

Insurance details were front-page news in 1902 fire

It's hard to imagine a time when there was a farm only eight blocks from the Monroe County square. Such a place was described in an article that appeared on the front page of the *Bloomington Courier* of Aug. 1, 1902.

The owners were D.E. Andrews and his wife, and the place was probably the 500 block of East 10th Street, although the article does not give the specific address. How the property came to the attention of the newspaper is easily explainable. The house burned to the ground.

According to the *Courier*, it was a large frame house that fronted on a working farm. We learn that as the article unfolds.

It began, "The nine room, two story frame residence of Mr. and Mrs. D.E. Andrews, east Tenth street, was totally destroyed by fire yesterday evening. Not a drop of water was thrown on the burning building, for it was out of reach of the fire hose."

Apparently, the city had already annexed that property, but water hydrants had not been extended to that block. The *Courier* explained, "The fire company received the alarm at 5:30 and responded in good time, but



LOOKING BACK

By Rose McIlveen

after laying 1,800 feet of hose, the nozzle was about 100 yards from the building, and the pressure was very weak, owing to the great distance."

Had anyone in the city administration thought of that? Perhaps the project was still in the planning stage.

Anyway, imagine the frustration of the firefighters when they had quickly screwed or buckled the sections of hose together — all they had, according to the article — and discovered not only would it not reach, but that even if it had, the pressure would have been too weak. The nearest water hydrant, by the way, was between Ninth and Tenth on Lincoln Street.

The Andrews farm was prospering. We discover that fact when the reporter explained the fire started in the kitchen where "Miss

Carrie Hobbs, a domestic, was preparing supper, while Mrs. Andrews was at the barn engaged in milking."

Undoubtedly there was at least an informal investigation after the fire. The *Courier* reported, "The fire started in the kitchen or the house and was caused by a kerosene stove ... It is not known whether the stove exploded or not."

However it started, the fire quickly moved from the kitchen to the rest of the house. "In a remarkably short time the whole house was ablaze."

Everything in the kitchen and dining room was destroyed. Listed were a garland range, kitchen cabinet, dining table, dishes, sideboard and a lot of books.

Fortunately, the living room furniture was pulled out of the house in time. The family was not so fortunate about the furnishing upstairs. The article enumerated the losses up there. "On the second floor, 300 pounds of honey, two bedroom sets and bed clothing were destroyed."

Nor was the damage confined to the house. Several swarms of bees were killed and

some young fruit trees were damaged by the heat.

It was customary in those days for newspapers to publish information about insurance whenever there was a fire. Such a disclosure in an article about a house fire would be unusual today. Explained the *Courier*, "The house was built eight years ago at a cost of \$2,500. \$1,000 insurance was carried on the building in the Wooley & Barnhill agency, but there was no insurance on the household effects. The loss above insurance will be \$1,500."

Lest there be anyone in Bloomington who didn't know what else D.C. Andrews did for a living besides farming, the *Courier* supplied that information. He was a carpenter at the university.

Was he planning to rebuild the house? The article concluded, "He states that he will build a one-story house on the lot."

Perhaps not too long afterward the city got busy and extended the water lines eastward along Tenth Street.

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