

# Beneath the Gilding:

## Knoxville's Million Dollar Fire of 1897 and Fire Safety Reform in the Marble City

*By William E. Hardy\**



In the early morning hours of April 8, 1897, Knoxville Mayor Samuel Gordon Heiskell stood and watched as flames engulfed Knoxville's central business district. At 5:00 a.m. Heiskell conferred with James McIntosh, the chief of the Knoxville Fire Department. McIntosh reported that Superintendent W.H. Hague of the city's water company had the reservoirs filled and was operating at full capacity. His men needed an additional steam engine and 6,000 feet of fire hose to adequately fight the fire, but the department had barely half that amount. "The fire is completely out of control," McIntosh said, "and I'm afraid the town is gone unless we can get help."<sup>1</sup> Heiskell followed the advice and asked Reps Jones and Jacob W. Borches of the board of public works to issue a permit authorizing Chief McIntosh to request assistance from Chattanooga—the city's commercial and industrial rival to the south.

At 5:30 a.m., Jones sent a wire to the Chattanooga Fire Department for help. An hour and sixteen minutes later, a special train carrying a new steam engine known as the "W.L. Dugger," a chemical truck, firefighting

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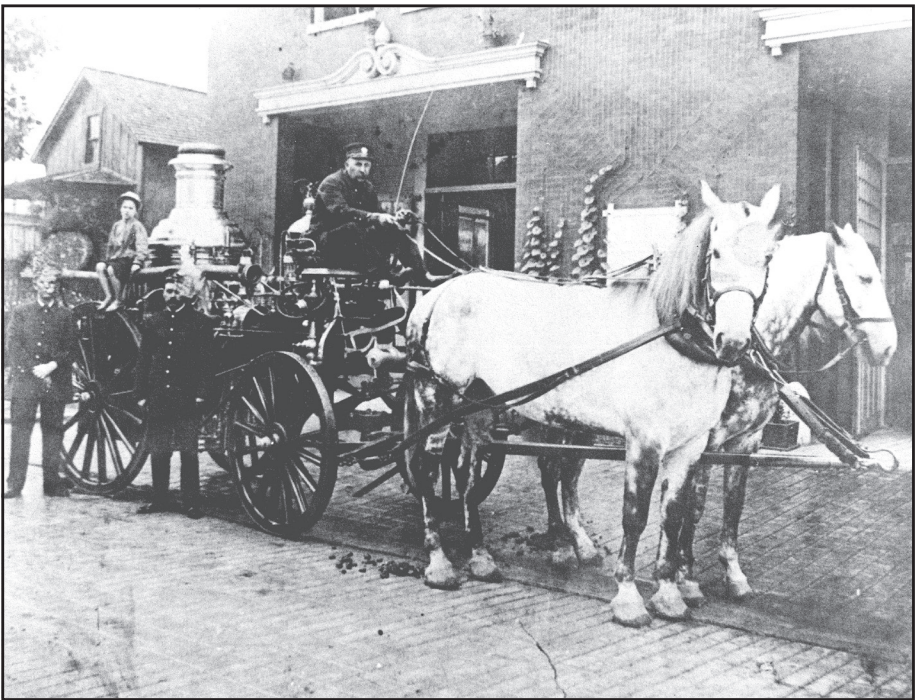
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<sup>1</sup> Russell Briscoe, "The Great Gay Street Fire," n.d., Knoxville Fires & Fire Protection Vertical Files Collection, Calvin M. McClung Historical Collection, Knoxville.



equipment, and a crew of nine firemen cleared Chattanooga bound for Knoxville at record breaking speed. Major F.K. Huger, the general manager of the Southern Railway Company in Knoxville cleared the line from Chattanooga to Knoxville, alerting stations and dispatchers to sidetrack all trains and fasten down all switches. News spread rapidly that Knoxville was on fire and people lined the railroad from Chattanooga to Knoxville to witness the spectacle. At Cleveland, Tennessee, the special train sped through at 60 miles per hour as the crowd there cheered it on. The train rolled through Sweetwater at 75 miles per hour and hit nearly 90 miles per hour in Bearden before arriving in Knoxville at 8:43 a.m. The 111-mile trip was completed in 117 minutes at an average speed of nearly 60 miles per hour.<sup>2</sup>

When the train arrived at the Broadway crossing, hundreds of men, women, and children were on the bridge to welcome them. Within five minutes of the train's arrival, firemen unloaded the "Dugger" and the chemical ladder truck. Horses hauled the equipment to the scene of the fire.



*At the time of the April 8, 1897 fire, the "M.E. Thompson" was the newest steamer in the Knoxville Fire Department's arsenal. However, to extinguish the blaze the department required help from Chattanooga. Calvin M. McClung Historical Collection, Knox County Public Library.*

<sup>2</sup> Knoxville Tribune, April 8, 1897; Knoxville Daily Journal, April 9, 1897.

With the fire spreading southward, McIntosh instructed the Chattanooga firemen to position themselves just south of the department's newest steamer, the "M.E. Thompson," in front of William W. Woodruff's hardware store and Arnold, Henegar, Doyle and Company's shoe store. The Chattanooga firemen ran two lines of hoses from the water plug at the corner of Union and Gay streets and vigorously attacked the southern flank of the fire. The added strength enabled the Knoxville Fire Department to gain control of the blazing fire and largely extinguish the flames within a few hours.<sup>3</sup>

In the aftermath of the fire, the account of the lightning train from Chattanooga served as fodder for the city's boosters to rebuild a more modern downtown business corridor. The story became a centerpiece of the narrative of Knoxville's Million Dollar Fire of 1897. However, without help from Chattanooga the city would have suffered even greater losses. The fire and the city's inability to extinguish the flames without external assistance shed light on a glaring problem—the issue of fire preparedness. Progressive reformers faced significant obstacles in their efforts to usher in much-needed fire safety reforms in urban areas. In southern mountain cities like Knoxville, laissez-faire minded conservative leaders and individualistic urban in-migrant highlanders resisted higher taxes and government regulation—necessary components for purchasing fire-fighting equipment and enforcing fire safety codes.<sup>4</sup>

The devastating fire, which swept through the heart of Knoxville's business and warehouse district, destroyed a number of buildings on the east side of Gay Street that housed the bulk of the city's wholesale trade industry—the driving force behind its remarkable post-Civil War economic boom. Knoxville proudly dubbed the disaster the "Million Dollar Fire" to tout the fact that their ruined central business district had been worth more than a million dollars. Business and civic leaders rallied to rebuild the gutted blocks in the months following the fire. In the process, they trumpeted the heroic deeds of the firefighters and recounted the harrowing escapes of survivors as a testimonial to the resiliency of Knoxville (and East Tennesseans for that matter). In a short period of time, the fire became a critical part of the myth of Knoxville's vitality as its boosters proudly hailed their city as the crown jewel of the New South. That bravado masked the reality that greedy, conservative, and socially indifferent leaders had done little to solve the industrial and urban problems that had grown in the decades following the Civil War.<sup>5</sup>

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<sup>3</sup> *Knoxville Tribune*, April 9, 1897.

<sup>4</sup> See, Dewey Grantham, *Southern Progressivism: The Reconciliation of Progress and Tradition* (Knoxville, 1983); William A. Link, *The Paradox of Southern Progressivism, 1880-1930* (Chapel Hill, NC, 1992).

<sup>5</sup> William Bruce Wheeler, *Knoxville, Tennessee: A Mountain City in the New South* (Knoxville, 2005), 28-36; Mark T. Banker, *Appalachians All: East Tennesseans and the Elusive History of an American Region* (Knoxville, 2010), 83-84, 101; William J. MacArthur Jr., *Knoxville's History: An Interpretation* (Knoxville, 1978), 45-46.



The end of the Civil War marked the beginning of unprecedented economic growth in Knoxville. It grew from a once sleepy town into a burgeoning commercial and industrial city. As early as 1871, the reawakened city caught the attention of a Richmond, Virginia journalist who declared that “No city of the South, except Atlanta, has improved more rapidly since the war.” He boldly predicted that the flourishing town would soon become the “New York” of East Tennessee. Historian Mark Banker identified four key interlocking factors that contributed to this economic boom: the city’s geographical location as a transportation hub, natural resources, a labor pool, and an eclectic mix of businessmen.<sup>6</sup>

As the epicenter of the Great Valley of East Tennessee, Knoxville benefitted from its geographical position. The completion of a railroad network in the late 1850s linked East Tennessee to important markets and cities along the Atlantic seaboard and the Deep South. However, military occupation and a grisly internecine war in the early 1860s wreaked havoc on the region’s landscape and its railroads. In many ways, East Tennesseans benefitted from Union victory and the subsequent election of William G. “Parson” Brownlow, as governor. Brownlow and his Radical Republican Party granted much-needed state aid to repair dilapidated railways. The restored rail network expanded Knoxville’s connections to cities and markets in the Midwest and beyond. City boosters pointed to their favorable position along a vital transportation hub, and described Knoxville as “the pivot place on which turns the interstate commerce of the North and South.”<sup>7</sup>

The railroads were fundamentally intertwined with the region’s vast array of rich untapped natural resources. An expanded rail network transported East Tennessee’s extracted products (especially coal, iron, marble, and timber) to distant markets, and fueled the city’s initial postwar economic development. The region’s livestock and agricultural products sustained its farmers and fed the large pool of laborers (primarily rural white and black East Tennesseans, but also newcomers from the region) who came to the city in search of work. During the 1880s, Knoxville’s population grew at an impressive 133 percent increase over the previous decade. Even during the panic-ridden 1890s, the city’s population increased by 45 percent. By 1900, Knoxville had a population of 32,637 residents, a nearly nine-fold increase since 1860.<sup>8</sup>

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<sup>6</sup> Quote from *Knoxville Daily Press and Herald*, August 29, 1871; Wheeler, *Knoxville, Tennessee*, 17; Banker, *Appalachians All*, 89-90.

<sup>7</sup> Quote from William M. Goodman, *The Marble City and the Great Southern Jobbing Market* (Knoxville, 1908), 13; E. Merton Coulter, *William G. Brownlow: Fighting Parson of the Southern Highlands* (Chapel Hill, NC, 1937), 374-80; Thomas B. Alexander, *Political Reconstruction in Tennessee* (Nashville, 1950).

<sup>8</sup> Goodman, *The Marble City and the Great Southern Jobbing Market*, 10-16; Banker, *Appalachians All*, 101; Wheeler, *Knoxville, Tennessee*, 22; Kathleen A. Johnston, “The City of Tomorrow with the Spirit of the Past: Bankrolling the Industrial Development of Knoxville, Tennessee” (M.A. thesis, University of Tennessee, 1994), 3, 10-14.

An eclectic mix of business leaders led the city forward by embracing “the postwar spirit of economic expansion, unrestrained capitalism, and unfettered urban growth.”<sup>9</sup> The business leaders of the postwar era were part of the New South movement, which transformed southern cities through industrialization, economic development, boosterism, and urbanization.<sup>10</sup> Knoxville’s “merchant princes” were a combination of native elite, businessmen who moved to Knoxville prior to the Civil War, and ambitious and wealthy visionaries from the North and Midwest who arrived after the Civil War.

The growth of manufacturing industries and retail and wholesale firms was perhaps the most significant factor in Knoxville’s post-Civil War economic resurgence. Manufacturing jumpstarted the city’s economy, but wholesaling sustained that growth. By the early 1880s, the wholesale business monopolized the trade of the city. No other American city of equal size had so large a wholesale trade as Knoxville. By 1896, Knoxville had the third largest wholesale trade industry in the South with an annual volume of over \$50 million. New South backers and promoters hailed Knoxville as “The Great Southern Jobbing Market.”<sup>11</sup>

Beneath the gilding, however, there were many unresolved industrial and urban problems. Although jobs were readily available, the majority of Knoxville’s workers faced deplorable living conditions. Coal furnaces that fueled various industrial endeavors and heated homes left the city’s air polluted with thick black sooty smoke. Services such as water, sewerage, sanitation, and public health were woefully inadequate. Death from disease, childbirth, or job-related accidents was common. Prostitution, gambling, and other vices went unchecked in the Bowery district, a rowdy, mixed-race neighborhood located at the point in which the rail lines and First Creek converged. Many other parts of the city were dangerous and plagued by crime.<sup>12</sup>

As Knoxville boomed and urban problems worsened, business leaders fled the city’s downtown to live in new neighborhoods to the west. They left not only to escape urban crowding, unsanitary living conditions and an immoral environment, but also to avoid the influx of black and white in-migrants and foreign immigrants. This exodus had two significant

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<sup>9</sup> Quote from Wheeler, *Knoxville, Tennessee*, 17.

<sup>10</sup> See, C. Vann Woodward, *Origins of the New South, 1877-1913* (Baton Rouge, 1951).

<sup>11</sup> *Knoxville Daily Chronicle*, July, 23, 1871, August 11, 1875; Wheeler, *Knoxville, Tennessee*, 8-22; Goodman, *The Marble City and the Great Southern Jobbing Market*, 29; Johnston, “The City of Tomorrow with the Spirit of the Past,” 4-6; Ellwood Oakley Dille, “Knoxville, Tennessee, as a Wholesale Trade Center” (Ph.D. dissertation, The Ohio State University, 1942), 21-30; Banker, *Appalachians All*, 88-96.

<sup>12</sup> MacArthur, *Knoxville’s History*, 35-38; Wheeler, *Knoxville, Tennessee*, 29-30; Banker, *Appalachians All*, 96; “Turn-of-the-Century Life in Knoxville’s Bowery,” *Metro Pulse*, May 19, 2010.



consequences for Knoxville. First, the business elite became less involved in the city's financial affairs. In an age marked by transition, New South advocates emphasized an industrial policy based on slow economic growth in an effort to preserve the social, economic, and political stratification in the South. Even the talented pool of newly arrived businessmen from the North and Midwest came to share the cultural values of southern industrialists and planters who were concerned that industrial-development initiatives potentially posed a threat to white supremacy, labor control, and political stability. Business leaders embraced cautious industrial and commercial projects (short-term profits) at the expense of the city's long-term growth and vitality. These businessmen became less willing to invest in risky economic ventures following the Panic of 1893. By the turn of the century, Knoxville's business leaders had adopted for the city a conservative business model. Further they had done little to reinvest their profits into projects that would improve the city's infrastructure.<sup>13</sup>

A second and perhaps greater consequence of the flight of Knoxville's elite from the city was their unwillingness to assume responsibility to deal with the unwanted by-products of an urban-industrial society. Far removed from the day-to-day concerns of Knoxville's, the elite delegated their business and civic responsibilities to their associates. These managers sought to maximize the company's profits often at the expense of safety in both the workplace and public facilities. As the fiscally conservative elite became increasingly isolated from the economic, social, and political life of Knoxville, the city government assumed greater responsibility to cure its own ills of modernity. Relief came from traditional sources such as churches and various private philanthropic organizations. But at the turn of the century, many Knoxville's looked to the city government and progressively minded elected officials such as Mayor Heiskell to solve modern problems. City leaders took up the banner of reform and announced the need for health and sanitation services and police and fire protection. However, without the financial support from Knoxville's business leaders, there were significant gaps in public safety programs, especially fire protection.<sup>14</sup>

During the Gilded Age, catastrophic fires in cities such as Chicago (1871) and Boston (1872) spurred major fire prevention reforms and public awareness campaigns. However, Knoxville's leaders did little to bolster its fire department and enforce more rigorous fire safety codes. Throughout the nineteenth century, Knoxville had been spared from a catastrophic conflagration. Its most disastrous fire occurred in March 1869, which left the west side of Gay Street between Cumberland and Clinch avenues in

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<sup>13</sup> Wheeler, *Knoxville, Tennessee*, 30-34; James C. Cobb, "Beyond Planters and Industrialists: A New Perspective on the New South," *Journal of Southern History* 54 (1988): 56-66; MacArthur, *Knoxville's History*, 48-49.

<sup>14</sup> Wheeler, *Knoxville, Tennessee*, 30-34; Banker, *Appalachians All*, 97.

ruins. The courageous effort of a colored volunteer fire company and a fortunately-timed spring shower contained the flames and saved much of the city from destruction. Despite damages estimated at more than \$60,000, the editor of the *Daily Press and Herald* suggested that “Providence seemed to favor the town.” This type of “manifest destiny” mindset that Knoxville was predestined to achieve its special, divinely ordained role in the national economy, obscured the threat of a much larger urban conflagration.<sup>15</sup>

By the 1880s, reformers and concerned residents pushed for more modern fire protection. Knoxville’s newspapers underscored the inadequate enforcement of fire ordinances and the need for state-of-the-art fire equipment. Knoxville’s petitioned the board of aldermen to assume greater responsibility for fire protection. City leaders responded slowly to the demand for fire safety. Elected officials approved fire ordinances, including an 1890 requirement that all buildings at least three-stories tall have reliable fire escapes, but there were few inspectors to enforce the regulations. Then in 1885, the city organized the Knoxville Fire Department and thereafter public funds were used to support the new unit. However, by the mid-1890s the fire department remained woefully understaffed and relied on outdated or second-hand fire-fighting equipment.<sup>16</sup>

In early April 1897, Knoxville’s were shocked with news from Chattanooga. During the early hours of April 3, a catastrophic fire ripped through the heart of Chattanooga’s business district—the Richardson block—killing two prominent businessmen and causing nearly \$500,000 in damages, marking it the worst fire in that city’s history. The Chattanooga fire prompted the *Knoxville Tribune* to investigate the readiness of the fire department in the event of a fire of a similar magnitude. The reporter concluded that the Knoxville Fire Department lacked essential equipment to fight a major conflagration. He also noted that few downtown buildings had fire escapes, and that the fire escapes that did exist were not up to code. The editor of the *Knoxville Tribune* chided city officials for negligence.<sup>17</sup>

In response, Chief McIntosh confirmed that the fire department lacked sufficient resources to combat a huge fire. He also explained that the board of public works had not ordered his department to enforce the fire escape ordinance. “I can only inspect and take action at the instance of the board of public works,” McIntosh explained. “The very minute the board orders

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<sup>15</sup> *Knoxville Daily Press and Herald*, March 10, 1869. For more information on the 1869 fire see, *Knoxville Daily Press and Herald*, March 9, 11, 12, 13, 14, 1869; *Knoxville Whig*, March 10, 17, 1869; *Nashville Daily Press and Times*, March 13, 1869.

<sup>16</sup> *Knoxville Daily Press and Herald*, March 9, 11, 13, 1869; Aelred J. Gray and Susan F. Adams, “Government” in Lucile Deaderick, ed., *Heart of the Valley: A History of Knoxville, Tennessee* (Knoxville, 1976), 75-76, 79, 81-82, 95-97, 108; *Knoxville Fire Department* (Memphis, 1976), 22-27; John B. Clark, Jr., “Fire Protection in Old Knoxville,” *The East Tennessee Historical Society’s Publications* 31 (1959): 32-42; *Code of General Ordinances City of Knoxville* (Knoxville, 1891), 48-49.

<sup>17</sup> *Knoxville Tribune*, April 6, 1897; *Bourbon News* (KY), April 6, 1897.





*In the late 1890s, the Knoxville Fire Department was understaffed, underfunded, and relied on outdated equipment. Pictured are firefighters who fought the Million Dollar Fire of 1897: Captain James Jones, Chief James McIntosh, and Assistant Chief H.G. Mynatt (left to right, front row), J.R. Newman, John Fitzgerald, B.F. Suddarth, S.G. Pickle, William Morris, Charles Carter, P.H. Davis, J.L. Fraser, W.E. Waldrop, and David Newman (left to right, back row). Thompson Brothers Collection, Calvin M. McClung Historical Collection, Knox County Public Library.*

me to proceed, I will do so and will certainly enforce the ordinance to the letter.” When confronted with the results of the investigation and the chief’s statement, Jacob W. Borches of the board of public works insisted that it was his belief that such orders had been issued to McIntosh. “I know that I received notice to put [fire escapes] upon my building,” he claimed, “and I did it.” Nevertheless, Borches urged that the board take immediate action on a proposal to purchase additional fire-fighting equipment and enforce the city’s fire codes. The board of public works scheduled a meeting for April 16.<sup>18</sup>

At 3:30 a.m. on April 8, policeman R.W. Gowan began another round of Block 15 (the two blocks along the east side of Gay Street stretching from Commerce to Union streets). The various businesses along Gowan’s beat constituted the heart of Knoxville’s business district. Among the city’s most

<sup>18</sup> Quotes from *Knoxville Tribune*, April 6, 1897.

successful wholesalers, this section of the district housed various dry goods stores and warehouses, grocers, a printer and binder, a furniture and carpet store, a hat and shoe store, a drug store, stables in the rear, as well as Colonel Frank McNulty's three-story Hotel Knox.<sup>19</sup>

As the clock struck 3:40 a.m., Gowan ducked inside the hotel, which shared the same building front with McNulty's grocery store. Once inside, he struck up a conversation with John Davis, a veteran African American porter who had worked in a number of Knoxville hotels. Davis was cleaning the lobby when Gowan entered. With more than 50 guests registered, most of whom were traveling salesmen, businessmen, and temporary laborers, it had been a busy shift for Davis. After only a few minutes, they both heard something crack. They began searching for the source of the noise and Davis soon spotted a small blaze through a window separating the hotel's office from the grocery store. Davis turned to Gowan and shouted, "My God, the house is on fire!" Gowan ran to the window and saw flames racing toward an oil drum in the elevator shaft. The fire grew geometrically in the span of a few seconds. The shaft worked like a flue, sucking the fire upward to the hotel's second and third floors into a raging and roaring vortex. Davis then turned and dashed for the staircase to alert the guests sleeping on the upper floors. Meanwhile, Gowan ran toward the exit of the hotel. Once on Gay Street, the policeman raced to the nearby fire alarm box located at the corner of Gay and Union streets in front of the Sanford, Chamberlain, and Albers Drug Store, and pulled it.<sup>20</sup>

The Gaynor electric fire alarm, purchased in 1888 from an electric company in Louisville, Kentucky at the staggering cost of \$7,200, relayed to the fire department located in City Hall on Market Square. The station watchman on duty looked at the clock on the wall, which read 3:46 a.m., as the alarm clanged out Block 15, the crown jewel of the city's business district with some of its biggest buildings. Chief McIntosh awoke to the sound of the alarm and the smell of smoke. At just 28 years of age and working only seven years for the Knoxville Fire Department, McIntosh was serving in his third year as chief.<sup>21</sup>

The firemen harnessed the horses, and in less than a minute, engine companies 1 and 2 rolled out of the station. The department's newest steamer, the "M.E. Thompson," took the lead. The "Alexander Allison," a reliable engine in its twentieth year of service, trailed not far behind. As

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<sup>19</sup> *Knoxville Daily Journal*, April 9, 1897; *Knoxville Tribune*, April 8, 1897.

<sup>20</sup> *Knoxville Daily Journal*, April 9, 1897; *Knoxville Tribune*, April 8, 1897; Author's interview with Edward S. Albers Jr., July 31, 2013.

<sup>21</sup> Knox City Council Minute Book I, May 17, 1888, 487, Knox County Archives; Knoxville Fire Department Record Book, 1905-1915, 70; Knoxville Fire Department Record Book, 1915-1928, 132. "A History of the Fire Company Locations of Knoxville," Knoxville Fires & Fire Protection Vertical Files Collection, all in McClung Historical Collection; Jack Neely, *Market Square: A History of the Most Democratic Place on Earth* (Knoxville, 2009), 88-92; Jack Neely, *Knoxville: This Obscure Prismatic City* (Charleston, 2009), 43.



the department's horses charged down Gay Street toward Block 15, a fire fighter lit the pile of light wood and coal under the boilers. By the time the "Thompson" and "Allison" arrived at the Hotel Knox, the steam was up on both engines.<sup>22</sup>

Inside the hotel, John Davis raced down the second and third floor hallways shouting "fire, fire!" and banging on each door as he passed. He later claimed to have made three passes on both floors before the smoke became too thick. The smoke forced Davis to crawl most of the way back down the staircase. As Davis made his escape, he could hear the cracking of timber and feel the blazing heat at his back. On safely reaching the lobby, Davis came face to face with John Northington, the hotel's manager. In the aftermath of the fire Davis admitted that he likely missed a few rooms on the third floor. Nevertheless, Davis's bravery saved the lives of countless hotel guests.<sup>23</sup>



Built in 1888, the Central Fire Station featured a bell tower and alarm that could be heard for miles. The building, located on Market Square also served as City Hall. Painting by Russell Briscoe, "Knoxville City Hall & Central Fire Station, 1896," 1971, East Tennessee Historical Society.

<sup>22</sup> Lester J. Phelps, comp., *100 Years of Service, 1885-1985* (Knoxville, 1985), 4; *Knoxville Fire Department*, 26-27.

<sup>23</sup> *Knoxville Daily Journal*, April 9, 10, 1897; *Knoxville Tribune*, April 10, 1897.

Within minutes the Hotel Knox's lobby filled with frightened guests. Fortunately for Mattie C. Watts and her husband, they were familiar with the Hotel Knox. They had spent the past month lodging in Room No. 3 on the second floor. The Watts were awakened from their slumber by a Mr. Adams, their neighbor. They opened the door, stepped out into a thick mass of black smoke, and struggled to find the staircase. When the Watts reached the lobby, they found a number of guests rushing outside to escape. W.H. Taylor, a press agent for Professor Gentry's Famous Dog and Pony show, which was scheduled to hold a parade on Gay Street in the morning, pushed his way through the crowd with his belongings tucked firmly under his arms, opting not to stop to put on his clothes until he was safely outside the hotel. Taylor later recalled: "[P]andemonium reigned; everybody was excited. One very large man fell down the stairs and injured himself to the amount of a large number of groans."<sup>24</sup>

As the "Thompson" charged down Gay Street toward the fire with the "Allison" in tow, Chief McIntosh saw in the distance that the fire had engulfed the Hotel Knox. The April wind blustering up Gay Street drove and fed the blaze, which lapped over the cornice of the McNulty Building, and spread to adjoining buildings. The hotel's guests flooded into the street as the horse-drawn steamers came into view. Captain David Newman, a forty-two year veteran of the Knoxville Fire Department was at the helm of the "Thompson." The steam was up on the "Thompson" as Newman and others jumped down and connected their hoses to the water plug on the west side of Gay Street midway between Wall and Union streets. The pistons drew water in from a hydrant through the pump and into an air chamber and finally discharged through hoses. The pumping capacity of the "Thompson" was 600 gallons per minute, 100 gallons more than the "Allison," which was stationed to the north at the corner of Wall and Gay streets.<sup>25</sup>

McIntosh surveyed the cheaply constructed McNulty Building, and concluded that there was no way to the slow the fire, much less to stop it. He ordered the horses sent back for the extension ladder and called for the department's oldest steamer, the "J.C. Luttrell" (also known as "Old Brassy"), to be fired up and stationed at the rear of Block 15. Rather than concentrate on saving the Hotel Knox, the chief instructed his men to aim their hoses on the cornices of the buildings on either side of the McNulty Building (the Briscoe Building to the north and the Third National Bank Building to the south) in the hope of containing the blaze.<sup>26</sup>

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<sup>24</sup> Quote from *Knoxville Daily Journal*, April 8, 1897; *J.C.M. Bogle v. Frank McNulty and John R. Northington*, Knox County Unprocessed Circuit Court Records, 1890-1900, Knox County Archives.

<sup>25</sup> *Knoxville Daily Journal*, April 9, 1897; *Knoxville Tribune*, April 9, 1897; Knoxville Fire Department Record Book, 1915-1928, 133; *Knoxville Fire Department*, 28-29.

<sup>26</sup> *Knoxville Daily Journal*, April 9, 1897; *Knoxville Fire Department*, 28-29.



As guests raced out of the Hotel Knox, McIntosh noticed someone leaning out of a third-floor window, waving frantically for help. Chief McIntosh and Charles Carter, the department's youngest fireman, rushed into the burning inferno in an attempt to reach the guests trapped on the upper floors. In the lobby of the hotel, McIntosh and Carter ushered guests, most of whom had been sleeping on the second floor, out of the hotel. The porter John Davis and the hotel manager John Northington escaped to safety carrying a stack of books tucked tightly underneath their arms. When later questioned Northington estimated fifty-three registered guests, but at that time the hotel's register could not be accounted for. McIntosh and Carter attempted to scale the staircase to rescue guests trapped on the third floor, but they were cut off by converging lines of fire.<sup>27</sup>

The firestorm raced toward the third floor of the Hotel Knox. In room number fifty, Henry Loupe and Thomas A. Speck awoke to the smell of smoke. They sprang from their beds and opened the door to the hallway. Loupe and Speck made their way toward the staircase. But as they reached the staircase leading down to the lobby, the fire began to surge up the steps. Driven backwards, Loupe and Speck could hardly see a few feet in front of them.<sup>28</sup>

Many guests trapped on the third floor found alternate escape routes. Loupe, Speck, and others dropped a mattress on to the roof of the adjacent Third National Bank Building, and jumped one at a time. Two guests made a miraculous escape by jumping out of a third floor window and grabbing onto ropes hanging from the roof of the McNulty Building. The ropes, which saved their lives, had been left there by painters working the previous day. A few guests also trapped on the third floor tied blankets and sheets together and lowered themselves safely to the ground.<sup>29</sup>

Hundreds of onlookers lined the storefronts along the west side of Gay Street. They filled the streets and sometimes hampered the fire department's efforts to contain the blaze. Within minutes of the alarm being sounded, the fire could be seen from most points in the city. One of the spectators was Frank McNulty, who watched as the building bearing his name and two of his businesses burned to the ground. Originally from Pennsylvania, McNulty came to Knoxville after the Civil War and established himself as one of the pioneers of the city's wholesaling business. Other business owners along Block 15 arrived at the scene and recruited help from bystanders to rescue items from their burning buildings. On the south side of the block, scores of men removed goods from W.W. Woodruff & Company's hardware store as well as from the Sanford, Chamberlain, and Albers Drug Store. Onlookers

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<sup>27</sup> *Knoxville Tribune*, April 8, 10, 1897; *Knoxville Daily Journal*, April 9, 14, 17, 1897; *Knoxville News-Sentinel*, April 10, 1897.

<sup>28</sup> *Victoria Roberts v. Frank McNulty*, Knox County Unprocessed Circuit Court Records, 1890-1900, Knox County Archives.

<sup>29</sup> *Knoxville Tribune*, April 8, 1897; *Knoxville Daily Journal*, April 9, 1897; *Roberts v. McNulty*.



*Efforts to extinguish the enormous fire of April 8, 1897, attracted many spectators who took pictures from nearby buildings. Sixteen-year-old Jim Thompson took this photo of the fire. Thompson would later become one of Knoxville's most famous photographers. Thompson Brothers Collection, Calvin M. McClung Historical Collection, Knox County Public Library.*

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removed hundreds of cases of boots and shoes from Arnold, Henegar, Doyle and Company.<sup>30</sup>

The fire spread both north and south, consuming buildings that represented Knoxville's Gilded Age economy. When the fire engulfed William W. Woodruff's five-story hardware building, it ignited dynamite and other combustible material. Rapid explosions shook the ground and showered the crowd with sparks, broken glass, and bricks. Doctors treated bystanders wounded by the explosions including three policemen who were stationed in front of Woodruff's store. The intense heat from the fire forced back firemen, policemen, and spectators.<sup>31</sup>

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<sup>30</sup> *Knoxville Daily Journal*, April 9, 1897; *Knoxville Tribune*, April 8, 9, 10, 1897; *Knoxville Journal and Tribune*, January 24, 1900; Dille, "Knoxville, Tennessee, as a Wholesale Trade Center," 28; William Rule, *Standard History of Knoxville, Tennessee* (Chicago, 1900), 229; Author's interview with Albers, July 31, 2013.

<sup>31</sup> *Knoxville Tribune*, April 8, 9, 1897; *Knoxville Daily Journal*, April 9, 1897; *Knoxville News-Sentinel*, April 9, 10, 1897.

Just before 9:00 a.m., firemen from Chattanooga joined the Knoxville Fire Department to help contain, control, and extinguish the inferno. A number of “Kodakers” were positioned on rooftops on the west side of Gay Street to document the effort. At 10:25 a.m., more than seven-and-a-half hours after it had started Chief McIntosh declared the fire under control. By noon, the fire had stopped at both ends. At the north end, the fire smoldered after reaching the vacant McMillan Building, the last building on the block. On the southern end of the block, the fire burned out before reaching the Sanford, Chamberlain, and Albers Drug Store at the corner of Union and Gay streets.<sup>32</sup>

Firefighters maintained a constant stream of water on the smoldering ruins while recovery and clean-up efforts commenced. The grim work of searching for bodies buried under the debris inside the Hotel Knox began nearly forty-eight hours after the first cries of “fire.” A team of men worked through the basement from the rear of the hotel toward the front. On the first day, they recovered items such as hotel keys, a watch, a number of coins, and undamaged canned goods. The second day they found the missing register book, which was badly burned and only one name was still legible. On the third day of searching, Will Carter, an African American day laborer, found broken pieces of a lightning rod and the charred body of George Roberts, a missing lightning rod salesman from Pulaski, Tennessee. Roberts arrived in Knoxville the afternoon before the fire, and after visiting a saloon staggered drunkenly back to his room at the Hotel Knox. Recovery efforts continued, but no other bodies were recovered.<sup>33</sup>

After extensive interviews with hotel staff, guests, and family members, city officials determined that only two other hotel guests were unaccounted for—S.W. Weeks of Rochester, New York, and Elijah A. Williams of Springfield, Massachusetts. The coroner maintained that given the intense heat and the duration of the fire, it was unlikely that the bodies of the two missing men would ever be found. In total, the fire claimed four lives. Three people burned to death inside the Hotel Knox and a fourth person, Richard W. Hopkins a drummer from St. Louis, died nearly a year later as a result of internal injuries sustained in his fall from the hotel’s third floor window onto the roof of the Third National Bank Building.<sup>34</sup>

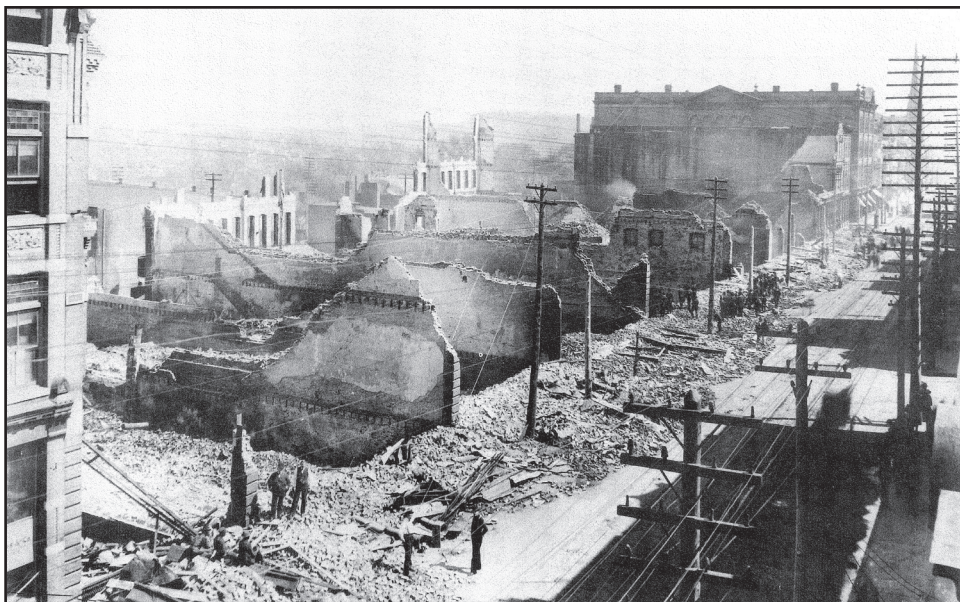
In a matter of hours the fire had destroyed the bulk of Knoxville’s retail and wholesale district, and some argued that it would cripple the city’s economy. Newspapers estimated losses between one and two million dollars.

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<sup>32</sup> *Knoxville Tribune*, April 8, 9, 1897; *Knoxville Daily Journal*, April 9, 1897; *Knoxville News-Sentinel*, April 9, 1897; Briscoe, “The Great Gay Street Fire.”

<sup>33</sup> Deposition of William Hudiberg in *Roberts v. McNulty*; *Knoxville Daily Journal*, April 9, 14, 1897; *Knoxville News-Sentinel*, April 9, 10, 12, 14, 15, 18, 1897.

<sup>34</sup> *Knoxville Daily Journal*, April 9, 13, 14, 17, 1897; *Knoxville News-Sentinel*, April 9, 10, 12, 14, 15, 21, May 5, 1897; *Knoxville Tribune*, April 9, 1897; *Richard W. Hopkins v. Frank McNulty*, Knox County Unprocessed Circuit Court Records, 1890-1900, Knox County Archives.



*The Million Dollar Fire of 1897 consumed some of the largest and most significant businesses in Knoxville. Thompson Brothers Collection, Calvin M. McClung Historical Collection, Knox County Public Library.*

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Later estimates of damages totaled \$1,152,250. Approximately three-hundred people who had worked in the burned district were left unemployed.<sup>35</sup> Mayor Heiskell quickly issued a statement to address the severity of the fire on the city's economy. He explained: "The fire is a serious loss to Knoxville for the reason that it burned a number of the largest wholesale houses in the city, and among the largest in the South. The city needs no assistance and can easily take care of itself. New business houses will be built on the sites of the old ones and business will be resumed. The loss while serious to Knoxville will prove only a temporary setback."<sup>36</sup>

Heiskell's predictions held true and within three days of the fire, most of the business owners of Block 15 had re-opened in new quarters, such as Woodruff's on the southeastern corner of Church and Gay streets. Insurance policies covered nearly two-thirds of the total damage, and the first settlements were paid out beginning less than a week after the fire. Rather than take a complete loss on slightly damaged stock, many businesses had "Fire Sales," which were well attended. Other retail merchants used the event as a way to advertise. One business explained: "Had No Fire, but we have on hand the 'hottest' line of Furniture and Household Goods in town. We want only fire prices for these goods." Throughout the remainder of the

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<sup>35</sup> *Knoxville Daily Journal*, April 9, 14, 1897; *Knoxville News-Sentinel*, April 9, 1897.

<sup>36</sup> Quote from *Knoxville News-Sentinel*, April 9, 1897.



year, the city's retail merchants rode a prosperous wave thanks in large part to the influx of more than a thousand architects, contractors, and laborers who came to Knoxville in search of work. Meanwhile, city leaders worked with business owners to expedite the rebuilding of Block 15.<sup>37</sup>

In the days following the fire, the *Daily Journal* and the *News-Sentinel* ran countless stories of heroic firemen and hotel guests who cheated death. Newspaper articles also emphasized the need to rebuild a bigger and better Knoxville. The editors managed to strike an optimistic tone even as they conceded that the fire was a severe blow to Knoxville. "We are grieved, but not cast down; stricken but not slain," said the editor of the *Daily Journal*. "We will come forth from the fiery furnace, stronger in confidence, and when the smoke has cleared away we will go on conquering and to conquer!"<sup>38</sup>

Both the *News-Sentinel* and the *Daily Journal* reported on the ongoing discussions between city leaders, architects, and the business owners of Block 15 on how to rebuild. Architects cautioned against the idea of restoring the burned block to its original design. "They undoubtedly were as good as were usually built when they were erected," said George F. Barber, "but the world has moved considerably since then." Barber suggested that the fire may prove to be a blessing in disguise. He explained that: "A town whose citizens are able to rebuild, and willing to do it, can in such a time demonstrate to the whole country, not only that it is alive but up to modern ideas in building."<sup>39</sup> City officials and business owners agreed with Barber's proclamation. M.L. Ross and Daniel Briscoe, property owners on Block 15, asked Joseph and Albert Baumann, who were completing work on the new Market House, to design a uniform plan for the entire block. The Baumann brothers created a plan that incorporated modern styles and methods of construction with handsome storefronts made of East Tennessee marble. The editor of the *News-Sentinel* responded to these plans saying, "Let the watchword be a new and greater Knoxville, a true Marble City."<sup>40</sup>

The businessmen of Block 15 supported the plan and made an agreement with the Baumann brothers. The editor of the *Daily Journal* proclaimed that, "In considerably less than a year's time the ugly hole in Gay Street . . . will be but a memory." Frank McNulty, who faced civil and criminal litigation because of negligence, agreed to the plans. The new McNulty Building would be four stories high and its front covered with pressed brick and adorned

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<sup>37</sup> *Knoxville Daily Journal*, April 9, 21, 1897; *Knoxville News-Sentinel*, April 9, 10, 12, 14, 15, May 10, 15, 1897.

<sup>38</sup> Quote from *Knoxville Daily Journal*, April 9, 1897. See, *Knoxville Daily Journal*, April 9, 11, 1897; *Knoxville News-Sentinel*, April 10, 1897.

<sup>39</sup> Quote from *Knoxville Daily Journal*, April 11, 1897.

<sup>40</sup> Quote from *Knoxville News-Sentinel*, April 10, 1897; *Knoxville Daily Journal*, April 17, 1897; Neely, *Market Square*, 90; Alice L. Howell, "Prominent Knoxvilleians," in *Heart of the Valley*, 493-94.



with the finest East Tennessee marble. The design for the hotel included 130 rooms with electric lights and two steam powered elevators.<sup>41</sup>

In their coverage of the miraculous efforts to rebuild a bigger and better downtown business corridor, the *News-Sentinel* and the *Daily Journal* largely ignored the causes of the fire and consequences of inadequate fire protection. However, the *Knoxville Tribune* took greater interest in what lay at the heart of Knoxville's Million Dollar fire. The newspaper, which had reported on the inadequacy of the Knoxville Fire Department to contain an urban blaze just two days before the Million Dollar Fire, interviewed a number of people who were present when the fire began. They interviewed Howard O'Neal, the manager of McNulty's grocery store, and R. W. Gowan, the night merchant policeman assigned to Block 15. O'Neal acknowledged that large quantities of combustible items, such as matches, hay, corn, and hog lard, were stored in the basement in close proximity to the oil tanks located near the elevator shaft. Gowan confirmed that he often found the basement door in the rear of the McNulty Building unlocked and even on a few occasions wide open. The *Knoxville Tribune* concluded that the fire was likely the result of negligence on the part of O'Neal and his grocery clerks.<sup>42</sup>

Reporters for the *Knoxville Tribune* also explored how violations of the city's fire codes contributed to the fire. Two days after the fire, a *Tribune* reporter visited numerous downtown businesses to investigate whether matches and other combustible items were properly stored. An unsuspecting clerk working at Jacob W. Borches' retail house on Market Square ushered the reporter into the stockroom whereupon he discovered matches stored in wooden boxes, rather than in tin or metal boxes as prescribed by law, and stacked one on top of the other. In another area of the basement, matches were scattered about on the counter and a few had fallen on the floor among a pile of washing soap. In Jim Anderson's grocery store, the reporter discovered matches in wooden crates without lids stacked behind the counter where rats could easily get to them. The findings of the investigation pointed to a widespread, endemic pattern of non-compliance of city fire safety codes. The *Knoxville Tribune* asked the question, "Where is the law enforcing power of Knoxville?" The newspaper declared that haphazard storage practices at the McNulty grocery store had likely ignited Knoxville's Million Dollar Fire.<sup>43</sup>

The questions raised by the *Knoxville Tribune* fueled public outcry for reform and better city services. On April 16, the city council held an open public meeting to discuss the response to the fire. Most Knoxvilleians

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<sup>41</sup> Quote from *Knoxville Daily Journal*, April 17, 1897. See, *Knoxville Daily Journal*, April 11, 17, 1897; *Knoxville News-Sentinel*, April 15, 1897.

<sup>42</sup> *Knoxville Tribune*, April 6, 8, 10, 1897; *Knoxville Daily Journal*, April 9, 1897.

<sup>43</sup> *Knoxville Tribune*, April 11, 1897.

blamed civic leaders for the dilapidated condition of the fire department and for permitting a culture marked by indifference and economic liberalism unfettered by government regulation to take root in their city. Reading from a prepared statement, Mayor Heiskell addressed the city council. He proposed a number of expensive solutions, starting with a more rigid enforcement of the city's fire safety codes. Heiskell proposed an enormous investment in the city's fire fighting arsenal, including hiring more firemen, boosting the city's water pressure and installing new pipes to withstand the additional strain, and purchasing new chemical engines and fire-fighting equipment. "In settling the question," Heiskell told the aldermen, "you are confronted with the financial condition of the city, which is just now paying its current expenses, but no more." He challenged those in attendance whether they desired their city leaders to incur an increased obligation to take all necessary steps to bolster the Knoxville Fire Department and its ability to battle a large conflagration. Heiskell then turned to the audience and asked: "Are [you] willing to be taxed for that purpose?"<sup>44</sup>



*Samuel Gordon Heiskell (1858-1923), mayor of Knoxville at the time of the fire, proclaimed that the city would rebuild and rebound from its losses. He also challenged taxpayers and city leaders to fund better fire prevention services. Southern Review 3 (May 1898): 36.*

In response to the demand for greater fire safety measures, Knoxville's leaders stepped up the enforcement of the city's fire escape ordinance. Chairman Reps Jones of the board of public works declared that all buildings of three-stories or more must have functioning fire escapes. Jones instructed the police chief to begin issuing citations to all property owners in non-compliance of the fire escape law. Owners were given thirty days to install fire escapes or be subjected to fines. The penalty for failure to comply was a \$25 fine, a \$50 fine for a second notice, and a fine of \$5 per day for continued refusal. However, the ordinance did not specify the kind or quality of fire escapes for installation. While a few property owners hired professional fire escape mechanics to meet the new regulations, most purchased cheaply designed

<sup>44</sup> Knoxville News-Sentinel, April 16, 1897; Knoxville Daily Journal, April 17, 1897; Knoxville City Council Minute Book L, April 16, 1897, 486.

fire escapes. "I am simply going to put up a ladder," an anonymous owner defiantly told a reporter. "I am getting tired of putting my hands in my pockets so for much for these city officials. I will shut up my door before I will go to any further expense," the owner explained. The editor of the *Daily Journal* expressed similar sentiments. He explained that: "Those who lost their lives never reached the windows and would have perished all the same had the fire escapes been there." Although he was glad to see the ordinance enforced, one ex-firefighter said that "nothing but a monkey or a circus man can climb" the substandard half-inch iron ladders being installed on most buildings.<sup>45</sup>

The city government had an even more difficult time meeting the demand for more fire equipment and firefighters. Without new tax revenue for firefighting services, city officials could only afford to purchase low-

**STATE OF TENNESSEE.**

To the Sheriff of Knox County—Greeting:

**You are Hereby Commanded** to summon *Frank McNulty*  
and *J. R. Northington*

to appear before the Judge of our Circuit Court, to be held for the County of Knox, at the Court House in Knoxville, on the Fourth Monday of *June* next, to answer *Lettie Weeks, widow of Arthur E. Weeks, deceased*

of a plea of *in a civil action to her damage twenty thousand dollars*  
*Herein fail not and have you then and there this Summons.*

Witness, **W. B. FORD**, Clerk of our said Court, at office in Knoxville, the Fourth Monday of *February* 189*7*.

*W. B. Ford* Clerk.

On April 22, 1897, Lettie Weeks, the widow of Arthur Weeks filed a criminal suit against McNulty and Northington. The Knox County Circuit Court issued a summons for the plaintiffs to appear before a judge during the June session. Lettie Weeks v. Frank McNulty, Knox County Unprocessed Circuit Court Records, 1890-1900, Knox County Archives.

<sup>45</sup> Knoxville Tribune, April 27, 1897 (first quote); Knoxville Daily Journal, April 20 (second quote), 21, 23 (third quote), 25, 1897; Knoxville News-Sentinel, April 21, 23, May 13, 1897.



ticket items and repair the fire department's aging fleet of steam engines. Eventually, contributions from Knoxville businessmen defrayed the expenses for the purchase of a new steam engine christened the "M.L. Ross" and their financial assistance supported the building of a new fire station near their homes in West Knoxville. However, it would take another destructive fire, which occurred two years later, to alert residents, leaders, and businessman for the real need to financially support the Knoxville Fire Department.<sup>46</sup>

Litigation stemming from Knoxville's Million Dollar Fire revealed fuller details of the event and illuminated the struggle between laissez-faire ideology and government regulation of private businesses. Twelve days after the fire, H.L. Crowder became the first Hotel Knox survivor to file a lawsuit against McNulty in the Knox County Circuit Court for injuries sustained during his escape. Similarly, Richard Hopkins, W. James Hogan, J.C.M. Bogle, and Thomas A. Speck also sued McNulty for damages for injuries suffered in their escape from the Hotel Knox. In most, but not all, of these damage suits, the plaintiffs included the hotel manager John Northington. Two days after Crowder's filing, Lettie Weeks, the widow of Arthur Weeks, filed a criminal suit against McNulty. Later, the family of George W. Roberts, the lightning rod salesman from Pulaski killed in the blaze, also filed a criminal suit against McNulty. The family of Elijah A. Williams, the third person killed by the fire, did not seek restitution. In total, McNulty faced seven lawsuits with plaintiffs seeking a total of \$80,000 in damages.<sup>47</sup>

With losses of nearly \$50,000, McNulty was one of Block 15's biggest losers. Concerned that he might be held liable for criminal gross negligence or face additional civil suits, McNulty postponed all plans to rebuild on the ruins of the Hotel Knox until final settlement of all lawsuits. Consequently, within a year of the fire all of the burned buildings, except the McNulty Building, had been rebuilt.<sup>48</sup>

At the core of their argument, the plaintiffs accused McNulty of negligence and breach of contract. According to the general rule of law governing the liability of an innkeeper, it was merely an innkeeper's

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<sup>46</sup> Knox City Council Minute Book L, May 7, 1897, 498-99; Knox City Council Minute Book M, April 7, 1899, 86-87; *Knoxville Journal and Tribune*, April 8, May 6, 1899; *Knoxville Fire Department*, 31-32.

<sup>47</sup> The plaintiff's lawyers included Jerome Templeton and Charles Cates Jr. (Weeks, Crowder, Bogle, and Speck), N.N. Osborne and A.J. Miller (Roberts and Hogan), and Horace Van Deventer (Hopkins). See, *Lettie Weeks v. Frank McNulty, Roberts v. McNulty, Hopkins v. McNulty, W. James Hogan v. McNulty, H.L. Crowder v. McNulty, Bogle v. McNulty and Northington, Thomas A. Speck v. Frank McNulty*, all in Knox County Unprocessed Circuit Court Records, 1890-1900, Knox County Archives; *Knoxville News-Sentinel*, April 10, 20, 22, August 11, 1897; *Knoxville Daily Journal*, April 9, 21, 23, 27, 28, 1897.

<sup>48</sup> *Knoxville News-Sentinel*, April 10, June 2, September 16, 20, 1897; *Knoxville Daily Journal*, April 9, 21, 23, 27, 28, 1897.

obligation to exercise reasonable care for their guests. Therefore, the plaintiffs attempted to show that McNulty's negligence caused the fire and thus he was responsible for the deaths and injuries incurred by guests of the Hotel Knox. The cases against McNulty can be distilled into three themes. First, the plaintiffs' lawyers argued that McNulty negligently and carelessly stored combustible and inflammable materials in the basement of his building. Second, they maintained that McNulty employed incompetent workers, including night watchman John Davis, who had not adequately protected the guests of the Knox Hotel. Third, the plaintiffs' lawyers charged that the defendant negligently failed to conform to the city's fire codes which required all hotel owners to have fire escapes attached to their buildings, or have other reasonable means of egress and escape in case of fire.<sup>49</sup>

To represent his case, McNulty hired the two most prominent law firms in Knoxville: Fowler, Mynatt, and Fowler; and Washburn, Pickle, and Turner.<sup>50</sup> McNulty's legal team challenged the indictments on technical grounds, which delayed litigation until the spring of 1898. His lawyers managed to get H.L. Crowder's civil lawsuit on the trial docket immediately before Lettie Weeks' criminal suit. It was a masterful stroke of legal maneuvering because both Crowder and Weeks were represented by the firm of Jerome Templeton and Charles Cates Jr. The opportunity to test the Crowder case permitted McNulty's lawyers to adequately prepare for the Weeks' criminal suit. When Crowder's case was finally heard on March 8, 1898, McNulty's lawyers countered that the charges against their client were too broad and that in each count they failed to show alleged negligence or any connection to the cause of the fire. After three days of hearing testimony, the jurors failed to agree on a verdict and Judge Joseph W. Sneed of the circuit court ruled a mistrial.<sup>51</sup>

Three weeks later, the Weeks' criminal suit went to trial. The prosecution attempted to show negligence on the part of McNulty for storing oils and other combustible materials in the grocery store basement near the elevator shaft, and for failure to comply with the city's fire escape ordinance. McNulty's lawyers, however, showed a deft hand on cross-examination as none of the plaintiffs' witnesses could testify to the exact proximity of the alleged combustible materials to the elevator shaft. McNulty's lawyers

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<sup>49</sup> See, *Hopkins v. McNulty*.

<sup>50</sup> McNulty and Northington's team of lawyers included, James Alexander Fowler, E.F. Mynatt, Samuel Fowler, W.P. Washburn, George W. Pickle, and W.R. Turner. See, Frank Charles Smith, Lucien Brock Proctor, Heman Gerald Chapin, Richard Selden Harvey, eds., *The American Lawyer* (New York, 1899), 7:25; J.H. Hubbell, *Hubbell's Legal Directory for Lawyers and Businessmen* (Chicago, 1897), 267; *Who's Who in Tennessee: A Biographical Reference Book on Notable Tennesseans of To-day* (Memphis, 1911).

<sup>51</sup> Crowder's lawyers initiated proceedings for a retrial, but McNulty's lawyers delayed the case until the February 5, 1900 session of the circuit court. *Crowder v. McNulty*; Knox County Circuit Court Minutes, Knox County Archives, Vol. 33, 174, 197, 290, 377, 482, 484, 487, 490.



demonstrated that the board of public works, which supervised, controlled, and directed all matters pertaining to fire escapes, had failed to provide any notice or presented McNulty or Northington with directions for erecting fire escapes on the Hotel Knox. After two days of testimony, the jury found in favor of the defendant and the case was dismissed. Lettie Weeks, the widow of Arthur Weeks, was ordered to pay all court costs in the sum of \$250.00.<sup>52</sup>

Weeks' lawyers appealed the decision and the case eventually made its way to the Tennessee Supreme Court. On November 12, 1898, the Supreme Court, sitting in Knoxville, found no cause to overturn the circuit court's decision. The state's highest court held that: "There is no proof in the record even tending to show that the deceased lost his life in consequence of the failure to construct fire escapes, as provided by the city ordinance." The ruling pointed to evidence that showed Weeks had locked himself in his room and was heard beating on his door. Furthermore, the court pointed out that his room overlooked the Third National Bank Building, a point in which, the court opined, he could have escaped by leaping to the roof as many other survivors had done to escape.<sup>53</sup>

In early April 1898, Richard Hopkins died from internal injuries sustained while escaping from the Hotel Knox. He represented the fourth guest to die as a result of Knoxville's Million Dollar Fire. His family did not press the case any further and dropped his suit against McNulty. The remaining five cases proceeded slowly as McNulty's lawyers engineered yet another series of successful delaying tactics. Meanwhile, the stress incurred from the fire and his legal troubles took a heavy toll on McNulty. His health deteriorated rapidly, and on January 23, 1900, he died at the age of sixty-seven. At his funeral, the pallbearers and honorary pallbearers constituted a who's who list of Knoxville's most prominent leaders. Among them were several Block 15 businessmen, architect Albert Baumann, and even Judge Joseph W. Sneed of the Knox County Circuit Court. The lawsuits continued against McNulty's estate until June 15, 1900, when the plaintiffs signed petitions dismissing the remaining suits.<sup>54</sup>

A new century brought a new direction in the leadership of Knoxville's city government and its fire department. When Chief McIntosh left the department to fight in the Spanish-American War, Sam B. Boyd assumed the helm. Boyd worked hand-in-hand with city government to purchase much-needed equipment. But yet another disastrous fire served as perhaps the biggest impetus to spur the fire department's growth. On November

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<sup>52</sup> *Weeks v. McNulty*; Knox County Circuit Court Minutes, Vol. 33, 174, 197, 290, 300, 377, 482, 541, 544-46, 550, 565, 568.

<sup>53</sup> *Lettie Weeks v. Frank McNulty*, 101 Tenn. 495, 48 S.W. 809, 70 Am. St. Rep. 693 (1898), 496-510; *Knoxville Journal*, November 13, 1898.

<sup>54</sup> *Hopkins v. McNulty*; Knox County Circuit Court Minutes, Vol. 33, 338, 482, 545; *Knoxville News-Sentinel*, April 4, 1898; *Knoxville Journal and Tribune*, January 24, 25, 27, February 1, June 16, 1900.

12, 1904, William Woodruff's hardware store, which had been rebuilt following the 1897 fire, caught fire. Fireman John B. Hawkins was inside the warehouse battling the fire when a dynamite magazine exploded and hurled fragments of metal through his leg. The force of the explosion also ripped off much of the façade of the Woodruff Building, which came crashing down into Gay Street below. Although the building was a total loss, its firewalls withstood the test. In the following weeks, the board of aldermen passed Ordinance no. 31, which established the office of Building Inspector to oversee the "erection, alteration, and maintenance of buildings in the city of Knoxville." More proactive leaders with Progressive Era reforming principles enacted new fire codes, built additional fire stations throughout the city, and purchased state-of-the-art fire-fighting equipment.<sup>55</sup>

The next significant improvement in Knoxville's fire laws and fire prevention efforts occurred because of a national tragedy. The deadly 1911 New York City Triangle Shirtwaist Fire and the findings of the New York Factory Investigating Commission, led to the passage of thirty-four laws and the hiring of 123 full-time building inspectors in New York City. City leaders across the nation took notice. As other cities mandated better fire escapes, automatic sprinklers, fire drills, and established rules on the storage and disposal of combustible and inflammable materials, Knoxville followed suit. City leaders enacted twenty-five new sections to Ordinance no. 31. After nearly twenty-two years as essentially a dead letter of the law, the city commission breathed new life into the fire escape ordinance by providing detailed plans and directions for erecting "good and sufficient" fire escapes, balconies, and stairways. The ordinance also established heftier fines for non-compliance with the law.<sup>56</sup>

The Million Dollar Fire of 1897 marked a significant break in Knoxville's history. On the surface, the devastation of fire fundamentally altered the city's downtown business corridor. The new buildings that rose from the ashes were modern, better constructed, and adorned with East Tennessee marble, one of the area's most distinctive natural resources. For many, the business district that emerged after the fire represented Knoxville's arrival as a modern mountain city ready to face the challenges of the new century. But at the same time, the city's leaders were unwilling to alter its laissez-faire mindset in the face of Progressive reform efforts. Most importantly, Knoxville's citizens at all economic levels were unwilling to fund improvements for fire fighting and adopt safety regulations. Consequently, fire safety reform in Knoxville lagged far behind other cities of similar or greater size around the country.

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<sup>55</sup> *Knoxville Journal and Tribune*, June 24, 1912; *Knoxville Fire Department*, 32-37.

<sup>56</sup> *Knoxville Daily Journal and Tribune*, June 24, 1912; David Von Drehle, *Triangle: The Fire that Changed America* (New York, 2003), 212-18; Albert Marrin, *Flesh and Blood So Cheap: The Triangle Fire and Its Legacy* (New York, 2011), 139-46.



More than any other event in Knoxville's Gilded Age, the Million Dollar Fire of 1897 revealed many of the growing city's unresolved social, economic, and legal problems. Following the Civil War, a group of elite business leaders built their fortunes and the city, but they had done little to solve the industrial and urban problems that they had helped create. The dominance of the business elite over government and the city's economy continued well into the twentieth century; however, following the fire these leaders faced a new challenge—a significant public outcry for reform, regulation, services, safety, and a response from their elected officials. In the following years, as boosters, promoters, and investors trumpeted Knoxville's resiliency, an emerging group of Progressive leaders pushed for reform and a new era of responsive city government.

Knoxville's transition toward modernity was neither smooth nor seamless. Progressivism clashed with an entrenched conservative *laissez-faire* mindset that often yielded reform in a trickle-down manner rather than in waves of new laws. The city's statute books increasingly reflected the influence of this reform movement over the course of the next two decades. Knoxville's Million Dollar Fire and its aftermath serves as a reminder that the New South and Progressive movements arrived in the southern mountain city in fits and starts.