INSURANCE—PROFITS AND LOSSES.

In my two previous reports, I discussed the subject of insurance, but only as affecting the interests of our own city. I had gathered, from the annual returns of this Department, the losses and insurance of each year, commencing with 1873, the date of the introduction of Long Pond water; and I now, for the purpose of record and reference, reproduce the table, with the addition of the year 1885:—

Years.	Losses.	Insurance recovered.
1873.	$67,905.05	$51,909.51
1874.	21,301.70	14,451.70
1875.	20,410.00	16,294.00
1876.	18,000.00	14,750.00
1877.	9,000.00	6,800.00
1878.	31,450.00	22,699,96
1879.	19,319.53	19,119.53
1880.	3,300.00	3,300.00
1881.	27,325.00	25,823.00
1882.	62,363.50	42,478.50
1883.	33,936.77	11,276.77
1884.	1,660.05	1,660.05
1885.	20,430.39	15,910.39
	$336,401.99	$246,473.41

The average loss for these thirteen consecutive years has been $25,877.08, and the average insurance recovered, $18,959,49.

In my report for the year 1883, the statement was made, founded partly upon very full and unquestionable statistics, procured with much pains and labor by the Board of Engineers in 1869, and then published in detail in newspapers in Concord, and partly on information communicated to me personally at the time of preparing the report by two well known insurance agents of this city, that the sum annually paid for premiums on insurance of property in Concord was about $70,000. This statement was reiterated and commented upon in my report for the year 1884, and has never been publicly denied or con-

troverted. Accepting it for present purposes, the subjoined results of our insurance business are obtained:—

Amount of annual premiums, 13 years at $70,000 per annum, ...	$910,000.00
Less losses paid in same period, . . .	246,473.41
Gross profits, ...	$663,526.59
Deduct 33⅓ per cent., on premiums claimed as the average cost in the transaction of insurance business, ...	$303,333.33
Net profits, ...	$360,193.26

or nearly *forty per cent.* on the entire receipts.

If the insurance interests of the country have not been reasonably prosperous and remunerative of late years, as has been claimed they have not, most assuredly we have added but little to their losses, and no fault lies with us; and the foreign companies which, in a solid body (fifty-eight in number), recently withdrew their business in its entirety from our state, cannot complain of their adverse fortune in Concord, as they shake off upon us the dust from their feet in leaving the Capital.

DWELLING-HOUSE INSURANCE IN PRECINCT.

I desire to call the attention of the property-holders residing in the Precinct, who are accessible to the resources of the water-supply and fire-alarm and the protection of the Department, to the large insurance carried upon the dwelling-houses within its limits. Such insurance may not be excessive as covering a large or *total* loss, but the policy or necessity of placing very large amounts, in view of the possibility or probability of such a result, is exceedingly questionable. No dwelling-house has been burned in the compact portion of this city, involving a total loss, since the introduction of water thirteen years ago; and few have been damaged to any very serious extent. In but three or four instances within my recollection has a single loss occurred during this time in excess of one thousand dollars. The losses on dwellings, including in nearly every instance, by reason of collective awards, the damage to contents, in the Precinct, for the past three years, have been as follows:

1883, $1,471.30—one single loss, $1,164.30; 1884, $320.05; 1885, $841.39; total, $2,632.74. The sum of two thousand dollars per annum will unquestionably cover the losses on dwelling-houses since the erection of the alarm, and most probably for the entire term of hydrant supply. The more valuable dwelling-houses carry insurance varying from $3,000 to $10,000, and it is worthy the consideration of their owners whether they cannot themselves afford to assume some portion of the slight risks of very considerable losses.

THE "VALUED POLICY" LAW.

At the session of the legislature, held last summer, a bill was enacted, known to the public as the "valued policy" law. This act provides simply that an insurance company shall be liable, in cases of total loss, to the full amount written in the policy; that in partial loss the company shall pay a sum equal in amount to the damage done; that compacts and combinations, for the purpose of fixing rates, shall not be formed; and that suits arising from disagreement shall be brought and maintained only in the courts of New Hampshire. It passed the House of Representatives by a vote of nearly three to one, and the Senate by more than two to one, receiving the ready approval of the governor; and it has been unquestionably sustained by an overwhelming preponderance of sentiment, both of the people and the newspaper press, through whose columns it has been freely and fully discussed. The passage of this law was followed almost immediately, and evidently with concert of action, by the withdrawal of every foreign insurance company transacting business in the state, leaving the public, which had been almost entirely dependent upon these underwriters, without apparent resource. With characteristic self-reliance and pluck, the emergency was met at once. A few months sufficed to develop the formation of both stock and mutual companies abundantly able to protect all our interests, and the incoming year will find the people of New Hampshire in a position requiring no aid from abroad.

Without commenting upon the policy or merits of this law, or the seemingly ungracious action of the insurance companies, we shall unquestionably find most beneficial results arising from its enactment. First come increased attention and care of

property at risk; next, the reduction of large and unnecessary insurance, and the entire avoidance of the greatest of all evils, over-insurance; and lastly, the provision of more ample means for the extinguishment of fires. All these will largely decrease the losses, and, as a consequence, the amount expended for insurance, and inure greatly to the public advantage. It is proper here to say, that the attention of the people residing in the villages of this state has, in this connection, been called to the necessity of providing greater water facilities, both for the extinguishment of fires and the promotion of convenience and health. Water-works have been erected in several localities during the past year, involving an expense varying from $5,000 to $50,000 or more; and the time is not far distant when every considerable community will demand its ample supply of pure water, and a failure in compliance will cut short its growth and prosperity and bring upon it public discredit.

INCENDIARISM.

In but one instance has a fire occurred within the Precinct in which there has been any suspicion of incendiarism. This result is measurably attributable to the fear of detection, as the quick response assured by the fire-alarm, and the consequent extinguishment of fire in its incipient stages, seldom fail to expose the evidence of the crime. A single fire, in an outlying district, is charged to the incendiary.

FIREMEN'S RELIEF ASSOCIATION.

In the winter of 1883–'84 the members of the Precinct Department formed a relief association, which had, at the date of its organization, an endowment of $600. This sum has been increased by annual assessments, and amounts, January 1, 1886, to $804.13, well invested. No casualty has occurred since its organization, and consequently there has been no occasion for payment of its benefits.

ENGINEERS AND CITY OFFICIALS.

During the past three years, in which I have, for the second time, held the office of Chief Engineer, my labors have been lessened largely by my assistants and by the steward and other

employés at the Central Station. The engineers have brought both experience and ability to their positions, and this is equally true of the others. Each has rendered me all possible aid, and with the uniform support and hearty coöperation of the mayor and members of the city government, in all things tending to promote the interests of this Department and its general advancement, and with the unvarying expression of public confidence, we find ourselves well rewarded in the results of successful administration.

CONCLUSION.

In taking leave of this Department, I must express my acknowledgments to its officers and men for their constant and earnest efforts to sustain me, and for the unvarying courtesy and kindness of each and every one. My connection with it will always be, in its retrospect, a source of great pleasure and satisfaction.

JOHN M. HILL,
Chief Engineer Fire Department.

Concord, December 31, 1885.

LIST OF FIRES AND ALARMS.

PRECINCT.

January 2, 1885. House on Myrtle street, owned and occupied by John L. Jordan; slight fire, with damage to bedding and carpet; accidental. Loss, $7; insurance, $7. No alarm.

January 23. Box 25; north store, Merchants' block, 92 North Main street, owned by A. J. Prescott, and occupied by Robinson & Ballou and Wm. F. Danforth & Son; fire in basement; set by gas jet; incendiary. Loss on building, $17; insurance, $17. Department all out.

March 13. Box 41; cottage house 7 Lincoln street, owned and occupied by Joseph Elkins; chimney burned out; no damage. Department out except Alert Hose.

March 23. House 17 South State street, owned and occupied by Duane D. Brainerd; accidental; slight damage to carpet. Loss, $5; insurance, $5. No alarm.

April 26. House 21 Merrimack street, owned and occupied by James H. Chase; fire around sheathing of grate and chimney-piece. Loss, $100; insurance, $100. No alarm.

May 1. Second tenement Turner's block, 75 South Main street, owned by James Sanborn and occupied by Mrs. Noyes; slight fire; accidental. Loss, $10; insurance, $10. No alarm.

May 5. House 19 Green street, owned by E. S. Nutter and occupied by Frank D. Owen; chimney fire, doing considerable damage by heat and smoke. Nutter's loss, $51; Owen's loss, $75; insurance, $126. No alarm.

May 28. Box 32; small house owned by Warde & Weston on Giles street, and occupied by Freeman Burns; supposed to have been set by children. Total loss, $300; insurance, $300. House adjoining, owned by Betsey J. Burleigh, slightly damaged. Loss, $59.64; insurance, $59.64. Department all out.

June 10. Box 42; slight fire on roof of an outbuilding at Ford & Kimball's foundry; extinguished without loss. Department out except Alert Hose.

June 29. Box 27; house 3 Tahanto street, owned and occupied by Philip Flanders; struck by lightning; no damage by fire. Department all out.

July 2. Box 43; house 4 Fayette street, owned by Mrs. Amanda J. Lund, and occupied by Geo. W. Wilson; supposed accidental; fire in L and shed. Loss, $115.75; insurance, $115.75. Department out except Alert Hose.

July 11. Boxes 5 and 25; Phenix stables, owned by heirs of James R. Hill, and occupied for livery by Dodge & Bickford; fire in hostlers' quarters, second story; supposed to have been caused by mice and matches. Slight loss; Dodge & Bickford, on stock, $280; insurance, $280. Hill heirs, on building, $125; insurance, $125. Department all out.

September 30. Box 18; barn on Blanchard street, owned by Walter S. Blanchard, and occupied in basement by Byron C. Hill, blacksmithing, and in upper section for storage; supposed accidental. Total loss on building, $150; insurance, $150. The following parties lose on carriages, &c., stored: Norris & Crockett, $30; Perkins & Dudley, $250; A. M. Follet, $100; Hill's loss on tools, &c., $50,—all no insurance. James K. Kennedy, house adjoining, damaged $10; insurance, $10. Department out except Good-Will Hose.

October 27. Laundry on Beacon street, occupied by John H. Toof; slight fire in boiler-room. Loss, $5; insurance, $5. No alarm.

November 6. Box 25; 6:15 P. M., Merchants' block, North Main street; fire in closet under stairway in hall of second story; accidental; probably spontaneous; extinguished without loss. Department all out.

November 6. Box 25; 9:10 P. M., Building in rear of Centennial block, owned by James R. Hill & Co., and occupied by James Blakeley, blacksmith; supposed accidental. Slight loss on building, $37; insurance, $37. Department all out.

November 14. House owned and occupied by Mrs. Goin Thompson, Hall street; slight fire from defective chimney. Loss, $8; insurance, $8. No alarm.

November 22. Box 45; store 105 South Main street, owned by George W. Whittredge, and occupied by Lewis B. Hoit & Co., grocers; defective chimney arrangements. Small loss, $50 on building, $450 on stock; insurance, $500. Department out except Alert Hose.

November 28. House 7 Pine street, owned by Mrs. Amos Dodge, and apartments occupied by Fred Reed; probably from a match carelessly thrown aside; clothing destroyed. Loss on clothing, $50; house, $10; insurance, $60. No alarm.

November 29. House 21 Merrimack street, owned and occupied by James H. Chase; fire communicated to curtains by gas jet; curtains and carpet damaged. Loss, $40; insurance, $40. No alarm.

Aggregate losses in Precinct, $2,385.39; insurance, $1,955.39.

PENACOOK.

March 21. Tenement house on Cross street, owned by John S. Brown; defective chimney. Loss, $45; insurance, $45. Pioneer responded.

March 30. Dwelling-house on Main street, near the cemetery, owned and occupied by John Gahagan; defective chimney; total loss, $1,000; insurance, $810. Pioneer responded.

Aggregate losses in Penacook, $1,045; insurance, $855.

MAST YARD.

October 2. Barn of Luther Runnells; supposed incendiary. Loss, $200; insurance, $200. No alarm at Penacook.

EAST CONCORD.

July 20. House and outbuildings, owned and occupied by Wm. F. Sargent; supposed defective chimney. Total loss, $2,500; insurance, $1,900—claim in litigation. No alarm in village.

WEST CONCORD.

August 29. Stone-shed of Kelleher & Casey; accidental. Loss, $800 on dressed stone, shed, and tools; no insurance.

OTHER LOCALITIES.

July 24. House and outbuildings on South street, near Bow line, owned and occupied by Michael Bateman; set by children. Total loss, $1,500; insurance, $1,000. No alarm in Precinct.

July 26. Birchdale house, near Bow line, owned and occupied for summer boarding-house by Adams & Co.; cause, sparks from burning chimney. Total loss, $12,000; insurance, $10,000. Furniture partially saved. No alarm in Precinct.

SUMMARY.

The losses for the entire city sum up $20,430.39, and the insurance, $15,910.39—each about three fourths the average for the twelve preceding years. The single loss of the Birchdale house, four miles distant from the city proper, constitutes nearly three fifths of the aggregate loss, and nearly two thirds of the insurance. In the Precinct the loss ($2,385.39) and the insurance ($1,955.39) are less than one eighth of the whole, and is smaller than for many preceding years, except that of 1884, when it amounted to $335.05 only.

ROLL OF THE FIRE DEPARTMENT,

1886.

CHIEF ENGINEER.

JOHN M. HILL.	Treasurer Gas-Light Co.,	50 South Main street.

ASSISTANT ENGINEERS.

PRECINCT.

Names.	*Occupations.*	*Residences.*
JOSEPH S. MERRILL,	Carriage trimmer,	13 So. State street.
DANIEL B. NEWHALL,	Clerk,	77 No. State street.
BENJAMIN F. TUCKER,	Deputy sheriff,	46 Lyndon street.

WARD 1.

WILLIAM W. ALLEN,	Merchant,	Penacook.

WARD 2.

JOHN E. FRYE,	Farmer,	East Concord.

WARD 3.

HARRISON PARTRIDGE,	Merchant,	West Concord.

D. B. NEWHALL, Clerk of Board.

EBEN F. RICHARDSON, Steward Central Fire Station and Superintendent Fire-Alarm.

WILLIS K. WINGATE, Assistant at Central Station.

Chief and Assistants and Steward and Assistant are designated by special and appropriate badges.

"KEARSARGE" STEAM FIRE ENGINE AND HOSE COMPANY, No. 2.

OFFICERS.

JOHN J. MCNULTY, *Foreman.*
CHARLES C. BLANCHARD, *Asst. Foreman.*
WILLIAM C. GREEN, *Clerk.*
JAMES H. SANDERS, *Engineer* and *Tr.*

MEMBERS.

Badge No.	*Names.*	*Occupations.*	*Residences.*
11	John J. McNulty,	Machinist,	Cor. Perley and State sts.
12	Charles C. Blanchard,	Carriage painter,	64 So. State st.
13	William C. Green,	Machinist,	8 So. Main st.
15	James H. Sanders,	Carriage painter,	25 Perley st.
16	Charles H. Sanders,	Machinist,	7 Short st.
17	J. Edward Morrison,	Machinist,	40 West st.
18	James Arthur Toof,	Clerk,	Cor. Union and Maple sts.
19	Sylvester T. Ford,	Moulder,	41 Thorndike st.
20	Frank E. Heath,	Clerk,	5 Rumford st.
21	Charles H. Barrett,	Hair-dresser,	44 Washington st.
22	Thomas H. Cleary,	Moulder,	26 Perley st.
23	William A. Sewall,	Teamster,	9 Short st.
83	Henry O. Powell,	Blacksmith,	57 So. Spring st.
84	O. Smith Aldrich,	Switchman,	Stickney's block, Main st.
85	Thomas J. Morrison,	Carriage painter,	30 Downing st.
86	Harry S. Leavitt,	Carriage painter,	99 So. Main st.
87	Oscar Thomas, Steamer, Central Fire Station,	Teamsters.	
14	James Mercer, Hose, Central Station,		

Steamer "Kearsarge" (two horses) is a second-class Amoskeag. Hose carriage (one horse) is a four-wheel, first-class Amoskeag.

"EAGLE" HOSE COMPANY, No. 1.

Relief Steamer "Gov. Hill," No. 1, is assigned to this company—Charles H. Sanders, *Engineer.*

OFFICERS.

JOHN H. TOOF, *Foreman.*
GEORGE W. JOHNSON, *Asst. Foreman.*
JAMES HOIT, *Clerk* and *Treasurer.*

MEMBERS.

Badge No.	*Names.*	*Occupations.*	*Residences.*
24	John H. Toof,	Laundryman,	12 Green st.
25	George W. Johnson,	Carriage painter,	44 Downing st.
26	James Hoit,	Clerk,	28 No. Main st., room 16.
30	William T. Packard,	Iron moulder,	42 Centre st.
34	Ben. A. Calef,	Clerk,	33 Green st.
27	John C. McGilvray,	Jig sawyer,	26 Maple st.
35	Walter J. Coffin,	Harness maker,	12 No. State st.
29	E. Frank Winegar,	Cook,	15 So. State st.
31	William E. Perry,	Porter,	4 Railroad square.
36	T. Edwin Sanborn,	Teamster,	16 Wall st.
33	John T. Kent,	Wood-worker,	18 Maple st.
28	William R. Dudley,	Harness maker,	6 Monroe st.

George E. Minot, Central Station, Teamster.

Steamer "Gov. Hill" is a second-class Amoskeag. Hose carriage (one horse) is a four-wheel, first-class Amoskeag.

"ALERT" HOSE COMPANY, No. 2.

OFFICERS.

CHARLES A. DAVIS, *Foreman.*
HENRY TUCKER, *Asst. Foreman.*
FRED LEIGHTON, *Clerk.*
FRED S. JOHNSON, *Treasurer.*
FRED EARL, *Steward.*

MEMBERS.

Badge No.	*Names.*	*Occupations.*	*Residences.*
37	Charles A. Davis,	Carriage builder,	25 Washington st.
38	Henry Tucker,	Moulder,	Rumford, cor. Abbott st.
39	Fred Leighton,	Printer,	108 No. State st.
40	Edward A. Saltmarsh,	Moulder,	85 Rumford st.
41	Fred S. Johnson,	Harness manufact'r,	28 Centre st.
42	Hamilton W. Piper,	Builder,	44 Lyndon st.
43	Charles C. Hill,	Hackman,	46 Washington st.
44	James P. Harlow,	Moulder,	14 Chapel st.
45	Fred Earl,	Moulder,	41 Jackson st.
46	William J. Ahern,	Merchant,	62 Franklin st.
48	Frank H. Silver,	Blacksmith,	25 Jackson st.
49	James K. Kennedy,	Barber,	Blanchard st.

Charles C. Hill, Teamster.

Hose wagon is a modern department wagon of Concord manufacture—W. S. Davis & Son. It is drawn by a single horse.

"GOOD-WILL" HOSE COMPANY, No. 3.

OFFICERS.

JOHN C. MILLS, *Foreman.*
FRANK H. BLANCHARD, *Asst. Foreman.*
IRA H. MAXFIELD, *Clerk.*
HIRAM O. MARSH, *Treasurer.*

MEMBERS.

Badge No.	*Names.*	*Occupations.*	*Residences.*
50	John C. Mills,	Blacksmith,	32 Downing st.
51	Frank H. Blanchard,	Blacksmith,	62 Warren st.
52	Ira H. Maxfield,	Teamster,	55 So. Spring st.
58	Hiram O. Marsh,	Coal dealer,	42 So. Main st.
61	Myron Chesley,	Blacksmith,	42 So. State st.
56	George A. Ordway,	Painter,	43 South st.
60	Herman Schaffer,	Barber,	93 So. Main st.
53	Charles W. Wilcox,	Hack driver,	32 So. State st.
55	Charles P. Nutter,	Painter,	39 Laurel st.
59	George H. Sawyer,	Blacksmith,	45 So. Main st.
62	William A. Bean,	Organ maker,	18 Mills st.
57	Edwin N. Humiston,	Organ maker,	81 So. Main st.

Charles W. Wilcox, Teamster.

Hose carriage is a four-wheel, second-class Amoskeag, drawn by a single horse.

"CITY OF CONCORD" HOOK AND LADDER COMPANY, No. 1.

OFFICERS.

NAPOLEON B. BURLEIGH, *Foreman.*
ANDREW L. LANE, *Asst. Foreman.*
EDWARD E. LANE, *Clerk.*
FRANK T. BEAN, *Treasurer.*

MEMBERS.

Badge. No.	*Names.*	*Occupations.*	*Residences.*
63	Napoleon B. Burleigh,	Machinist, N. R. R.,	13 Prince st.
64	Andrew L. Lane,	Carriage builder, A. D. Co.,	19 Perley st.
65	Edward E. Lane,	Carriage builder, A. D. Co.,	Fremont st.
66	Frank P. Burnham,	Blacksmith, A. D. Co.,	11 Downing st.
68	Frank T. Bean,	Wood-worker, White's shops,	106 School st.
69	Charles E. Palmer,	Carriage builder, A. D. Co.,	112 School st.
70	Will. W. Kennedy,	Upholsterer,	104 Rumford st.
71	Lucius D. Caldon,	Carriage builder, A. D. Co.,	18 No. Main st.
72	Joseph H. Lane,	Carriage builder, A. D. Co.,	7 Laurel st.
73	Charles S. Flanders,	Carriage builder, A. D. Co.,	4 Avon st.
74	George A. Huntoon,	Carriage builder, Holt's,	13 Laurel st.
75	Cyrus A. Abbott,	Stone-cutter,	55 So. State st.
76	Benjamin Ouellette,	Wood-worker, C. R. R.,	10 Jefferson st.
77	Philip Plummer,	Wood-worker, C. R. R.,	77 No. Spring st.
78	Thomas F. Symonds,	Blacksmith, A. D. Co.,	6 Downing st.
79	Fred Rushlow,	Painter, A. D. Co.,	1 Pierce st.
80	George S. Kellom,	Stone-cutter,	90 Washington st.
81	John G. Wells,	Painter, A. D. Co.,	30 Grove st.
82	Daniel D. Jameson,	Blacksmith, N. R. R.,	5 Stickney's B'k, Main st.
83	Frank J. Hodgdon,	Teamster,	30 West st.

Henry C. Robinson, Central Station, Teamster.

Hook and Ladder truck is of Concord manufacture—Abbot-Downing Co. It is drawn by double horses.

"PIONEER" STEAM FIRE ENGINE COMPANY, No. 3.

Penacook.

OFFICERS.

JOHN H. ROLFE, *Foreman.*
D. WARREN FOX, *Asst. Foreman.*
JOHN B. DODGE, *Clerk and Treasurer.*
JOHN W. POWELL, *Foreman of Hose.*
GEORGE S. LOCKE, *Engineer.*
ENOCH E. ROLFE, *Steward.*

MEMBERS.

Names.	*Occupations.*	*Residences.*
John H. Rolfe,	Sash-maker,	Summer st.
D. Warren Fox,	Clerk,	Merrimack st.
John B. Dodge,	Glazier,	Merrimack st.
John W. Powell,	Moulder,	High st.
George S. Locke,	Saw manufacturer,	Merrimack st.
Enoch E. Rolfe,	Cabinet-maker,	Church st.
J. Edwin Marden,	Saw manufacturer,	Summer st.
Joseph E. Symonds,	Table manufacturer,	Summer st.
Frank O. Emerson,	Engineer,	Union st.
Samuel G. Sanborn,	Blacksmith,	Main st.
David S. Marsh,	Cabinet-maker,	Centre st.
Henry Rolfe,	Carpenter,	Penacook st.
James Kelley,	Carpenter,	Church st.
Edwin B. Prescott,	Butcher,	Main st.
George H. Sager,	Machinist,	High st.
Abial W. Rolfe,	Door, sash, and blind manufacturer,	Penacook st.
George H. Tucker,	Blacksmith,	High st.
Harry A. Clark,	Carpenter,	High st.
Harper S. Allen,	Door-maker,	Merrimack st.
Fred C. Ferrin,	Cabinet-maker,	High st.
George W. Corey,	Carpenter,	Charles st.
Thomas C. French,	Carpenter,	Charles st.
John G. Ward,	Cabinet-maker,	Elm st.
William P. Chandler,	Carpenter,	High st.
Ruel G. Morrill,	Farmer,	Washington st.
Daniel Smith,	Market-man,	Summer st.
Barney Gunn,	Carpenter,	Washington st.
Allen C. Bean,	Teamster,	Summer st.

Allen C. Bean, Teamster.

Steamer "Pioneer" is a fourth-class Silsby. Hose carriage is a four-wheel Amoskeag.

"OLD FORT" ENGINE COMPANY, No. 2.

East Concord.

OFFICERS.

JOSEPH E. PLUMMER, *Foreman.*
HARRISON H. CARPENTER, *Asst. Foreman.*
CYRUS E. ROBINSON, *Clerk.*
JOHN C. HUTCHINS, *Treasurer.*
THOMAS B. DICKERMAN, *Steward.*

MEMBERS.

Names.	*Occupations.*	*Residences.*
Joseph E. Plummer,	Farmer,	Penacook street.
Harrison H. Carpenter,	Hose-maker,	Portsmouth street.
John C. Hutchins,	Engineer,	Penacook street.
Cyrus E. Robinson,	Hose-maker,	Penacook street.
Elbridge Emery,	Farmer,	Potter street.
George H. Curtis,	Cabinet-maker,	Portsmouth street.
Daniel B. Sanborn,	Farmer,	Shaker street.
Ami Dubia,	Stone-cutter,	Eastman street.
Charles C. Chesley,	Blacksmith,	Penacook street.
Anthony P. Cate,	Blacksmith,	Shawmut street.
Henry H. Bean,	Farmer,	Shawmut street.
Orlando W. Coon,	Butcher,	Portsmouth street.
William L. Batchelder,	Farmer,	Potter street.
Albert H. Moores,	Butcher,	Portsmouth street.
Frank E. Tenney,	Painter,	Mill street.
William H. Smith,	Machinist,	Eastman street.
William H. Knowles,	Machinist,	Shawmut street.
James L. Potter,	Farmer,	Potter street.
Thomas B. Dickerman,	Painter,	Penacook street.
Edmund L. Sleeper,	Carpenter,	Shawmut street.
Rodolph Frost,	Stone-cutter,	Eastman street.
Martin F. Rowell,	Farmer,	Potter street.
Samuel G. Potter,	Farmer,	Appleton street.
George O. Robinson,	Hose-maker,	Penacook street.
Ross W. Cate,	Blacksmith,	Shawmut street.
Charles H. Staniels,	Watchman,	Shawmut street.
Walter Frost,	Sectionman,	Penacook street.
James E. Allison,	Teamster,	Penacook street.
Samuel Davis, Jr.,	Clerk,	Pembroke street.
Fred S. Farnum,	Farmer,	Penacook street.

Hunneman 5-inch cylinder hand engine, with hose jumper—drawn by hand.

"CATARACT" ENGINE COMPANY, No. 3.

West Concord.

OFFICERS.

WILLIAM A. LITTLE, *Foreman.*
JOHN V. SPEAD, *Asst. Foreman.*
HIRAM E. QUIMBY, *Clerk.*
FIESCO P. ENGEL, *Treasurer.*
FRED F. TUCKER, *Foreman of Hose.*
HERBERT B. PEABODY, *Steward.*

MEMBERS.

William A. Little, section hand.
John V. Spead, section hand.
Fiesco P. Engel, mill operative.
Hiram E. Quimby, stone cutter.
Fred F. Tucker, engineer.
Herbert B. Peabody, stone cutter.
James M. Crossman, blacksmith.
Simeon Partridge, blacksmith.
John E. Gay, quarryman.
Abial C. Abbott, quarryman.
William A. Martin, mill operative.
George Partridge, farmer.
Edgar D. Eastman, carriage maker.
Fred A. Eastman, carriage maker.
J. Howard Holbrook, section hand.
George W Kemp, mill operative.
Andrew J. Abbott, farmer.
Lewis Parmenter, blacksmith.
Charles W. Corser, mill operative.
Charles F. Roberts, butcher.
Sherman T. Holmes, quarryman.
Archie A. Clough, milkman.
Willis H. Kellom, blacksmith.
William Lynch, quarryman.
William Silver, stone cutter.
Corliss K. George, stone cutter.
Frank A. Putney, stone cutter.
John Morrison, quarryman.
John E. Ryan, mill operative.
Fred Bessie, stone cutter.

Hunneman 6-inch cylinder hand engine, with hose jumper—drawn by hand.

SUMMARY OF MEMBERS.

IN PRECINCT.

Engineers,	4	
Steamer and Hose members,	16	
Hose members,	36	
Hook and Ladder members,	20	
Steward, assistant steward, and regular drivers (3),	5	
	—	81

WITHOUT PRECINCT.

Engineers,	3	
Members at Penacook,	28	
Members at East Concord,	30	
Members at West Concord,	30	
	—	91
Total,		172

REGULATIONS OF THE CONCORD PRECINCT FIRE DEPARTMENT.

ADOPTED BY THE BOARD OF ENGINEERS, JANUARY, 1874.

ARTICLE 1. Any engine or hose company running out a line of hose from a hydrant or steamer shall be entitled to the pipe, although the hose of other companies may be attached in order to reach the fire; and any company coming to a fire, and finding an incomplete line of hose laid out from a hydrant or steamer, shall attach to and lengthen out such line, in lieu of laying a line of its own.

ART. 2. When two or more engine or hose companies are playing in a continuous line, the pipe shall belong to the company attaching to the hydrant or steamer, as provided in the foregoing article; but any company furnishing the *entire* line, and receiving water from a steamer, the pipe shall belong to such company so receiving.

ART. 3. Each engine and hose company shall have equal claim to the hydrants; but it is enjoined upon the engine companies to draught their own water from a reservoir, wherever a suitable one can be found within a reasonable distance.

ART. 4. No company shall take possession of a hydrant or reservoir, unless their hose and apparatus for attaching to the same are at hand and ready for use. The company which shall be thus ready shall be entitled to such hydrant or reservoir; but, upon the order of an engineer, another company may attach a second line of hose from such hydrant or steamer, in case the same may be necessary, such company having first laid its hose, and being ready to attach the same.

ART. 5. In proceeding to, working at, or returning from fires, noisy demonstrations are strictly prohibited, and it is required of officers of companies to maintain perfect order and decorum in their respective commands during all such service.

ART. 6. No company, while returning from a fire, will be allowed to proceed faster than a walk, and at all times to keep on the right of the street. Drivers are strictly enjoined, in proceeding to a fire, to use the utmost care and caution consistent with promptness. Racing between companies is forbidden under any circumstances. Any collision or casualty occurring to horses or apparatus will be considered a sufficient cause for the suspension of the driver in charge at the time.

ART. 7. No member of any company shall leave the city without first informing his foreman; no foreman or assistant engineer, without first notifying the chief engineer, in each case the party so leaving providing a substitute.

ART. 8. In case of fire, the foreman first arriving shall be in command until the arrival of an engineer.

ART. 9. Any order issued by the chief or an assistant engineer shall be promptly obeyed.

RULES FOR DRIVERS.

The drivers shall be required to occupy sleeping apartments in the Central Station, each being allowed two nights off each week, from 9 o'clock P. M. to 6 o'clock A. M., upon particular nights to be designated by the steward.

They shall be at or near the station at all times, except when employed by the superintendent of streets or absent by permission of the steward or an engineer, and shall perform such duties as the steward or chief engineer may direct.

They shall groom and take proper and trusty care of their horses; shall keep the stables clean, and the harnesses and all things pertaining to their department in order; shall have the horses harnessed as directed, and not leave the station without everything in readiness for immediate service; shall exercise their horses when required by the steward or chief engineer, and practice care and economy in feeding and general management.

In case of fire, the drivers shall be subject to the orders of any engineer.

FIRE-ALARM TELEGRAPH.

For the purpose of uniformity in numbering the fire-alarm boxes, the city is divided into four districts, viz.,—

DISTRICT 1. Embraces that section of the city north and west of Washington street, box 17 of this division being located on the *south* side of the street.

DISTRICT 2. Embraces all between School and Washington streets.

DISTRICT 3. Embraces all between Pleasant and School streets.

DISTRICT 4. Embraces all south of Pleasant street.

The first figure of the box-number will indicate the district.

LOCATION OF THE FIRE-ALARM BOXES.

DISTRICT NO. 1.

15. Main and Church. Keys at Larkin's store, 256 North Main; Mark R. Holt's, 209 North Main; George F. Kelley's, 258 North Main; Horse Railroad stables, Fosterville.

16. Franklin and Jackson. Keys at James Tucker's, 43 Franklin; Charles T. Huntoon's, 47 Franklin; John H. Stewart's, 125 North Main.

17. Alert Hose-House. Keys at William S. Davis's, 25 Washington; Charles C. Hill's, 46 Washington.

18. Currier & Sleeper's store. Keys at Currier & Sleeper's store, 84 Washington; E. D. Clough's house, 82 Rumford; G. S. Kellom's, 90 Washington.

DISTRICT NO. 2.

23. Main and Chapel. Keys at W. P. Ford & Co.'s store, 165 North Main; Dr. B. S. Warren's, 163 North Main; H. A. Roby's 7 Summer.

24. Main and Centre. Keys at Brown & Otis's stable, 129 North Main; American House, 121 North Main; Porter's shoe factory, Bridge street.

25. Main and School. Keys at Willard & Co.'s store, 79 North Main; Eagle hotel, 108–112 North Main; Phenix hotel, 44–46 North Main; Northern Railroad machine-shop office, and in hands of two watchmen.

26. Centre and Union. Keys at Charles S. Danforth's, 3 Union; Fred S. Johnson's, 28 Centre.

27. School and Merrimack. Keys at Geo. E. Jenks's, 76 School; M. V. B. Stimson's, 36 Merrimack.

District No. 3.

32. Warren and Pine. Keys at Obadiah Morrill's, 110 Warren; Geo. F. Sewall's, 112 Warren.

34. Central Fire Station. Keys at Central Fire Station, Warren.

35. Main and Pleasant. Keys at Elm House, 2 North Main; J. F. Hoit & Co.'s store, 1 North Main; B. B. Davis's, Masonic Temple; Norris & Crockett's bakery, 18 South Main.

36. Pleasant and Spring. Keys at John Baker's, 1 North Spring; H. B. Foster's, 53 Pleasant.

District No. 4.

41. South and Fulton. Keys at Fred A. Landers's, 22 South; Warren M. Colby's, 23 South; Rev. J. K. Ewer's, 24 South.

42. Good-Will Hose-House. Keys at Henry W. Clapp's, 38 South State; F. H. Upton's store, 47 South State; S. P. Danforth's, 40 South State; W. R. Carter's, 42 South State.

43. Main and Fayette. Keys at Ford & Kimball's office, 29 South Main; Mrs. J. S. Abbot's, 24 South Main; L. A. Smith's, 23 South Main.

45. Hoit's store. Keys at Concord Gas-Works, 2 Water; L. B. Hoit & Co.'s store, 105 South Main; Samuel Gage's, 94 South Main; Holt Brothers' office, 13 Turnpike.

46. Perley and Grove. Keys at Herman G. Webster's, 25 Grove; Wm. E. Morton's, 19 Grove.

Private Boxes.

5. Concord Railroad, north end passenger station. Keys at Concord Railroad ticket-office, machine-shop office, and paint-shop, train-dispatch office, baggage-room, and in the hands of four watchmen.

6. The Abbot-Downing Co. Keys at Abbot-Downing Co.'s office, 80 South Main.

7. New Hampshire Insane Asylum. Keys at New Hampshire Insane Asylum.

Keys are also in the hands of the following persons:

Chief-Engineer Hill, and Assistants Merrill, Newhall, and Tucker.

Ex-Engineers Lauder, Haskell, Ladd, Lovejoy, and Burleigh.

Steward Richardson, Assistant steward Wingate, and teamsters Robinson, Thomas, Mercer, and Minot, at Central Station.

City Marshal Connell, and officers Rand, Jones, Hammond, Lane, and R. P. Sanborn.

James H. Sanders, engineer Kearsarge; C. H. Sanders, engineer Gov. Hill; William Rowell, street lighter.

John H. Toof, Charles A. Davis, J. W. Sleeper, DeW. C. Everett, C. Leroy Gilmore, L. H. Carroll, J. H. Rowell, S. M. Griffin, B. Frank Hardy, Frank W. Blake, Frank D. Owen; and George F. Page, Charles T. Page, and J. P. Jewell, Page Belting Co.

FIRE-ALARM SIGNALS.

1. Alarms rung in from boxes 41, 42, 43, 45, and 46, will *not* be responded to by the Alert Hose until signalled. The signal to proceed to the fire will be a second alarm; the signal of dismissal, *three strokes* of the bells.

2. Alarms rung in from boxes 15, 16, 17, 18, and 23, will *not* be responded to by Good-Will Hose until signalled. They will be governed by the same signals as the Alert Hose.

3. *Eleven consecutive strokes* of the bells, following any regular box-alarm, or during any fire, is a call for the relief steamer (Gov. Hill), and will be responded to by Eagle Hose, which has that steamer in charge. The relief steamer will, however, respond to the *first alarm* from box 7 (N. H. Asylum for Insane) without special call.

4. *Two rounds* of each *eleven strokes* of the bells, with an intermission of one minute between the rounds, without any regular box-alarm, will signalize the requirement of a steamer from outside the Precinct, and will be responded to by Kearsarge and Eagle Hose companies alone. In case further aid is necessary, the box alarm from 34 (Central Station) will follow.

(These rounds of eleven strokes, which are signals for the relief steamer, or a call from out of town, must not be confounded with an alarm from private boxes 5, 6, or 7.)

From the above, it will be seen that the companies are subject to calls as follows:

Steamer Kearsarge and Hose—To all calls except the relief steamer.

Eagle Hose—To all calls, including the relief.

Hook and Ladder—To box alarms only.

Alert Hose—To box alarms only above Pleasant street, and upon second alarm to boxes below.

Good-Will Hose—To box alarms only below Washington street, and upon second alarm to boxes above.

TESTING SIGNALS.

For the purpose of testing the condition and accuracy of the fire-alarm telegraph, a box alarm will be rung in every Monday afternoon at 4 : 30 o'clock, *precisely*. It will be *one single round only*, indicating by the strokes on the bells the number of the box; and the box will then be cut out, and no additional round sounded. The boxes used for this purpose will vary each week, alternating in the circuits.

Upon each other week-day a single blow upon the bells will be struck from the button of a box, alternating as before mentioned.

THE FIRE-ALARM TELEGRAPH

Is the "Gamewell" patent. It embraces nine miles of wires on the main lines, and four miles of extension wires for call-bells.

On the main line are eighteen fire-alarm boxes belonging to the city, and three private boxes,—in all, twenty-one. There are three alarm bells,—two of 2000 pounds each (American steel), and one of 1000 pounds (bell metal), with a tower striker to each. There are also one engine-house gong, four mechanical tappers, one repeater, and three indicators.

On the extension line are seventeen call-bells.

The battery consists of eighty cups for the main line, and five cups for the extension.

The alarm was put up in 1880 by Edwin Rogers, 27 Federal street, Boston, Mass.

PUBLIC RESERVOIRS.

		Capacity—Cubic feet.
1.	Main street, opposite Abbot-Downing Co.'s,	1,000
2.	" near Thorndike street,*	1,500
3.	" front B. A. Kimball's,	1,000
4.	" corner of Pleasant street,*	1,500
5.	" middle front state-house yard,	1,500
6.	" rear city hall,	2,000
7.	State street, corner of Washington street,*	2,000
8.	" corner of Pleasant street,	1,000
9.	" corner of West street,	800
10.	South street, near Mrs. A. Downing's,	1,000
11.	Thompson street, near George W. Crockett's,	1,100
12.	Rumford street, near Josiah Minot's,	1,000
13.	Orchard street, corner of Pine street,*	4,000
14.	School street, corner of Summit street,*	3,500
15.	Centre street, corner of Union street,	1,100
16.	Gas-holder, rear of Main street,*	44,000
17.	Franklin street, corner of Lyndon street,*	1,500

* Brick cemented.

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