fires, and we will not be troubled with big ones". Dousing fires was a lilliputian measure. When it failed, hook and ladder or axe companies rushed to create fire-breaks. If manual efforts did not topple structures fast enough, the local garrison supplied artillerymen or engineers to set explosives. From the

⁴⁸ Edward B. FORAN, "St. John's City: Historic Capital of Newfoundland", in *The Book of Newfoundland*, ed.: J. R. Smallwood (St. John's: Newfoundland Book Publishers, 1937), p. 20; Hamilton City Hall, City Records, *Minutebook of the Hamilton Hose Company*, p. 1; *New Brunswick Reporter*, 25 July 1851; HORSEY, "Cataragui", pp. 166-81; *New Era*, 27 May 1857; City of Toronto Archives, *History of the Toronto Fire Department*, p. 21; *Montreal Pilot*, 21 July 1852; *Halifax Morning Journal*, 7 October 1859; *New Era*, 30 July 1857.

time of the earliest alarms the military usually had been involved, forming bucket bridages, backing up the volunteer engine crews, or occasionally supplying their own pumps. The firewards of Halifax made a formal agreement with the garrison commander in 1817 whereby one hundred buckets were stored near the guard rooms. In 1845 at Quebec, troops under Major General Sir James Hope removed "piles of deals which it was supposed might aid in continuing the fire [while] hundreds of civilians stood passive around". Although the bugle had sounded the alarm at night when troops "were scattered in various directions", the quick response and useful service of the Quebec garrison earned considerable respect. Significantly, it coincided with a pivotal year in English-French reconciliation. In this context, the three heroic episodes of the military during the first fire of 1845 may well have been significant in soothing communal friction. The soldiers cleared away a timber yard, turned the fire away from a powder magazine and blew up two houses thereby deflecting the fire so that it burned itself out.⁴⁹

Blasting — predominantly a military operation — often fell short of a science. During the second 1845 fire, explosions had tragic results as the shock collapsed a neighbouring house, killing two men. A series of frank military reports recounted incidents of success and failure, but they confirmed heroism as powder kegs wrapped in wet blankets were rushed into buildings in the immediate path of the blaze. Destruction of private property left hard feelings as well as complicating disputes over compensation. To limit a fire on New Year's Day 1854, two Halifax aldermen and one fireward ordered the pulling down of a house. The Halifax Fire Insurance Company refused to pay a £400 claim because the house was pulled down before it was burnt; the city denied legal responsibility since only three firewards actually could order preventive action. The owner sued the military for heeding an illegal order. Relations between the city and garrison cooled to the extent that on 9 September 1859 the stalemate continued while a blaze destroyed Granville Street.⁵⁰

At mid-century, then, fire fighting remained an *ad hoc* affair of heroics and fiascos. The interplay of private companies, spectators, civic authorities and military made for confusion. In most centres responsibility for co-ordination officially resided with the firewards until mid-century. These appointees, four to twelve in a city, were charged with overseeing the storage of dangerous materials, checking obvious fire hazards, investigating causes of fire and co-ordinating volunteer companies. Wielding

⁴⁹ *St. John's Evening Telegram*, 4 November 1892; PANS, Minutes of the Halifax Firewards, 15 January 1817; *Quebec Mercury*, 3 May 1845; C.O. 42, Volume 526, Major General J. A. Hope to General Sir R. D. Jackson, 30 May 1845; MONET, *The Last Cannon Shot*, *passim*; *Quebec Mercury*, 31 May, 19 June 1845.

⁵⁰ *Quebec Mercury*, 1 July 1845; *La Minerve*, 8 July 1845. Similar misfortunes happened in St. John's: *St. John's Times*, 17 June 1846. The military reports appear in PAC, RG8, C Series, Volume 316, pp. 359-63, 364-65, 384-87, 395-96, PANS, RG5, Series G.P., Volume 6, Miscellaneous B, 1857, Petition from S. Seldon to Lieutenant Governor Sir Gaspard Le Merchant, 1 January 1857. For reports that the garrison was not called out see *Halifax British Colonist*, 10 September 1859; *Halifax Morning Journal*, 23 September 1859.

their distinctive rods of office, firewards had authority to direct the companies, press civilians into fire-fighting and order the pulling down of buildings. Most had no specialized knowledge; scattered in separate wards they could not provide prompt and co-ordinated leadership during major fires. A division of authority among the separated firewards during the 1852 Montreal conflagration prevented firemen from pulling down buildings along St. Denis Street which might have checked the fire. Hence post-disaster inquiries and editorials recommended concentrating authority in one individual. By the time of widespread introduction of steam engines, a focus in authority was being achieved through placing the duties of firewards in the hands of a chief engineer.⁵¹

The hiring of full-time firemen evolved contemporaneous with the efforts to concentrate authority. Cincinnati received credit for establishing the first fire department in 1853. The innovation spread quite rapidly. Even before the professional model had been set in the United States, Quebec had searched for a means of asserting municipal control and setting standards. In 1844, City Council formed a Fire Committee with some supervisory capacity, watching the conduct of volunteer companies. After the 1845 disasters, there was talk of a hired force. By 1858, fire-fighting had been added to the duties of the police force, reflecting the prevailing attitude that no special training was necessary for either service. Finally, in 1866, the police were relieved of this function and Quebec imposed complete civic control, hiring its Fire Department. Montreal already had abandoned the volunteer system in 1863; Toronto waited until 1874. At Halifax, however, a voluntary system hung on stubbornly. Erroneously, the Mayor in 1885 reported that "Halifax is old fashioned enough to prefer her extremely effective Fire Department composed of volunteers, to a paid department as now exists in most other cities."⁵² In truth, Halifax only retained its volunteer arrangement after a most revealing struggle forced moderate reform.

The Halifax blaze of 1859 and an extraordinary rise in insurance premiums precipitated appeals for new arrangements. There was the hypocrisy of the Union Engine Company, decrying a lack of manpower while it functioned as an exclusive society. When an infuriated citizen called for a "hired" department selected "irrespective of *creed* or country" and representing all classes, Mayor Samuel R. Caldwell reacted by presenting the Company with a banner and a congratulatory note. Caldwell once had been Captain of the Company. As elsewhere in North

⁵¹ PANS, "An Act for Appointing Firewards", *Statutes at Large* (Halifax: Howe and Sons, 1805); *New Brunswick Courier*, 25 April 1840; PAC, Pamphlet Collection, *Quebec Fire Society*; *Montreal Pilot*, 13 July 1852.

⁵² Charles GLAAB and Theodore BROWN, *A History of Urban America* (New York: Macmillan, 1976), p. 80; Antonio DROLET, *La ville de Québec: Histoire municipale de l'incorporation à la Confédération* (Québec: La Société historique de Québec, 1967), III: 24-27; John I. COOPER, *Montreal: A Brief History* (Montreal: McGill-Queen's University Press, 1969), p. 97; City of Toronto Archives, *History of the Toronto Fire Department*, p. 26; Phyllis R. BLAKELEY, *Glimpses of Halifax* (Belleville: Mika, 1973), pp. 119-20.

America, the fraternity of volunteers extended into civic politics.⁵³ The controversy revived when City Council purchased an American steam engine and prepared to turn it over to the Union Engine Company. During a tumultuous meeting, the exclusion of Catholics and the political activities of the Company were exposed. By a narrow margin Council demanded that more men be recruited and that this be done by public advertisement. The Company quickly raised the men but still prohibited "outsiders". In retaliation the Council determined, by a narrow margin, to enforce an old by-law specifying that the Company's elected officers had to be approved by Council. Regretting "the arbitrary and hasty course", the Company prepared an obituary notice and tendered resignations: "*Corporation declair War: Company asserts its independence and resigns as one man hurrah for old Union.*" Support proved considerable, for there existed an adherence to the voluntary spirit — best expressed by the "orator of the evening" at an 1860 Firemen's Benefit in Southern's Lyceum.

All honour to the Firemen — that fearless noble band —
 Defenders of our homesteads, like heros do they stand,
 A phalanx firm of manly hearts — no mercenaries they —
 But *volunteers* they take the field, and mercy points the way.⁵⁴

Thus, instead of a hired force, a new volunteer company was incorporated. But old Union paid the price — by 1870 it was "manned chiefly by elderly veterans of the fire brigade and devoted to salvage work".⁵⁵

III

Refugees, spectators, soldiers, and firemen milled on the streets during the chaos of a major fire, while another group — bands of looters — discovered ample opportunity for lifting goods. Endeavouring to save stock, merchants found eager volunteers all too willing to help with rescue operations. After the 1846 conflagration, HMS *Vindictive* searched outward shipping from St. John's to prevent "the removal of considerable property which had been feloniously obtained". After the 1892 fire, St. John's detectives discovered Brussels carpets saved from disaster being used in Freshwater Bay. Saint John police traced stolen goods to Nova Scotia in 1877; from the same fire came tales of residents remaining in their homes, fearful of looters. At times, looters were alleged to have worked to keep fires burning. Incendiarism provided diversion and, during the 1866 Quebec fire, it was claimed that looters armed with axes cut hoses to assist the conflagration. Even the confusion at lesser street fires present-

⁵³ *Halifax Evening Express*, 10 April 1861; *Halifax Morning Journal*, 26 September 1859; PANS, RG1, Volume 518, Samuel Caldwell to the Union Engine Company, 8 June 1860.

⁵⁴ PANS, RG1, Volume 506, Union Engine Company Minutebook, 7 May 1861. The doggerel came from an unidentified clipping in RG1, Volume 518.

⁵⁵ RADDALL, *Halifax: Warden of the North*, p. 21.

ed opportunities. "Comme cela arrive toujours dans ces occasions-là, les voleurs n'ont pas manqué de profiter de cet incendie."⁵⁶

It is impossible to estimate the volume of looting, although insurance claims afford some insight into the problem. In one notable instance, an insurance company refused to compensate for loss by theft asserting that fire insurance only covered items consumed by fire; it did not include goods stolen from the street. The Chief Justice instructed the jury to favour the claimant, arguing on the basis of an earlier case that, if insurance did not compensate for looted goods, then merchants would simply lock their doors and let the stock burn. Significantly, in another fire-theft case, *Lazare versus the Royal Insurance Company*, Mr Justice Roberts disclosed the extent of such crimes when he noted that he had experience with many similar situations.⁵⁷

Theft continued amidst the ruins. After the first Quebec fire of 1845, residents who returned to their homes discovered "reckless plunderers who sought, in the stupor which this sudden visitation occasioned, to carry on their shameless trade and to plunder the terror-stricken inhabitants of the little the fire had spared them". Thieves made the rounds in St. John's in 1892 with horse and cart long after the fire to remove building materials from construction sites. Maintenance of civil order became a major civic concern during the nights after a conflagration. Loss of employment, the forced contact of multiple family households, and sheer distress reinforced an urge for tavern conviviality. Reports of mounting dissipation combined with those of looting to register frenzied alarm. Editorials condoned lynching. If cities had yet to organize police forces, the night watches were increased, not without controversial effects. A Charlottetown night watch of "youngmen apprentices and others, who have no stake in the community, get placed on the watch; and so far as doing any good, they get drunk, and hoot and yell about the streets to the disgust of responsible people." Communities which had organized a police force, hired extra constables. With increased vigilance and a concern about people "lurking on the public streets and not giving a satisfactory account of themselves", arrests increased. In Saint John the police chief reported in 1878 that crimes had risen since the fire because

... as a rule, it is not the best or most orderly class of men in any branch of business, who require to come to work, for a time, to a city in the position which Saint John was last summer, when employers were glad to get any kind of men; and it will be seen that the increase [in crime] is chiefly amongst the strangers.⁵⁸

⁵⁶ *St. John's Times*, 8 July 1846; *St. John's Evening Telegram*, 19 September 1892; *Halifax British Colonist*, 13 September 1859; STEWART, *The Story of the Great Fire*, p. 93; *New Dominion*, 14 July 1877; *Ottawa Citizen*, 4 October 1866; *Courier du Canada*, 22 July 1867.

⁵⁷ *Quebec Morning Chronicle*, 30 November 1866; Library of Parliament, Pamphlet Collection, *Important Fire Insurance Case, Adolphe Lazare versus the Royal Insurance Company before Mr. Justice Richards, May 1858* (Toronto: Maclean Thomas, 1858), p. 21.

⁵⁸ *Quebec Mercury*, 3 June 1845; *St. John's Times*, 17 March 1847; *New Brunswick Reporter*, 15 November 1850; *St. John's Evening Telegram*, 26 September 1892. Concern about order after dark in a devastated city is apparent in Provincial Archives of New Bruns-

To aid the local government in matters of relief and in removing dangerous ruins, but also in keeping order, the military set up camps near the ruins.

The burdens of organizing immediate relief were awesome. The vulnerable districts where fire had its greatest play, by their very rough form, sheltered individuals whose condition could slip from self-sufficiency into distress with the loss of clothing and household effects. According to an 1845 investigator, St. John's fires usually started "in grog shops and the houses of the working classes". The 1845 fire at Quebec destroyed the artisan district of St. Roch. A record of relief requests in Saint John (1877) listed claims which indirectly describe the social make-up of the burned-over area (Table 2).

Table 2. — OCCUPATIONS AND NATIONAL ORIGINS,
OF RELIEF APPLICANT, SAINT JOHN FIRE,
3 JULY 1877 TO 30 JUNE 1878.

<i>Occupation</i>	<i>Number</i>	<i>Percent</i>	<i>National Origin</i>	<i>Number</i>	<i>Percent</i>
Widows	625	20.6	Canada	1,427	47.1
Labourers	464	15.3	Ireland	1,037	34.3
Mariners	190	6.3	England	274	9.1
Seamstresses	144	4.7	Scotland	129	4.3
Joiners	120	4.0	United States	77	2.5
Cartmen & Coachmen	115	3.8	Others	83	2.7
Boarding-house Keepers	110	3.6			
Shoemakers	80	2.6			
Riggers	60	2.0			
Others (less than 50 per occupation)	1,059	37.1			
Totals	3,027	100.0		3,027	100.0

Prestigious relief committees, invariably autonomous from city councils, first co-ordinated local food and shelter resources while issuing appeals to other cities. Most conflagrations swept through cities during "the mild season" which at least permitted leeway for planning to confront the combined crises of devastation and winter. Food, for example, did not present a pressing concern until winter, since local supplies, rural donations, and relief committee purchases from other communities covered the summer and fall. Precautionary measures were taken against price gouging and shortages. The Quebec Relief Committee of 1845 sold a portion of the food supplies that it controlled at half price while a year later the Governor of Newfoundland placed an embargo on the export of provisions from the colony since its agricultural hinterland was so limited.⁵⁹ In time, relief vessels and, in later years, trains arrived with

wick, Saint John Common Council Minutes, 25 and 26 June 1877; *New Dominion*, 10 November 1877; *Charlottetown Herald*, 15 August 1866; *The Islander*, 24 August 1866. "Report of the Chief Police", in *Reports of the Accounts of the Corporation of the City of Saint John ... 1877* (Saint John: Barnes and Company, 1878), p. 20.

⁵⁹ PAC, MG24, D11, *Visits to Canada and Newfoundland*, pp. 61-62. *Quebec Mercury*, 3 July, 23 October 1845; *New Brunswick Reporter*, 29 November 1850; *Courrier du Canada*, 24 October 1866; *St. John's Times*, 17 July 1846; *Saint John Daily Citizen*, 30 June 1877; *Quebec Mercury*, 24 June 1845.

the barrels of pork and flour. Everyone looked apprehensively toward "winter's rude blasts", knowing that "the suffering during the coming winter must be greater". Most of the homeless doubled up with families in surviving dwellings. Warehouses, customs buildings, drill halls, hospitals, immigrant sheds, and even stables provided emergency shelter. The steamer *New York* sheltered and fed 1,000 the first night after the 1877 destruction in Saint John. A number of victims were encouraged to decamp. A flight to the countryside followed the 1845 Quebec fires; many of St. John's homeless of 1846 dispersed to the outports. The Quebec Relief Committee of 1866 purchased tickets from the Grand Trunk and Richelieu Railway.⁶⁰

For those remaining who could afford neither to build nor rent, relief committees threw up temporary sheds. The 1846 shelters in St. John's were described as "hen houses", as much a reference to simple design as to overcrowding, for the least costly method of shelter construction merely allowed a sloping roof. Those erected at St. John's in 1892 were one hundred feet long, twenty feet wide and ten feet high sloping to seven feet in the rear. Each of these sheds housed a half-dozen families. Montreal's temporary tenements constructed for the winter of 1852-53, were 240 feet by 30 feet and two stories high with unplanned floors and walls. One, far from the city at Pointe St. Charles, housed the unemployed. Four policemen were retained. Closer in, the employed Protestants and Catholics were lodged in separate compounds. Overcrowding and friction were unavoidable. Drinking and fighting in Quebec's structures prompted expulsion of over ten percent of the residents by late October 1845.⁶¹ Tent quarters routinely provided by the military after disasters posed obvious sanitary and health problems. Heavy rains in the late summer of 1846 drenched the homeless in the tents at St. John's causing respiratory ailments and "relieving the more delicate amongst them from this world's suffering and sorrow". Temporary public shelters housed only a small proportion of those who had lost homes. Instead, relief committees made cash distributions available so that recipients might find or build their own winter lodgings. Donations of deals and planks facilitated some private reconstruction. When it came to the cash disbursements, relief committees adhered to the general procedures for outdoor relief. A committee of visitors inquired into the background and needs of applicants.⁶²

⁶⁰ For emergency shelter see *Quebec Mercury*, May-July 1845; *St. John's Times*, 17 June 1846; *Montreal Pilot*, 14 July 1852; *Courier du Canada*, 17 October 1866; *Saint John Morning Freeman*, 1 September 1877; *St. John's Evening Telegram*, 1 September 1892; *Saint John Daily Citizen*, 22 June 1877. On transiency of victims see *Quebec Mercury*, 3 June 1845; *Courier du Canada*, 19 November 1866.

⁶¹ *St. John's Times*, 27 March 1847; *Montreal Pilot*, 22 October 1852; *St. John's Evening Telegram*, 1, 12, 19 September 1892; *Montreal Pilot*, 22 October 1852; *Quebec Mercury*, 23 October 1845.

⁶² For donations of planks see *St. John's Times*, 19 September 1846, 8 July 1846; *Le Pays*, 25 October 1866. For relief visitors see *Quebec Mercury*, 8 December 1845; *St. John's Evening Telegram*, 10 October 1892.

In the most routine circumstances, provision of relief inspired controversy concerning the definitions of deserving and undeserving poor (the professional *lazzaroni*), as well as the form of the welfare. Post-fire relief provided additional complications since victims included the destitute as well as property owners. Once immediate relief matters had been attended to, the wrangling began. Were funds granted by private donors and governments intended to augment poor relief or were they to compensate property owners and speed reconstruction as well? In Quebec, controversy formed wheels within wheels as partisanship, nationality, and class drew in upon the debate. Following the 1845 disasters, the Quebec Relief Committee initially rushed ahead with distributions based on property loss as well as destitution. A primarily English-speaking group with support from the anglophone press, soon spoke in favour of a more circumspect policy which would aid only the destitute and permit saving a reserve fund for winter relief. They opposed the granting of funds to replace loss of property, claiming "to rescue that fund from the profuse hands of greedy private interest, and from the equally pernicious profuseness of weak and mistaken benevolence". Since destruction affected French Canadians in artisan and shipbuilding districts, they strongly favoured compensation for property losses, pointing out that the province had plunged ahead with lavish public works so why should authorities now seem budget conscious. Beneath the relief question moved opinions and aspirations of a merchant group. For them, as Lord Durham's Report had shown, French Canadians seemed a particularly unprogressive people, prone to tradition and custom. In this light, the English considered the control of relief funds and the rebuilding process as a means to remove what threatened as an unsightly and dangerous quarter of the city. If French Canadians could not rebuild, so much the better; progress was at stake. Indeed, there was talk of forcing out French-Canadian labourers and having "a joint stock company" convert St. Roch into "the new town of Quebec" graced with right-angled streets, buildings of uniform height, each street with a distinctive architectural style, and a full set of urban services.⁶³ The regulatory impulse and the will to survive came into direct conflict. For the independently-minded *Canadien* artisans and labourers, the question was a matter of survival. Ultimately, the distributions for both destitution and property losses were continued.

Exactly the same issues redeveloped in 1866. To the editor of *L'Électeur* those who did not favour restoration of property harboured anti-French sentiments, since home-ownership for the French Canadian formed "une de ses plus grandes ambitions". The editor sensed — with good cause — a desire within the English community to eliminate the French artisan and workingman's district of St. Roch. "En effet, c'est au St. Roch français que l'on en veut, c'est lui, ses progrès, sa situation indus-

⁶³ *Quebec Morning Chronicle*, 31 December 1866; *Quebec Mercury*, 3 June, 16 August, 9 October 1845; *Berean*, 6, 9 April 1846. An account of the English Canadian perspective appears in Library of Parliament, Pamphlet Collection, HAMPDEN, *Strictures upon a Recent Report of the Quebec Committee of Relief: With an Appendix* (Quebec: Gilbert Stanley, 1846).

trielle et commerciale que l'on jalouse, et l'occasion se présente admirablement bien pour le transformer à l'anglaise et y créer le système démoralisateur de *tenantry*." The *Morning Chronicle* only validated fears by recommending emigration as the best relief programme and editorializing that begging had become "a systematic trade" encouraged by the presence of the many religious orders. A volatile public meeting of French Canadians denounced these harsh sentiments and censured the advocates for wishing to turn honest workers and shopkeepers into "une classe de pauvres prolétaires, démoralisés, comme il en existe dans certains pays", for such would be the effect of failing to restore lost property. A compromise plan prepared by English and French moderates set up a \$200,000 reconstruction fund. Grants of \$110 were available for those whose homes had been valued at less than \$ 500, provided the new dwellings used brick or stone. "Démonstrations bruyantes et intempestives" continued because of the small sums and the proviso against frame or shingle construction which still seemed to bar small freeholders from rebuilding. In fact the situation had become all the more desperate because destruction coincided with a decline in shipbuilding.⁶⁴

Nasty confrontations over "who gets what" broke out in St. John's after the 1846 fire, but there religious denominations established the lines for the clash. When Queen Victoria appealed to Britons to assist St. John's she had mentioned the destruction of the Church of England Cathedral. This point and energetic fund raising by the Society for the Propagation of the Gospel were taken by the Governor as cause to withhold a portion of the relief funds for the Cathedral's reconstruction. The tendentious press picked at the issue for months with several papers pointing to the suffering of a harsh winter and hard times ahead. Meanwhile, the Governor had informed the Colonial Office that too much relief money had "a demoralizing effect on the people". In public meetings, "bitter and vituperative personalities" damned the official party. A government organ, the *Times*, replied that as neither the Church of Rome nor the Church of Scotland had organized British collections, the Church of England should receive what those who gave had intended. As for the claim that more relief distributions were needed, the *Times* replied that many recipients behaved "like leeches full of blood to bursting, sucking on".⁶⁵

⁶⁴ *L'Électeur*, 22 December 1866; *Courrier du Canada*, 17 October 1866; *Quebec Morning Chronicle*, 19 December 1866. Other provocative editorials appeared on 31 December 1866, 3 January 1867. Resolutions of a public meeting called to protest articles published in the *Morning Chronicle*, *Courrier du Canada*, 16 January 1867. *L'Électeur*, 26 January 1867. The fate of the Quebec shipbuilding industry is covered in J. I. COOPER, "The Quebec Ship Labourers' Benevolent Society", *Canadian Historical Review*, XXX (December 1949): 340; Albert FAUCHER, "The Decline of Shipbuilding at Quebec in the Nineteenth Century", *Canadian Journal of Economics and Political Science*, XXIII (May 1957): 195-215.

⁶⁵ *Newfoundlander*, various issues through the spring and summer of 1847; *Ledger* quoted in *Times*, 13 November 1847; *Newfoundlander*, 1 July, 5 August 1847; *St. John's Times*, 7 April 1847.

Admittedly, relief controversies could open the breach of communal hostility, but generous British contributions, like garrison heroics, were a sign of goodwill that made the Empire more immediate and benign. Queen Victoria had commanded in 1845 that there should be collections for Quebec made in all churches throughout the Kingdom. The Church of England actually collected £ 25,000 which, as the *Quebec Mercury* delighted in reporting, would aid "a portion of that class of the population of this colony who but a few years since strove to shake off their allegiance to their Sovereign". Parliament had voted £ 20,000 and the Lords of the Admiralty despatched the *Zealous* and *Arethusa* with 6,000 blankets, 8,000 jackets and 13,000 pairs of shoes. Following major conflagrations, the official offers of aid were supplemented by corporate and private contributions. United Kingdom cities provided funds for relief and so too did companies having business in the colonies. The Hudson's Bay Company, the Canada Land Company, and Baring Brothers made contributions to United Kingdom subscriptions.⁶⁶

The political dimension of fund raising became obvious after the Quebec fires of 1845 when it was hoped that British abundance "poured into laps of our suffering population of French origin" would make England "loved and honoured as it has never been in Canada". However, individual donations indicated the scope of non-political international connections as networks of merchants, artisans, and ethnic or fraternal societies came into play. It comes as no surprise, given the international community of Scots in commerce, to see aid from Greenock and Glasgow. Since mid-century French Canadians had been emigrating to the United States. In New York they organized collections for Montreal (1852) and Quebec (1866). Chicago's French-Canadian community, familiar to Louis Riel, had raised relief funds for the latter disaster.⁶⁷ Masons, Odd Fellows, and Knights of Pythias raised money for Saint John in 1877; at the same time a printers' trade union in Hamilton set up a fund "to aid their brethren". Individuals did not live entirely in parochial isolation, instead many of them had business, national or lodge contacts. By transient wanderings, business trips, conventions, and correspondence, an intimate appreciation for aiding others balanced the admittedly aggressive commercial competition among communities. The Governor of Massachusetts, addressing a

⁶⁶ PAC, C.O. 42, Volume 40, undated and unsigned (received 29 September 1845), letter making reference to the Queen's request. *Quebec Mercury*, 11 November 1845. Much official comment was made about British sympathy and benevolence. "Address of his Excellency the Administrator of Canada at the Opening of the Second Session of the Second Parliament of Canada", *Berean*, 26 March 1845. *Quebec Mercury*, 5 August, 9 September 1845; *Quebec Mercury*, 5 August 1845.

⁶⁷ *Quebec Mercury*, 3 June 1845; On the Scots in British North America see David S. MACMILLAN, "The New Men in Action", in *Canadian Business History, Selected Studies, 1497-1971*, ed.: D. S. MACMILLAN (Toronto: McClelland and Stewart, 1972), pp. 44-103. Mention of their relief collections appears in *Greenock Advertiser* quoted in *St. John's Times*, 19 August 1846; *Le Pays*, 24 November 1866. On French Canadians in Chicago see G. George F. STANLEY, *Louis Riel* (Toronto: Macmillan, 1972), p. 34. For their contribution, see *Le Pays*, 3 November 1866.

Boston relief rally for Saint John was probably correct in remarking that conflagrations had one salutary influence: "They lift men up into united feeling, beyond the influences of petty jealousies and differences."⁶⁸

Charity derived from heartfelt compassion, but there lurked a prudent side to civic collections. Comments from the *Hamilton Spectator* about raising funds for victims of a terrifying rural fire near Ottawa in 1870 came directly to the point.

Surely this is a case to excite Christian sympathy and give rise to benevolent effort. With all our apparent security at present, the conditions of those suffering ones may some day be ours or that of those whom we would feel it a special duty to relieve. In the days of prosperity let us make a record which will enable us in such circumstances to make an unabashed appeal to others.⁶⁹

In a manner of speaking, relief donations raised by voluntary means or by a special tax levy created a crude form of inter-city insurance. Obligations to neighbours and fellow sufferers were not forgotten by the great and the small. Pierre de Boucherville of Boucherville offered aid to Montreal in 1852 since the city had assisted residents of his town nine years earlier. On a larger scale, a fire-conscious Chicago responded generously to the needs of Saint John in 1877; Saint John, in turn, provided relief for Portland.⁷⁰

IV

Civic reconstruction precipitated local building booms and inflation. Within a few months of Quebec's 1866 fire, nearly 250 homes were under construction. A year after the 1877 Saint John disaster, 1,315 buildings were erected according to the building inspector. St. John's Municipal Council estimated the number of new homes built in the twelve months after the 1892 disaster to be 800.⁷¹ Aside from the copious injections of relief money which made this possible, there were insurance settlements. The early history of fire insurance in British North America remains obscure. Certain British companies had written policies for merchants in the maritime centres during the late eighteenth century. The Phoenix claimed to have written the first such policy, a risk in St. John's taken in 1782. Very few firms had opened local offices before 1820, but in the urban

⁶⁸ *Saint John Daily Citizen*, 27, 25 June 1877; "Our Neighbours", *New Dominion*, 14 July 1877.

⁶⁹ *Hamilton Spectator* quoted in *Ottawa Times*, 19 September 1870. A similar sentiment appears in *Le Pays*, 23 October 1866.

⁷⁰ *Le Canadien*, 19 July 1852; *Kingston British Whig*, 22 June 1877; "Relief to Portland", *Kingston British Whig*, 17 November 1877.

⁷¹ *Halifax Morning Journal*, 23 September 1859; *Courrier du Canada*, 12 November 1866; CITY OF SAINT JOHN, "Report of the Building Inspector", in *Accounts of the Corporation of the City of Saint John ... 1877* (Saint John, 1878), p. 16; *St. John's Evening Telegram*, 3 March 1893. For inflation see *Le Castor*, 2 June 1845; National Archives, Reports of Saint John Consular Office (microfilm T485), Consul to Assistant Secretary of State, 9 March 1878.

growth of the post-Napoleonic period there was considerable expansion. It is certain that the Phoenix of London had a Montreal agent in 1804. The first of the American companies, Aetna of Hartford, entered British North America in 1821, appointing Abijah Bigelow agent at Montreal. Aetna expanded to Halifax in 1828, Saint John in 1829, and Toronto in 1842. There had been "foreign insurance companies" in Toronto at least since 1835.⁷²

Domestic fire insurance companies developed slowly at first. The Fire Insurance Association of Halifax, formed in 1809, stands as one of the earliest, but urban growth and settlement in Lower and Upper Canada brought an era of rapid expansion for the industry. The Quebec Fire Assurance Company was formed in 1818, as was a Montreal Fire Insurance Company. York applicants requested a charter in 1829; another group petitioned in 1831. Finally, the British American Fire and Life Assurance Company received a charter in 1832. In addition to these new joint stock companies, legislation in 1836 provided for the formation of mutual companies in each of the Upper Canadian Districts. The Niagara District (1836) and the Gore District (1839) soon had mutual associations; young Francis Hincks took advantage of the enabling legislation to promote the Home District Mutual Fire Insurance Company in 1837.⁷³

From the 1830s to the 1870s the insurance trade progressed to a point of maturity and immense civic influence. The centrality of fire insurance among the business élite had tangible character in Quebec since the Quebec Exchange, "where the merchants most do congregate", and the Board of Trade and the Telegraph Office (1851) had quarters in a building built by the Quebec Assurance Company in 1822. In the 1820s and 1830s, companies began to exercise the kind of prudent discrimination that, over the decades, would lead in definite stages to complex formulas and the legendary fine print. Soon after Bigelow had opened Aetna's doors in Montreal, that office had to pay its first claim when fire destroyed a Holt and Company building storing gunpowder. Rather than disputing, the company paid up. "To gain the reputation of a litigious office would be death to our success, and even if law and equity were clearly in our favour the mere fact that we disputed a loss must to some extent fix upon us that character." A vital lesson had been learned; future blanks stipulated that a policy was void if the insured property stored gunpowder. Over the years the list of prohibited articles grew. Companies also reviewed neighbourhood character and building materials. Bigelow avoided concentrating his

⁷² PHOENIX OF LONDON GROUP, *First in the Field, passim*; Henry R. GALL and William G. JORDAN, *One Hundred Years of Fire Insurance, the Aetna Insurance Company, 1819-1919* (Hartford: Aetna Insurance Company, 1919), pp. 59, 161; PAO, Miscellaneous Collection, 1829, number 10, W. J. VALE, "Notes on the Early History of Insurance in the Province of Upper Canada and Canada", p. 6.

⁷³ GALL and JORDAN, *One Hundred Years of Fire Insurance*, p. 162; PAC, Pamphlet Collection, *Articles of Association Establishing a Fire Assurance Company in the City of Quebec* (Quebec: John Neilson, 1818); *Articles of Association of the Montreal Fire Insurance Company* (Montreal, 1818). Both emphasized that investors were not liable for "debts, dues or demands of any nature"; VALE, "Notes on the Early History", pp. 1-7.

policies in particular areas, while the foreign companies in Toronto in 1835 announced they would not insure wooden buildings. The Phoenix, at least by 1860, wanted policy holders to describe the nature of "buildings contiguous or nearest thereto".⁷⁴ Eventually these concerns led to the establishment of Goad's insurance atlases.

Sheer settlement growth in the 1840s and 1850s encouraged more and more insurance ventures. By 1875, ninety companies had offices in Ontario alone. Most were mutual firms serving a single county or region. Meanwhile, British and American companies had rushed in and, like the era's land speculation, bank promotions, and railway manias on the developing urban frontier of North America, they risked instability with undercapitalization. Clients had no sure way of discerning the resources of insurance offices until a disaster — when it was too late. Similar conditions in the United States forced state regulatory laws. New York compelled companies to make a deposit in a chartered bank; the State administered the fund. Throughout the 1850s, the Government of Canada received petitions for parallel action. Regulatory bills were introduced, but opposition arose from some business communities through their boards of trade. They had been warned that regulation would force higher premiums or even the removal of British and American firms, endangering insurance coverage and a major source of investment capital. The demand for an annually published balance sheet, according to one outraged Scottish insurance executive, merely would provide benefits to competing companies. His complaint and that of the business in general have a modern refrain, for the insurance companies were among the earliest joint-stock enterprises to struggle against regulation. In the background debate, merchants and merchant capitalists had to weigh a classic issue, since they faced either the vagaries of an unregulated service or the danger of reprisals should there be regulation. The Sun of London had already withdrawn from Canada because of the risks; the Phoenix had occasionally suspended operations. Others threatened to withdraw rather than accept scrutiny. Finally, after a decade of debate, threats, and petitioning, "An Act in Relation to Fire Insurance Companies not Incorporated within the Limits of the Province" was placed on the statute books in 1860.⁷⁵

⁷⁴ *The New Guide to Quebec and its Environs* (Quebec: P. Sinclair, 1851), p. 19; GALL and JORDAN, *One Hundred Years of Fire Insurance*, p. 60; VALE, "Notes on the Early History", p. 6; PAO, Alexander Morris Papers, 1860, Insurance Policy with the Phoenix Fire Assurance Company.

⁷⁵ PAO, Fire Insurance Manuscripts, Box 1, By Laws, Statements, Annual Reports, Affidavits, Booklets, 1875-90. Many of the enclosures date from the 1840s and include lists of shareholders; *Journal of the Legislative Assembly of the Province of Canada, 1850*, pp. 73-74, 112; P. G. M. DICKSON, *The Sun Insurance Office, 1710-1960: The History of Two and a Half Centuries of British Insurance* (London: Oxford University Press, 1960), p. 220; A. L. TODD, *A Spark Lighted in Portland, The Record of the National Board of Fire Underwriters* (New York: McGraw-Hill, 1966), p. 9; *General Index to the Journals of the Legislative Assembly of Canada... 1841-1851*, pp. 292-95; ... 1852-66, pp. 435-36; PAO, Alexander Morris Papers, John Fraser, Life Assurance Association of Scotland, to Morris, 22 June 1865; *Statutes of Canada*, 23 Vic. Cap. 34; 26 Vic. Cap. 43.

Significantly, the next impositions of order, which led toward oligopoly, came from within the industry. Companies had been co-operating locally on premium charges by the 1850s. A more ambitious association developed in an 1866 New York meeting, but this National Fire Underwriters' Association soon lost the capacity to supervise rates and regulate commissions because several companies could not fully resist the short-term allure of competitive practices. However, in 1879 the regulatory functions revived and shifted to regional associations — the Eastern and Western Boards of Fire Underwriters — which extended their operations into Canada. By the 1880s the Canadian Fire Underwriters' Association prepared an extensive list of rates, forbidding rebates or discounts. Thirty-two American, British, and Canadian companies agreed to the schedule which listed every trade by source of power — hand, water, and steam — and by four classes of buildings. This left the National Fire Underwriters' Association with the information tasks: compiling reports on cities, preparing a national building code, and later the running of the underwriters' laboratories.⁷⁶ By eliminating serious competition, reducing the strength of local agents, who once had negotiated among companies for the highest commissions, and by organizing the collection of information, the insurance industry operated as business pioneer. It became, as well, a significant force in local affairs. Without fire insurance pressure and a business community worried about insurance premiums, the pace of certain civic reforms — professional fire departments, buildings codes and waterworks — would have been considerably slower.

Amidst the ruins, civic leaders and boosters grappled with a fundamental contradiction. On the one hand came hopeful predictions of a new city, more prosperous and beautiful — rising "like a Phoenix from its ashes". On the other, the "shantytowns" that filled in around the ruins were too obvious and resilient to be ignored. Needless to say, it became difficult to dislodge them and enforce the land-use reforms and building codes that routinely accompanied post-fire inquiries and insurance company lobbying. The dream of civic renaissance, the phoenix syndrome, invariably faltered, but some basic revisions were gradually introduced. Changes, increasingly forced by the insurance industry, had consequences extending to architecture and the spatial arrangement of urban society. Until that critical era in so many other fire affairs, the 1860s and 1870s, the goals of physical reform were twofold: to reduce frame buildings and to widen and straighten streets so as to create a grid with firebreaks and

⁷⁶ John BAINBRIDGE, *Biography of an Idea, The Story of Mutual Fire and Casualty Insurance* (New York: Doubleday, 1952), p. 88. For early evidence of co-operative activity among Canadian offices see *British Colonist*, 3 July 1849; *New Era*, 28 July 1857; *Halifax Morning Journal*, 19 September 1859; Robert RIEGEL, *Fire Underwriters' Associations in the United States* (New York: The Chronicle, 1916), pp. 7-9; PAC, Pamphlet Collection, CANADIAN FIRE UNDERWRITERS' ASSOCIATION, *Tariff of Minimum Fire Insurance Rates for the City of Montreal* (Montreal: J. Theo. Robinson, 1888), inside cover. Members were to offer no rebate; the rates were extremely detailed. Also see "Appendix 3, Select Committee on Combinations: The Alleged Combination of Fire Insurance Companies Doing Business in Canada", *Journals of the House of Commons* (1888), pp. 426-56.

easy access for fire engines. Complications and opposition related to property rights, as well as economic pressures led to the neglect of reform statutes. These were worn down by exemptions and even acts of hostility. Plans for an 1846-47 street reform in St. John's were slashed and covered with ink over compensation disputes. A Quebec City loan fund created by the government to induce reconstruction in brick or stone was fully subscribed, but in open defiance much of the money went for frame dwellings.⁷⁷

The Saint John arrangement for rebuilding after 1877 signalled a trend toward the more detailed and forceful codes which have come to characterize modern cities; it preceded Toronto's code by a dozen years. The Mayor and the City Clerk met with the Fire Underwriters of New Brunswick to draft a bill that would blend building codes with fire zones. The resulting act mapped three districts. In the first, a region located just back of the warehouse district which had been exempted because of the high costs of brick or stone storage facilities, the rules were strict. Wooden cornices and window frames had to be encased in non-flammable material. Wooden sheds were banned. Regulations were waived in the next area for buildings under twenty-five feet. In District Three, the exemption extended to buildings under thirty-six feet. Some considered the regulations as laws "to grind down the poor man", but "a stern and unflinching assertion of the sovereign rights of the whole public" became more or less successful as local and imported architects designed stone and brick commercial blocks and office buildings. The published rates of the New Brunswick Board of Fire Underwriters provided an additional incentive to erect bland but safe buildings. Cornices, mansard roofs and outbuilding were penalized. Little wonder the *New Dominion* described the buildings under construction as "much simpler and chaster in design".⁷⁸ It appears that fire risk and insurance costs helped to effect more austere commercial architecture, not just in that great centre of innovation, Chicago, but even in smaller cities. As a response to fires and insurance premiums, British North American architects made greater use of flat roofs, brick, cast-iron and concrete structures.⁷⁹ Artistic and technological factors did not revise civic architecture on their own.

⁷⁷ RIEGEL, *Fire Underwriters' Association*, pp. 19-21. "The Annual Report of the Chamber of Commerce", *St. John's Times*, 19 August 1846; *New Dominion*, 21 July 1877; *New Dominion*, 28 July 1877; *Saint John Courier*, 21 September 1839; *Quebec Mercury*, 14, 19 June 1845; *St. John's Times*, 1 July 1846; *New Brunswick Reporter*, 13 December 1850; *Montreal Pilot*, 16 July 1852; *St. John's Times*, 21 July 1847; *Berean*, 9 April 1846; Quebec Fire Loan Commission Report, *Journal of the Legislative Assembly of Canada ... 1847*, Appendix H.H.H., letter dated 23 July 1847; Susan BUGGEY, "Researching Canadian Buildings: Some Historical Sources", *Histoire sociale — Social History*, X (novembre-November 1977): 415.

⁷⁸ *New Brunswick Sessional Papers, 1877*, C. 89, pp. 249-51; *Saint John Morning Freeman*, 8 September 1877; *New Dominion*, 5 January 1878, 18 August 1877; "Notice from the New Brunswick Board of Fire Underwriters on the Premiums for Fire Insurance", *New Dominion*, 11 August 1877; *New Dominion*, 22 September 1877.

⁷⁹ For the best study of the influence of fire on architecture see Carl CONDIT, *The Chicago School of Architecture: A History of Commercial and Public Building in the Chicago Area, 1875-1925* (Chicago: University of Chicago Press, 1964), pp. 14-25. For

The decades around mid-century contained one further transition essential to the reduction of conflagrations, namely the substitution of traditional water supply methods with civic owned waterworks. Aside from the bucket brigade or cumbersome hose lines extending to a harbour or reservoir, the pre-waterworks mode of supplying the manual pumps involved carters. Indeed, in some cities teamsters were obliged at all times to carry puncheons. Communities also constructed covered reservoirs scattered around in different districts, but the question of fire prevention had long been related to domestic water needs and sanitary concerns. At first, a reluctance to commit civic funds provided opportunities for private concerns to receive the franchises. Under-capitalized and necessarily cautious, these companies earned few friends and it was widely felt that civic ownership could accommodate superior service. Facing hostility from all quarters, water companies sold out at rewarding prices whenever they could. In some communities, negotiations over price only delayed the inevitable. The situation in St. John's after a serious fire in 1839 is illustrative. The company admitted its limitations and offered to sell. In the words of the president: "They sought no advantages, looked for no commissions, were willing to abandon all hopes of profit from the speculation provided they could see safety, health and comfort carried into every street in the City, by the conducting and placing of water-pipes and fire-plugs; and which their own means would not admit of doing, except by slow degree." The City rejected the company's price.

Civic reactions elsewhere varied, but the question of compensation remained central in each case. Montreal, responding to the inadequacy of a private system, purchased its assets in 1845 and in the mid-1850s constructed a new system designed by the ubiquitous Thomas C. Keefer. Major work on the waterworks began just after the 1852 conflagration. Hamilton constructed its municipal system between 1856 and 1859 with Keefer's guidance. After its 1845 crises, Quebec secured the right to develop a municipal supply, much of it installed between 1852 and 1854. In Halifax, the 1859 fire inspired an examination of private facilities. Objections about the expense of a civic take-over were met with the argument that insurance savings alone would service the interest on the necessary loan. The same argument appeared in Keefer's Montreal report and in the Saint John press: "Our people can better afford to pay increased water-rates than to pay exorbitant rates of premiums on policies of insurance." Most cities had turned to municipal ownership by the early 1860s. Negotiations in Toronto, a city relatively free from major fires, dragged on until 1874.⁸⁰

examples of discussions about building materials and architecture see *Quebec Mercury*, 12 June 1845, 11 September 1846; *St. John's Times*, 8 August 1846, 17 April 1847; *Summerside Progress*, 5 November 1866, coverage on the reconstruction of St. John's was extensive.

⁸⁰ *Saint John Courier*, 4 July 1840; Library of Parliament, Pamphlet Collection, *Report of the Water Committee on the New Water Works at Montreal* (Montreal: John Lovell, 1854), pp. 3-4; Thomas C. KEEFER, *Report on a Preliminary Survey for the Water Supply of the City of Montreal* (Montreal: John Lovell, 1854); Marjorie Freeman CAMPBELL,

Greater zeal in building programmes characterized public ownership, but inadequacies and careless practices jinxed water supplies in crucial situations. Quebec's new system proved immediately inadequate; drained by heavy industrial usage, it became necessary to limit the domestic flow to a few hours each day. The practice of cutting off the reservoir at night to prevent drainage caused by faulty plumbing created low pressure in many systems. Such a measure in 1852 contributed to the Montreal disaster. A similar situation in Kingston in 1877 permitted a significant commercial blaze. Of course, during the conflagrations the volume of water used and the abandonment of open hydrants by retreating fire-fighters drained reservoirs. After the consumption of a portion of Toronto's business district in 1904 the apparent necessity of a high pressure system would lead to further refinements (Table 3).

Table 3. — CIVIC IMPROVEMENTS RELATED TO FIRE PROTECTION.

City	Year of Purchase of Steam Pump	Year of Formation of Professional Fire Department	Civic Purchase or Major Expansion of Waterworks
St. John's	1892	1895	1888 purchased
Halifax	1861	—	1861 purchased
Saint John	—	1864; 1878	1855-1870s purchased and expanded
Quebec	1860	1866	mid-1850s purchased and expanded
Montreal	1860s	1863	1845 purchased; mid-1850s expanded
Ottawa	1870	—	1872-1875 purchased and expanded
Toronto	1860	1874	1874 purchased
Hamilton	1870s	1870	mid-1850s created

One of the more disruptive events in the cities of British North America, fires provoked a few civic reform measures well before the pivotal years of innovation, the 1860s and 1870s. However, in the earlier decades of the century reform initiative would dwindle to apathy until disaster struck again and galvanized anew the spirit of action. To a degree this sequence prevailed throughout the century. Carelessness and inadequate provisions were not instantly banished by the numerous innovations that came after mid-century. Environmental change cannot be forced by technological innovation alone; the political economy of the region plays an essential role. Civic finances, the cost-benefit considerations of the business élite, and the evolution of insurance companies form expressions of the political economy of British North America which had a direct influence on the application or non-application of technology. Nonetheless, the new technical initiatives soon altered the balance in favour of order and safety.

A Mountain and a City: The Story of Hamilton (Toronto: McClelland and Stewart, 1966), p. 118; DROLET, *La ville de Québec*, III: 27-31; *Halifax Morning Journal*, 23 September 1859; KEEFER, *Report on a Preliminary Survey for the Water Supply*, p. 56; *New Dominion*, 4 August 1877; Elwood JONES and Douglas McCALLA, "Toronto Waterworks: Continuity and Change in Nineteenth Century Toronto" (unpublished paper, Canada's Urban Past, Conference at the University of Guelph, 12-14 May 1977).

Until mid-century, reform measures had been mutable, prone to the abuses of indifferent enforcement. What changed, in addition to technology, was the force of economic restructuring. The increasing resort to fire insurance, accompanying a new scale in commerce and industry, gave impetus to enduring reforms of great importance. Artisans, specialized labourers and proprietors of small shops, typical of commercial cities, appraised the cost of building in brick or stone as greater than risk of losses by fire. Their limited capital, fear of large debt, and recognition of the potential for failure placed constraints on their building materials or feasible rents as well as on their sense of permanence. On the other hand, merchant capitalists and industrialists had to assess the matter of risk in consideration of large inventories, equipment and long-term insurance premiums. In that nebulous but real transformation from a pre-industrial to an industrial city,⁸¹ with the changing scale of enterprise, there came a built-in shift in outlook with respect to the expense of fire protection. This also gave the increasingly sophisticated insurance trade considerable civic leverage. In a way that was not always true for urban society, private enterprise achieved something for which the twentieth century stands under obligation. As well as tangible improvements, the creation of civic waterworks and demands for their extension forced city governments to become familiar with debentures and sinking funds, the paraphernalia of deficit spending. Building codes, professional fire departments and waterworks eventually contributed to an insistence among urban reformers that municipal government adopt modern management. Truly the challenge of disaster and the response of capitalism had extensive consequences for the city.⁸²

The texture of society was altered. It is possible to regard the decline of the volunteer fire companies and their activities as a minor counterpart to the broader demise of artisan independence. However, the parades, contests, pride in equipment and the tradition of organizing civic events would linger even among the professional fire-fighters. More in the realm of speculation and impressions it seems feasible that, as communities realized possibilities for enhanced fire protection, the spiritual permeation of life diminished. References to Divine Judgement declined with the apparent mastery of environment. Sermons before mid-century acknowledged "the righteousness of God in inflicting chastisement". Later sermons involved the Deity, but in relation to a secular causal explanation. The 1866 Quebec

⁸¹ City of Toronto Archives, *Toronto Fire Department Investigation, 1915* (typescript). The report notes that a city with office towers required a high pressure water system. On the question of a transition see Sam Bass WARNER, Jr, "If all the World Were Philadelphia: A Scaffolding for Urban History, 1774-1930", *American Historical Review*, LXXIV (October 1968): 26-43. More recent studies have been cautious. A good synthesis appears in Howard P. CHUDACOFF, *The Evolution of American Urban Society* (Englewood Cliffs, N.J.: Prentice-Hall, 1975), pp. 50-56, 64-76.

⁸² On waterworks, financing and municipal institutions see John C. WEAVER, "The Meaning of Municipal Reform: Toronto, 1895", *Ontario History*, LXVI (June 1974): 89-100; Melvin BAKER, "'We Have No Interest, Than Your Interest, ...': William Gilbert Gosling and the Establishment of Commission Government in St. John's Newfoundland, 1914" (unpublished paper, Canadian Historical Association Conference, Saskatoon, June 1979).

fire, beginning when a tavern brawl smashed an oil lamp, provided material for moral lectures. But admonishing temperance did not quite measure up to a call for universal "humiliation and submission". A day of fasting and humiliation was declared one year after the St. John's fire of 1846; in 1892 disaster brought no similar observance.⁸³ Given the frequency and dimensions of conflagrations, it is just possible that fire prevention accompanied by innovations in public health transformed popular perceptions of man's situation. Faith and piety continued. Yet, there is something distant in an 1845 epic poem which accepted that

Thy voice all-dreadful thunders in the sky,
 Terrific wrath denounced from on high,
 On guilty man — while the red lightning's blaze
 Darts, thro' the parting clouds, vindictive rays:
 Vengeance and punishment hast Thou in store,
 And canst from fiery phials, fiercely pour,
 E'en as Thou listest, on rebellious worms,
 Thy desolating wrath in fire and storms;
 While swift destruction driven by Thy breath,
 Sweeps thro' the world, and does the work of death.⁸⁴

⁸³ For the decline of artisans and the question of timing see Gregory S. KEALEY, "Artisans Respond to Industrialism: Shoemakers, Shoe Factories and the Knights of St. Crispin in Toronto", THE CANADIAN HISTORICAL ASSOCIATION, *Historical Papers 1973*, pp. 135-52; Wayne ROBERTS, "Artisans, Aristocrats and Handymen: Politics and Trade Unionism among Toronto Skilled Building Trades Workers, 1896-1914", *Labour / Le Travailleur*, 1 (1976): 92-116.

⁸⁴ Library of Parliament, Pamphlet Collection, *Lines Commemorative*.