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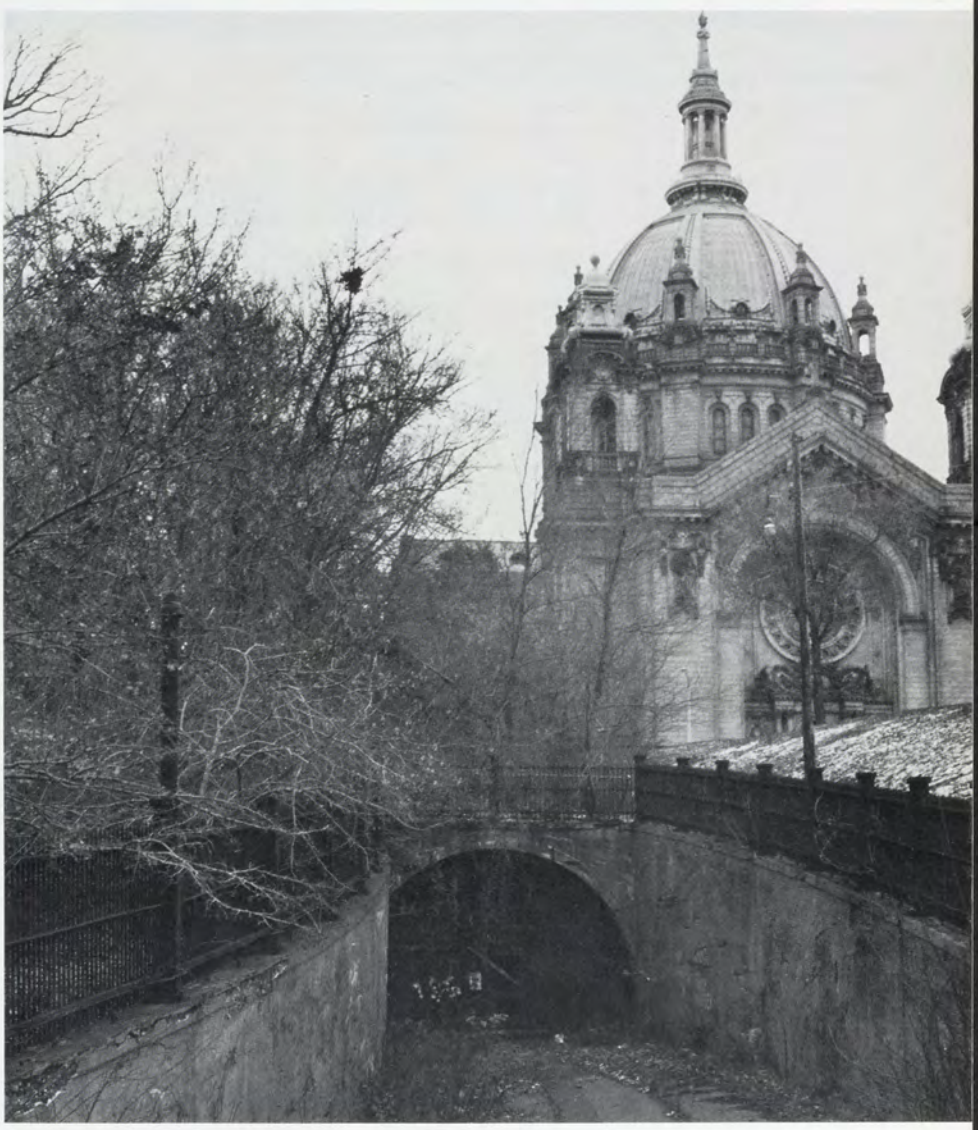
RAMSEY COUNTY HISTORY



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ON THE COVER: The eastern end of the Selby Avenue tunnel was photographed by Ramsey County Historical Society staff member Tom Mega in 1982. The tunnel had been abandoned since 1953.

ACKNOWLEDGEMENTS: Photographs on pages 4, 5, 6, 8, 9, 10, 17, and 18 are from the Minnesota Historical Society's collections. The advertisement for Moline-Knight's New 1917 Model "G", also from the Minnesota Historical Society's collections, originally appeared in the June, 1916, issue of American Motorist. *The photograph on page 20 of the St. Paul Fire Insurance Patrol is from the St. Paul Company's archives. Photographs on pages 7, 11, and 13 are from the Ramsey County Historical Society's photographic collection. Lithographs on pages 3 and 14 are reproduced from the* Illustrated Historical Atlas of the State of Minnesota *published in 1874 by A. M. Andreas, Chicago, Ill. The photograph on page 21 of the Fire Patrol's old station house was taken by Pat Swifka.*

St. Paul's Fire Insurance Patrol — Gone But Not Forgotten!

BY JOHN S. SONNEN

Citizens of St. Paul, during years past, enjoyed a visable and stirring service financed entirely by funds from a private industry. No public tax or general assessment supported it, despite the fact that the service was one of property protection. Modern-day city budget-balancers, planners and their "think-tank" researchers might think hard about the possibilities of applying some parts of its concept to current municipal financing problems, but never could they duplicate the personnel or work force that delivered the service. And what enjoyment there was watching the action as the delivery was made!

The service was the First Insurance Patrol. It was a crew of hustling, daring, flamboyant men who responded to all fire alarms not so much for the purpose of extinguishing the fires — that was the duty of the tax-supported fire department — but to protect or salvage property from the damage any fire would create.

Authority to establish the corps came from the 1894 State of Minnesota legislature. Its Insurance Laws of Minnesota (section 84 and 147) gave fire insurance underwriters authority to establish "a salvage corps" financed by assessments of 1.25 percent on 1894 fire insurance policy premiums. As a consequence, the St. Paul Board of Insurance Underwriters filed articles of incorporation on May 20, 1985.[1]

THE ARTICLES LISTED the general nature of business as organizing and equiping salvage corps and fire patrols to operate in the city of St. Paul. The duties of the corps or patrol were described as "attending all fires and entering any building on fire or about to take fire from any other building for purpose of protecting and saving property."[2]

And how that Insurance Patrol attended all fires! Old-timers who grew up in the north-central neighborhood of St. Paul — that area within the shadow of the state capitol — will relate the excitement of "dashing down to Rice Street at the sound of the first whistle or bell from fire department Station Nine just to witness the race" between the fire fighters of Station Nine and the salvage crew of the Insurance Patrol.[3]

The patrol's goal, of course, was to reach the site of the fire before the fire fighters, thus allowing time to spread canvas covering over personal property such as furniture, store stock, or equipment within the burning building.[3] Gaining their goal was not easy. The patrol's station was downtown and Station Nine, three blocks north of University Avenue and a block west of Rice Street, had a one-mile jump on the patrol towards any alarm in the North End. Bucking odds like that, the patrol seldom won, but there were ties.

One advantage they had was weight. Their wagon or "rig" was lighter, its only load being folded canvas pads plus four or five men.

The fire department hose-cart, however, was loaded with ladders, hose bundles or reels, axes, shovels and pole-picks, plus at least four men. The department's pumper vehicle or "puffer," usually a late third in the race, was heavier yet because of the frame needed to accommodate the weight of its steam boiler, coal supply and heavy pump. This necessitated its being pulled by a three-horse hitch, whereas the patrol and the department hose wagon only needed a team of two horses.

BUT WHAT HORSES! Slick, trim, young, yet of heavy enough frame and muscle to pull the load at, or better than, the speed expected.[3] The minutes of the Insurance Board's meeting of October 17, 1895, note payment authorized to Chas. Brown & Co. of $150 "for one horse" and on October 27, 1895, payment of $125 "for second horse,"

ABOUT THE AUTHOR: John S. Sonnen, a life-long resident of St. Paul, is the grandson of Anton and Barbara Sonnen, early settlers at New Ulm who, displaced by the Dakota War of 1862, moved to St. Paul and established a general store and saloon at Rice Street and Como Avenue. A retired staff real estate appraiser and officer for a Minneapolis savings and loan association, he served in Europe during World War II. He is a Merriam Park resident and district representative on the Merriam Park Community Council, and the author of an article on the history of Merriam Park which appeared in the Fall, 1971, issue of Ramsey County History.

Fire Insurance Patrol members proudly display their "motor-driven" vehicle. By 1909 such vehicles were replacing the earlier horse-drawn wagons.

thus putting together the patrol's first team. The prices paid indicate, by research of horse flesh market prices during those years in St. Paul, that neither the patrol nor the department was buying just any old nag the local stables or horse traders wanted to weed out.

It was not until 1911 that the lower Rice Street fire alarm "race" spectators shifted the odds in favor of the Insurance Patrol. That was the year the patrol became motorized. One year later the City of St. Paul purchased its first automotive truck, but that was assigned to the main downtown station. Neighborhood Station Nine had its horses seven to eight more years. All bets among the spectators were now pretty much "even-Stephen" throughout the neighborhoods of the city.

RETIRED ST. PAUL fire fighter Dick McKusick remembered his amazement at the patrol during his training days as a rookie in the West Seventh Street neighborhood.

"Here they'd come," he recalled, "roaring up to the alarm we were answering, jump off their truck before it stopped rolling, dash in the burning house with only bundles of canvas over their shoulders; all the while we'd be pullin' and draggin' hoses and ladders. 'Who ARE these guys?' I'd keep askin' myself."

After two or three such experiences, he asked his captain: "Just who are these madmen?"

"Never mind them," the captain answered. "That's the salvage crew."[4]

The patrol's order of the day seemed to be speed, daring, and many times just plain daredevilism. There was Allan MacDonald's hair-raising story. MacDonald, now deceased, was an Insurance Patrol driver during the 1920s and he spent many an evening during the 1950s visiting firemen at Snelling Avenue Station 14 and relating experiences of his patrol driver days. Ken Freiberg, captain at that time at Station 14 but for the past twenty-odd years the Captain Ken of Firehouse Bean fame, recalls MacDonald's most vivid story.[5]

THE PATROL, MacDonald at the wheel, was negotiating the corner at Eighth Street and Wacouta with the usual alarm-answering high speed when beyond the intersection a

large dray appeared, backed up to an unloading platform and blocking the street. In MacDonald's words, the only passage was up over the curb and along the sidewalk and the decision "was made *right pronto* because of our speed."

This maneuver necessitated the truck passing between a tall utility pole at curbside and the exterior wall of the old Bethesda Infirmary building. The feat was accomplished with little loss of speed, but MacDonald, upon the patrol's return to their station, noted wonder and some consternation among the crew as to just how they had managed to avoid a smash-up with either 1) the dray; 2) the Infirmary building; or 3) the utility pole.

Arguments ensued, leading to the appointment of three crew members to run down to Wacouta Street — it was only three blocks from the station — to measure the width of the sidewalk between the pole and the building. Then the truck was measured and found to be eleven inches wider! Baffled eyes and gaping mouths turned toward MacDonald.

"Very simple," he explained. "At the speed we were moving, when we jumped the curb the truck tilted up on two wheels — couldn't you feel it? This allowed us to thread the needle at the proper angle, thus avoiding all obstacles!"

Case closed.

AWAY FROM the excitement and breathtaking action of the Insurance Patrol's runs, however, there remained the usual routine business management duties of the governing board. The enterprise, geared not so much toward making a profit for itself but to serve as a money-saving factor for the industry that supported it, might seem unique today, but the venture fitted that day's business goals. From its first organizational meeting in 1895 to the final sessions in 1939, with St. Paul city officials regarding merging of services and deposition of equipment, minutes of board meetings attest to the routine duties and decisions needed to run a business.

There were such matters as *Capital Expenditures:* regarding (1895) the first team of horses and wagon, or (1909) the first "motor driven or self-propelled wagon", or (1923) the first "self-starter installed on auto #1".

There were *Personnel Matters:* "each of five patrolmen to be paid $70.00 a month" (February, 1896); pay of driver of "auto patrol-wagon to increase to $100.00 a month" (May, 1912); and employees notified of discontinuance of patrol and "given liberty to seek employment elsewhere during following six months" (October, 1938).

As to *Physical Plant Investment,* possibly

The patrol's station house at 134 East Ninth Street is still standing, its facade slightly altered.

Patrol wagon and team of horses posed in front of 315 Robert Street.

one of the earliest construction leased-back arrangements in St. Paul came when the board entered into an agreement with W. J. Dean of Nicols, Dean & Gregg Wholesale House to lease for twenty years a "station house built to their specifications on lot between Robert and Jackson streets at #134 East 9th street" (March, 1915). Then there was the *Final Liquidation:* first discussions regarding "City of St. Paul taking over the work of the Patrol" (July, 1938).

IN RETROSPECT, the final decision to dissolve and liquidate was bound to come. In the collective mind of the underwriting insurance industry, the patrol's generous sponsor, 20th century progress was raising questions regarding the need of the service as a property-saving factor. New building materials such as asbestos shingles, stucco, and reinforced concrete, and the development of overhead sprinkling systems were becoming the dominant elements in steadily decreasing fire-loss figures.

Discussions with Gus Barfuss, St. Paul commissioner of public safety, and Fire Chief William Sudeth, continued through 1938 and into 1939.

Transfer of two trucks, a Packard and a White along with various salvage covers, was accomplished in April, 1939. Some personnel were integrated into the city's fire department, some found other employment, for this was the eve of World War II and more lucrative work beckoned.

But the memories linger. Ask any old-timer, and maybe — just maybe — these memories could touch you, too. Up on St. Paul's Ninth Street, at 134, still stands the last station house of the Fire Insurance Patrol. Erected in 1915 through W. J. Dean's innovating twenty-year lease-back contract, the station house is now used by Chimera Theater as a rehearsal hall and storage warehouse for props.[6] Appearing forlorn and lost, flanked by vacant property strewn with rubble from the demolition of neighboring structures, the old station looms opposite another grand old dame of the years gone by: the Foot and Schulze shoe factory, now named the Rossmor Building.

Staring at the patrol's last home, you might wonder at the narrowness of the garage door, but have no fear. Passage of all the patrol's "motor driven self-propelled wagons" or trucks, be they Whites, Stegmans, or converted Pierce Arrows or Packards, depended not on space available but upon the expertise and hustle of the patrol crew to "thread all needles" while responding to any and all alarms.

Footnotes

1. *St. Paul Insurance Patrol Papers, 1893-1943: Minnesota Historical Society, Archives and Manuscripts Division.*
2. *Unless otherwise noted, all quotes, organizational facts, expenditures, and dates are from Board of Insurance Underwriters business meeting minutes for 1893-1943, also in the Minnesota Historical Society's Archives and Manuscripts Division.*
3. *Conversations by author with Joe and Jack Heider, two maternal uncles, both deceased, who were St. Paul fire fighters during the early 1900s through the 1920s.*
4. *Interview with Richard A. McKusick, 2203 Falcon Street, St. Paul.*
5. *Interviews with Kenneth Freiberg, 344 S. Robert Street, St. Paul.*
6. *Interviews with Captain Neil Boerger, St. Paul Fire Department, and with Chimera Theater business office.*

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THE GIBBS HOUSE

at 2097 West Larpenteur Avenue, Falcon Heights, is owned and maintained by the Ramsey County Historical Society as a restored farm house of the mid-nineteenth century period.

The Ramsey County Historical Society was founded in 1949. Its chief function is to collect and preserve the history of the city and the county and share that history with the people who live here. The Society is the county's historian. It preserves those things from the past that are the community's treasures — its written records through the Society's library; its historic sites through establishment of the Irvine Park Historic District and its successful efforts to help prevent destruction of the Old Federal Courts Building, now Landmark Center. It shares these records through the publishing of its magazine, brochures, pamphlets, and prints; through conducting historic sites tours, teaching classes, producing exhibits on the history of the city, and maintaining its museum on rural county history. The Gibbs Farm Museum, the oldest remaining farm home in Ramsey County, was acquired by the Society in 1949 and opened to the public in 1954 as a museum which would depict the way of life of an early Minnesota settler. In 1966 the Society moved onto the property a one-room rural country schoolhouse dating from the 1870s. Now restored to the period of the late 1890s, the school is used for classes, meetings, and as the center for a summer schoolhouse program for children.

Society headquarters are located in Landmark Center, an historic Richardsonian Romanesque structure in downtown St. Paul, where it maintains exhibits on the history of St. Paul and its surrounding communities.

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