

Its general conduct and management have been satisfactory to its stockholders and its customers. By several of those accidents which cannot be avoided by the most prudent bankers, it was sustained losses to the amount of nearly \$80,000 during its career. All this loss was occasioned by the failure of correspondent banks in New York and Chicago. Yet, it long since paid up those losses out of its profits; and has, in addition, paid dividends to its stockholders out of the profits in 1879, and an amount of \$71,000, since its organization to the present time, April, 1879, and accumulated a surplus fund of \$15,000. Its authorized circulation of National Bank Notes is \$48,500. It pays annually over \$1,000 taxes to the general government on deposits and circulation, besides a large sum for revenue stamps, and besides the State, county and municipal taxes on its stock in the hands of its stockholders.

It has been enabled to accomplish all these results notwithstanding the severe restriction placed upon business by the National banking act, by the aid of a liberal deposit account, which has always largely exceeded the capital stock. Its present Board of Directors, elected in January, 1879, are the following: Samuel H. Chapman, William C. Graves, Charles W. Graves, Silas W. Chapman, Aaron J. Mershon, Edgar Hayward, William G. Chapman, M. P. Chaplin, Steadman A. Chaplin.

LAKE CITY BANK.

This institution commenced business May 14, 1872, as a private bank. The first firm consisted of James McMurry, John H. Lewis and J. B. McMurry. The original President was James McMurry. The first Cashier was J. B. McMurry. The original capital was \$60,000, which was increased to \$80,000. The bank did a very satisfactory business.

STATE BANK.

November 1, 1875, the Lake City Bank was re-organized and incorporated as a State Bank, under an act approved February 7, 1878, the following persons being the charter stockholders: James McMurry, John H. Lewis, Hudson Beck, Edward Moon, Richard Loney, Metcalf Beck, J. B. Lohmewalter, H. B. Stanley, Albert Tucker, John Grabner, Moses Wallace, Benjamin John, Henry Bernst, Washington Bybee, Hiram Hall, Christian Barber, Jackson Glesener, Milton Hite, William Zimmerman, Jacob Wetrick, John R. Black, William Benton, C. C. Reynolds, Levi Herrick, Samuel Wallace and Samuel C. Gray. Board of Directors—Moses Wallace, H. B. Stanley, John Grabner, Metcalf Beck, Christian Barber, J. B. Lohmewalter, Hiram Hall, Albert Tucker and Hudson Beck. Hudson Beck was chosen President, and John H. Lewis, Cashier, and now fill those positions. The organization adopted a code of By-laws, to which they rigidly adhere, thus securing harmony of action, and safety to all.

THE WARSAW FIRE DEPARTMENT.

Until the fall of 1858, the citizens of Warsaw had scarcely ever felt the need of an organization of this kind, the occasional fires having been extinguished by "a hand-to-hand conflict," in which pails of water did valiant service. The town, however, was building up rapidly with frame structures, and one or two fires, which had been particularly troublesome to manage, led to the discussion as to the practicability of effecting an organized fire department, and the probability of procuring the necessary apparatus. Notice was given, calling a meeting of the citizens at the Court House, and specially inviting the leading business men to be present. A large turnout was had, the subject pretty thoroughly canvassed, a committee appointed to interview the corporation Trustees, to know what they would do toward equipment, and the responsibility of contracting a debt for no money, and were not willing to take the responsibility of contracting a debt for this purpose. Amidst this apparent discouragement, "Where there's a will there's a way," was pretty freely quoted, indicating that they "didn't mean to give it up so," and they set to work to find a way. A joint-stock company was the means suggested that promised success, and a committee appointed to wait upon the citizens and ascertain what amount of stock they would take at \$5 per share. The result was that, in a very short time, a sufficient sum was pledged to purchase a second-hand engine.

A permanent organization was effected on the evening of February 16, 1859, when the following officers were elected: Foreman, Peter Marvyn; First Assistant, William S. Hemphill; Treasurer, Dr. Joseph P. Lesslie; Company Engineer, Bradford G. Casgrove; Chief of the Fire Department, Joseph A. Funk; and thirty-eight members enrolled. The name chosen was "Independent Protection Engine Company No. 1," and they were ready to respond to the alarm of fire as soon as it could get "the tools to work with."

An old hand-engine was heard of "up in Michigan," which had seen its best days and plenty of hard service, and long since set aside for one of better style. It was a regular old "side-sweeper," but, like "the Deacon's onions, full of power, when hard pressed," Mr. Marvyn was sent to Adrian to examine her and report. His report being favorable, the purchase was made, and, on the 10th of March, 1859, after putting the machine in as good order as possible, it was tested. It was the first time many of our people had seen water thrown from a fire-engine, and the first time to handle an engine. Some had over-estimated its powers; others underestimated. Those of the first class were disappointed, while the latter were jubilant. There were about three hundred feet of leather hose, the worse for wear, and it became apparent that, more and better hose must be had. Accordingly, an assessment was made, which, however, worthy was a heavy tax on the largely an assessment was made, which, however, worthy was a heavy tax on the boys, the majority of whom had no property of any kind except their clothing. A couple of hundred feet of new hose was purchased; the boys rigged themselves out in red jackets, drilled once a week during the season, and on parade fell like veterans. False alarms were sounded at all hours of the day and night, and were always responded to promptly. The company leased a strip of ground now occupied by Col. Chapman's building, opposite the First National Bank, and erected a frame building for their engine. An episode in their early experience, rather funny, but showing their grit, is thought worthy of a place. One bitter cold night in November (14), 1859, the alarm was sounded, and dense smoke and terrible flames were rolling up from the frame building on Center street now occupied by J. W. Rogers's cigar store. The fire had a big start when discovered, and was considered beyond control. But the company was promptly on hand, when, to their surprise, as soon as the water touched the frosty cylinders, they froze solid. The consternation for a few moments was terrible to behold, and there were enough "I told you so's," floating around to put the fire out. One of the cooler members, who had "been there," gave the word, and a rush was made for the kitchen of the Wright House, where a hot breakfast was about to be served, and the large

boiler of boiling coffee was pressed into service, and, presto! the valves were in working order, and "Down breaks!" rang in the air, a stream of water poured into the fire, and, in incredibly short time, "Old Protection" was master of the situation. The fire was extinguished; although nearly half of the building was burned, it made no progress after the water began to pour. Protection stock went up, but a most extraordinary spectacle in the entire line that had not presented itself. There was scarcely five feet along the entire line that had not burned and been wrapped with bed-quills, sheets, silk and linen handkerchiefs, calf and sheep skins, etc. This included a subscription at once, and a sufficient amount was contributed to finish the engine-house and procure the needed supply of hose. The homely old engine proved to be worthy of her name, and many a time since has the company, with their "old tub," done good service. The supply of water in those days was not always equal to the demand, and had to be procured under very discouraging circumstances. In September, 1860, when a stable, belonging to S. H. Chapman, on Fort Wayne street, was burned, the only way that water could be procured was by taking the engine to Dr. Daventry's residence, on Detroit street, and pumping and carrying the water in pails, through the house, and filling the engine-box (which held about eight barrels), and then hauled to the fire and applied to the best advantage, and so repeating the performance while the fire lasted.

The first very serious conflagration in Warsaw occurred on the 24th of January, 1861—the burning of the Chapman Block, on Center street, south of the public square. The block was not allowed to extend beyond, although the Thomas Building, the east side of the alley, was badly scorched. This was a hotly contested battle—so hot that the paint on the engine, which stood about two rods off, was blistered, the paint fairly boiled, and the clothing of those who were at work on her had to be kept saturated with water, and most of them were badly scorched about the face and hands. In a few days after this fire, the Corporation Trustees purchased the stock of the company, and it passed into their control, whereupon the company dropped the word "Independent" from their name, and it was thereafter known as "Protection Engine Company No. 1," and "Hose Company No. 1" being a part of the organization.

In response to the call for troops at the beginning of the rebellion, in April, 1861, the thirty-nine members of the Fire Department enlisted. This almost disorganized company. They added by recruits, however, and sustained the reputation of the company. Of the men who enlisted, five rose to the rank of Lieutenant, seven to that of Captain, two to Major, two to Colonel and one to Brigadier General. Three were killed, viz., Col. Joseph P. Lesslie, Capt. Julian A. Robins and Cyrus Barr. Six others died in the service, or after returning home. On the 8th of June, 1866, a fire broke out in the old frame building which stood on the east twenty-two feet of the lot now occupied by the Wright House Block. The supply of hose was limited and very poor, hurrying about as fast as it could be attached; wringing and tying the hoses with their hands, and the progress of the flames their knees and pressed the hoses with their hands, and the progress of the flames was hastened, inch by inch, until the supply of water at the corner of the public square was exhausted, and the engine had to be shifted one square south, and, not having hose sufficient to reach the fire, the water was thrown through the open hose into the eastern opposite the Wright House, and the engine moved back. In the mean time, the fire had spread to the east, enveloping the Kirtley House, Bennett's grocery and Bert's livery stable, which then stood on the corner of Indiana and Center streets, the fire endangering the new Baptist Church on the opposite corner, which was saved by great exertions. The fire spread, also, to the west, destroying a couple of small frame houses and a new, two-story frame house next to the Wright House. This latter building had just been cleaned and refurnished; the greater portion of the furniture was saved. Lane's jewelry store, on Buffalo street, was torn next to go; but, before the fire had a fair start, the next building north was torn down, which, with the persistent efforts of the Department, checked the spreading of the flames, in that direction. Everything was "licked up by the flames" from where Lathrop's saloon now stands; then in town was that the company was superior, as a working organization, to any they had ever seen. The destruction of so much property was a heavy blow to the prosperity of the town, and it is probable that much of it might have been saved by a judicious investment in hose. It showed the danger in erecting light, frame buildings in the business portion of the town, and, also, the need of strengthening and fully equipping the Fire Department. Before this month closed, a new supply of hose was procured, and the Lake City Hook and Ladder Company No. 1 was organized.

The first record of a call for a meeting to be held was for July 2, 1867, and singed by C. W. Card, Foreman, and P. L. Runyan, Jr., Secretary; but the records have been burned (in 1871). They had an excellent truck built by Martin & Sons, of Warsaw, which was completed and accepted November 16, 1867, and, on the 12th of the following December, the company was fully organized, equipped and ready for service.

In the spring of 1868, the Board of Trustees determined to thoroughly equip the Department, and contracted with the Sissy Manufacturing Company for a steam fire engine, first-class in every respect except size; also, a new hose-cart and a large supply of new hose. These were received and tested, to the satisfaction of the Board, June 29, 1868. A substantial brick engine-house was erected in 1867, and, with a well-organized Hook and Ladder Company, and the old reliable Protection Company No. 1 took charge of the steam well contented. In their hands "Kosostsko No. 2" (which they soon became expert in handling) is almost willing to challenge the world for quick and effective work.

About the time Protection No. 1 took charge of the steamer, a company under the name of "Young America No. 2," organized, with L. C. Whitshire, as Foreman; Clinton Walton, First Assistant; Joe A. Brewer, Second Assistant; G. E. Kunyan, Secretary, and M. L. Grayford, Treasurer. The members, numbering thirty-five, were young, ranging from sixteen to twenty-one years. They kept up their organization something over a year and did good work; many of them, however, removed from town and the organization was abandoned. January 14, 1871, about midnight, a fire was discovered in the back part of Card's store-room in Empire Block, a three-story brick, 90x132 feet, fronting on Buffalo street. The lower floor was divided into six large store-rooms; the second floor into offices; the third floor contained the town hall and lodge rooms, occupied by the Odd Fellows, Masons, Grand Army of the Republic and Good Templars. There were no fire-walls in the building but one, and it had been pierced by a hall, which extended from north to south through the entire building on the second floor. The fire was fed by a quantity of oils and varnish stored in the room where it originated, and as it burned through the second floor, the draft in the hall swept it through the entire building. All that the fire department

could do was to prevent the flames from spreading to surrounding buildings. This was no easy task, as the block was surrounded by frame buildings, on which burning fragments were constantly falling; some of those to the rear of the block were destroyed, but those fronting on Market street were saved, as if by miracle. This was the first battle for the hook and ladder company, and nobly did they acquit themselves. The value of an abundant supply of good hose was fully demonstrated, as the supply of water in the neighborhood was exhausted while the conflagration was raging; but the steamer was able to send a steady stream from the cistern on the corner of Washington and Center streets, through that long stretch of hose, until all the surrounding buildings were out of danger.

Again, on the evening of February 1, 1871, fire broke out in a building belonging to William Conrad; the department soon stayed proceedings. "The Never Fails"—On the 18th of February, 1871, some of the former members of Protection Company organized "The Never Fails, No. 2." James Milles, one of the old charter members, was elected Foreman; George Pratt, First Assistant; Joseph A. Wright, Second Assistant; W. B. Funk, Secretary, and John S. Wynant, Treasurer. They were soon initiated, as fire broke out in J. B. Skinner's residence, March 18. "The Never Fails" were on hand and demonstrated their skill in the use of the old engine, winning laurels in this emergency.

On the night of August 19, 1871, a fire broke out in O. P. Jaques' livery stable, on Center street. The flames were bursting through the roof when discovered and it was found impossible to save all of the horses. From the stable the fire spread to Musselman's law office, thence to the Baptist Church and to William Conrad's fine residence; this might have been saved, but Mr. Conrad, who was Foreman of Protection Company, this night had to let his house go and save the church, and every effort was put forth in that direction with some prospect of success, until Bert's livery stable, north of the church, caught fire, which, with a frame dwelling between it and the church, were soon enveloped in flames. The bell-tower on the north end of the engine-house, also began to burn, and their efforts to save the church proved abortive. He Never Fails made a gallant fight to save the engine-house, and, to the surprise of every one, succeeded, although it was considerably damaged.

In the mean time, William Conrad's house and out-buildings were burning while the steamer was working to save the frame building on the corner of Center and High streets, and the Lake City were trying to prevent the flames from spreading to the north; this proved impossible, owing to the fire catching a number of frame stables, which stood along the alley. The large stacks of dry lumber, belonging to Mr. Conrad, on the rear end of his lot, also burned. The frame on the corner having been saved, Protection Company next tried to flank the fire on the east, but the hose-men found themselves surrounded by fire and fire driven back, and, untiling their efforts with the Lake City, made a desperate effort to save the large frame dwelling belonging to W. S. Marshall, Esq., on the east side of the square. All felt that unless this building could be saved, a greater portion of the northeastern part of town would be doomed to destruction. The fight was long and stubborn, but the building was saved, while the fine brick residence of Mr. Epperson, directly north of it, was destroyed.

The fire was now under control. Out of the entire square, but four buildings had been saved; yet all felt that too much praise could not be given to the Fire Department. The victory, however, was not gained a whit too soon, for every citizen within reach had been exhausted. There was no rain, and a dense cloud of steam hovered over Warsaw and the region roundabout, as, in addition to this fire, about October 1, through carelessness of an engineer on the railroad, fire was started in the tannery between East and West Warsaw, which raged for weeks, to the great danger of property on either side of it. During the first three months of 1872, fires were frequent.

February 14, 1873, the Trustees purchased a powerful hand-engine, which had been used a short time by the fire department of Cleveland, Ohio; this was placed in care of "The Never Fails" and old "Protection" was again set aside. The Department was now fully equipped with first-class apparatus. The Chief, Joseph A. Funk, has the confidence of the officers and members, who render prompt obedience to his orders; and it is proper to state that the efficiency of the Department is largely owing to his untiring efforts; he has been kept at the head of the Department almost constantly from the first organization; his management has been eminently satisfactory, and such as to secure almost every advantage it has yet received. Mr. Funk has been ably seconded by William Conrad, Foreman of Protection No. 1, for many years, who also takes great pride in the Department, spending his time and money freely to add to its efficiency. Under his management, Protection Company has been placed on a firm footing. The Company is nearly uniformed, has money at interest, and a respectable balance in the treasury. Perry Brown, Chief of the Hose Department, is always on hand, and is "irrepressible."

Independent Hose Company No. 1, was organized June 6, 1876, chiefly for sporting purposes, and is to a great extent composed of members of other companies, but has a full complement of men for service. The Company is not subject to the orders of the Chief, or of the City Council, as they own their outfit—a very handsome hose-carriage from the Babcock Manufacturing Company, purchased at a cost of \$300. This Company is not backward in responding to an alarm of fire, however, and when they do so, they use the hose belonging to the Department.

The effective department now consists of: Protection Company No. 1, 26 members, and Hose Company No. 1, 13 members, in one organization; Never Fails No. 2, 18 members, and Hose No. 2, 12 members, in one organization; Lake City Hook and Ladder No. 1, 15 members; Independent Hose Company No. 1, 15 members.

The apparatus consists of one Sissy steamer, cost \$4,500; one serviceable hand-engine, \$750; one old hand-engine, not in use, \$300; one hook and ladder truck, with full complement of hooks, ropes, chains, etc., \$850; three hose-carts, cost not given; total, \$6,000. Fifteen hundred feet of good hose, chiefly rubber, to which may be added the hose-carriage of the Independent.

Remembering the value of time at a fire, Mr. John Grabner, the engineer of Protection Company, invented a blower to be attached to the engine, by the use of which the fire can be hastened immensely. The first record of this kind was at La Porte, July 4, 1877, when steam was made from cold water, and a stream was thrown through 100 feet of hose to a distance of 105 feet from the nozzle, in five minutes and thirteen seconds from the time the match was applied to the kindling. Again, at Goshen, September 6, 1877, the same test was given, and resulted in accomplishing the same feat in four minutes and fifty-six seconds. Warsaw has good reason to be proud of her Fire Department.

Great praise is due to Capt. W. S. Hemphill for bringing together the notes from which this record is made.

