



## NOTES AND DOCUMENTS

### **The John William Kirschner Collection**

*By Bobby D. Weaver\**

The Research Division of the Oklahoma Historical Society recently completed a finding aid for the John William Kirschner Collection of materials. The items within this collection are perfectly suited for research on historic buildings in Oklahoma. The bulk of the Kirschner collection consists of 1,021 fire insurance rating booklets published by the Oklahoma Inspection Bureau. The booklets cover 731 Oklahoma towns within a date range of 1896 through 1958. Heretofore, the most significant source for researching historic buildings was the Sanborn Fire Insurance Maps. There are 343 known Sanborn maps for Oklahoma towns. Thus, the Kirschner Collection, which contains the same type of information, effectively doubles that basic resource.

The John William Kirschner Collection consists of nine boxes of materials. The individual town booklets are arranged alphabetically by county and alphabetically by town within the county and then by date from the earliest to the latest within the towns. In addition to the 1,021 individual town booklets the collection contains an additional fourteen booklets, ranging from 1900 through 1935 and providing Oklahoma Territory and state overviews that explain building construction code designations. These also give town fire rating code designations as well as giving fire insurance ratings and population figures for all Oklahoma towns in the year of the booklet's publication. There is also one large binder relating to Oklahoma fire insurance rating regulations from 1921 through 1963. Non-Oklahoma items in the collection are an 1890–1895 Kansas fire insurance rating regulation booklet, a 1934 street map of Dallas, Texas, and a prospectus for a reciprocal fire insurance information service, circa 1920.

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The Kirschner Collection fire insurance rate booklets are designed to augment the Sanborn and other fire insurance maps with data annually collected from Oklahoma towns.<sup>1</sup> Each booklet includes street names and orientation, block and lot numbers, associated map or street address numbers, owners and business activity, height in stories, class (a code that gives type of construction), fire insurance rating, and revised fire insurance rating. Additionally, the booklets provide population figures for the year published and data on schools, churches, and public buildings as well as detailed information on fire protection facilities in the municipality. Explanation of the class code designations is not always given in individual town booklets but can be obtained from the state overviews.

The fire insurance rate booklets have several advantages over the Sanborn maps. Due to their smaller size (approximately three by five inches) and compacted information, they are more efficient to use. Finding particular addresses is much easier to accomplish; one simply turns to the page of the desired street and locates the needed street address number by going down a list. The booklet also gives the owner's name as well as the type of business with each building. Probably the most important advantage deals with revisions to buildings. On the maps, revisions are pasted over the original drawings, which allows the user to view only the latest surveyed dates for the property in question. In the booklets, the revisions are glued in at the spine of the publication, allowing a view of the original survey as well as all subsequent revisions. This method provides a narrative of the building's changes over time. However, to see an actual footprint of the building on the lot it is still necessary to consult either the Sanborn or other maps.

The collection was donated to the Oklahoma Historical Society in 1981 by Kirschner's daughter, Margaret Newman. Kirschner joined the Oklahoma Inspection Bureau in 1952 and worked there until his death in 1972. He began as an inspector, later became a statistician, and finished his career as chief statistician for the bureau. In 1962, when the bureau moved from its downtown Oklahoma City location at Number 801 in the Mercantile Building to a new home at 2000 Classen Boulevard, the back files were scheduled for disposal. Kirschner rescued them from destruction and in the process saved a valuable resource for Oklahoma's history. His family later deposited the materials with the Oklahoma Historical Society.<sup>2</sup>

The importance of this collection is closely tied to that of the Sanborn maps. In 1867 the Sanborn Fire Insurance Map Company began to produce detailed maps of towns across America. The maps

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showed all buildings in great detail in order to assist fire insurance agents in determining the degree of hazards associated with insuring specific properties. The color codes and other indicators show the size, shape and construction of buildings, complete with fire-walls, door and window locations, roof types, and other details. The maps also give street names and widths, house and block numbers, property boundaries, and building use as well as water main locations and other fire protection facilities. Scholars use the Sanborn maps for their wealth of detailed data in areas such as historical research, urban planning, preservation, genealogical research, sociological research, and studies in urban geography. The color-coded Sanborn maps were discontinued in 1961 after gradually becoming less and less important compared to other methods of determining fire insurance rates.<sup>3</sup>

It is useful to understand how both these research tools, the fire insurance rate booklets and the Sanborn maps, were developed. Following the Civil War rapid economic expansion also spurred the growth of the insurance industry. Fire insurance risk was in a chaotic state, characterized by local rate setting by individual insurance companies or very small cooperative entities. Due to several catastrophic events, including the Great Chicago Fire of 1871 and a similar conflagration in Boston the following year, a number of insurance companies were financially ruined. They had failed to charge adequate rates and had not allocated the risk among a large number of insurers. This led to an industry-wide effort to standardize fire insurance rating on a national basis. For this to work, it was imperative to collect good, reliable data and apply it in a uniform manner. One of these efforts was the establishment of the Sanborn Fire Insurance Map Company. Another effort was made by the insurance industry itself. After several false starts, the members devised a system in most states where private, statewide rating bureaus were established to inspect properties and set uniform fire insurance rates in conformity with the results of the collected data.<sup>4</sup>

These inspection bureaus, which operated as branches of the National Board of Fire Underwriters, set the fire insurance rates within the states where they operated, with the rates subject to the approval of the state insurance commissioner. In Oklahoma, the commissioner's duties were performed by the territorial secretary from 1890 to 1907. After statehood in 1907 the duty was performed by the Oklahoma State Insurance Commissioner. From its earliest days through the 1970s this was essentially the way fire insurance rates were established in Oklahoma.<sup>5</sup>

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The Oklahoma and Indian Territories Inspection Bureau began around 1890 at Topeka, Kansas, under the management of H. Clarkson. He also published fire insurance maps similar to the Sanborn maps. In 1905 the bureau moved to Oklahoma City, where it continued to operate as the Oklahoma and Indian Territories Inspection Bureau, but under the management of C. T. Ingalls. In 1907 the name was changed to the Oklahoma Inspection Bureau and remained under Ingalls's management. Bureau management changed to L. E. Antene in 1942 and remained so through the 1950s, when the last of the booklets in this collection were published. In 1971 the National Board of Fire Underwriters merged the regional rating bureaus, and the following year the Oklahoma Inspection Bureau became the Insurance Services Office (ISO). ISO finally closed its doors in 1997 and became a private, for-profit company.<sup>6</sup>

## ENDNOTES

<sup>1</sup>Bobby D. Weaver is a public historian residing in Edmond, Oklahoma. He received the doctorate in history from Texas Tech University in 1984 and has served as archivist for the Southwest Collection of Texas Tech University and for the Panhandle-Plains Historical Society, Canyon, Texas.

<sup>2</sup>*Daily Oklahoman* (Oklahoma City), January 19, 1912.

<sup>3</sup>Margaret Newman, telephone interview by Bobby Weaver, January 22, 2007.

<sup>4</sup>Walter W. Ristow, intro., *Fire Insurance Maps in the Library of Congress: Plans of North American Cities and Towns Produced by the Sanborn Map Company* (Washington, D.C.: GPO, 1981).

<sup>5</sup>Dalit Branof, "Fire Insurance in the United States" (EH.NET Encyclopedia, Robert Whaples, ed., 1 Oct. 2004), 6, 8-9, 11, 13, accessed January 15, 2007.

<sup>6</sup>*Daily Oklahoman*, September 14, 1910; Harry C. Brearly, *Fifty Years of a Civilizing Force: An Historical and Critical Study of the Work of the National Board of Fire Underwriters* (New York, Frederick A. Stokes Company, 1916), 261-74.

<sup>7</sup>Author's survey of the Oklahoma Inspection Bureau booklets, 1896-1958; Author's survey of *R. L. Polk's Oklahoma City Directory*, 1942-2000; ISO Internet web site, www.ISO.com, accessed January 15, 2007.