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# A Short History of the Brotherhood of Locomotive Firemen

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The Brotherhood of Locomotive Firemen was first instituted in 1873 as a benevolent insurance association. The system of paying benefits was this: A certificate of membership was issued to each member, and such certificate of membership constituted a life insurance policy. The certificate stated for whose benefit the insurance was made. It also stated the agreement on the part of the association to pay to the party or parties as above, or to the legal heirs or representatives of the same, the sum of 50 cents from each and every member of the association in good standing at the time of the death of the insured, providing the number of members should not exceed 2,000. On the death of a member proof is made by the proper officials, and the claim is laid before the finance committee, and, if approved, an order on the sinking fund is drawn for a sum equal to 50 cents a member (in good standing), provided the number of members does not exceed 2,000; but if the number does exceed 2,000, an order for \$1,000, the maximum policy, is drawn. There is a disability department, also, under the same rules and same officers, but with a separate sinking and expense fund. Each member can join either or both. Each has a separate entrance fee and separate certificate of membership. The accounts are kept separately, and each bears its proportion of the general expense of the association pro rata, according to the number of members.

The system was changed in 1881, and became compulsory feature of the order. The amount of insurance in each case was made \$1,000. The assessment remained the same, i.e., 50 cents. Any member refusing to pay an assessment is suspended until such arrearage is paid. Claims are issued not exceeding three per month, and the several surpluses over \$1,000 on each

claim are preserved until such surplus has reached over \$1,000, with which a claim is paid without assessment. Total disability is treated the same as a death claim, as is also the loss of an arm or leg or eyesight. This system remains in effect at present save that the policy was increased to \$1,500 in 1884. It has been the principal feature of the order and one of the cheapest insurances offered to locomotive enginemen.

From the organization of the order till February 1, 1889, there was paid on death and disability claims \$1,352,000. The membership is now 18,000, every one carrying a policy of \$1,500 payable in case of death, total disability, or loss of eyesight, hand, or foot. We disburse monthly \$25,000 in benefits.

The order realizes the necessity of discipline, believes in railway companies recognizing merit, and asks to have the oldest firemen in service promoted when they are competent and worthy, and opportunity offers. We have no fixed time for a fireman to serve before promotion, leaving it to the judgment of the master mechanic under whom he may be, but we desire when a company wants engineers, that the firemen be promoted, the oldest in service being examined, and, if found competent, advanced. This will be an incentive to the firemen to be diligent and competent.

Another desire of the order is to obtain employment for good firemen who through accident or neglect of duty have lost situations, yet whose accident or neglect would not debar them from following the occupation on another road. We do not insist upon this, but hope to introduce it, believing that experienced men are preferable to those taken from the farm or shop.

The relationship existing between the companies and members of our order is wholly harmonious.

*Edited by Tim Davenport.*

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