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Seeing with Their Investments, Minds, and Hearts: Relief after the Great Chicago Fire of 1871 and the Lessons We Can Learn from It

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SEEING WITH THEIR INVESTMENTS, MINDS, AND HEARTS:

RELIEF AFTER THE GREAT CHICAGO FIRE OF 1871,

AND THE LESSONS WE CAN LEARN FROM IT

Ann Hugo

HIST 471: Senior Seminar

April 20, 2012
The Great Chicago Fire of 1871 was a catastrophic event. It is referred to as the “Great Conflagration” and understandably so. It burned a considerable portion of the city, including a large portion of the business district and much of its wealth. The mansions of the rich went up in flames along with the hovels of the poor and the modest homes of the working class. The churches attended primarily by the wealthy were destroyed along with mission works and homes that assisted those of less, or no, means. Yet, in the aftermath of this great catastrophe the city was rebuilt and quickly.

How did the city come back from such a devastating blow? There were thousands of people left homeless and jobless right before the onset of a Chicago winter. Who helped them? How was the relief effort organized? The Chicago Relief and Aid Society was designated as the lead organization for the relief efforts. Money and myriads of other types of aid poured in from all over the world, not just from within the United States. This organization, composed of leading business men from the city, was to decide who would receive assistance, what type, and for how long. It was to have control of all the relief sent to the city.

Although history is mostly kind to the efforts of the Relief and Aid Society and its reasonable success, I would like to explore in my paper how successful it was. In spite of its incredible organizational achievement, many individuals fell through the cracks of bureaucracy. The Relief and Aid Society had a particular agenda. It wanted to restore the city’s business interests. The Society was a great benefit to many as it restored and created jobs, but there were also those who lacked skills, or were unable to work. How were they helped? There were also widows with children or the aged and orphaned. How were they helped? The Relief and Aid Society was not particularly interested in this type of assistance as it did not correlate with its purpose and agenda. Yet it was in charge of the resources.
Since the Relief and Aid Society was in charge of all relief efforts, yet did not truly meet the needs of everyone in the city, others found ways to help those that were essentially left out. I have attempted to discuss who they were and how they helped as an example of the effectiveness of aid in the event of a disaster. Help was given beyond the Relief and Aid Society. One source of help was the women of the city, some being the wives of the men in charge of the Relief and Aid Society. Another was the religious community. The women and religious community (often working in tandem) found ways to work around the Relief and Aid Society to bring relief to those they saw in need on a more personal level. They saw real need that the Relief and Aid Society did not experience. Business interests were also important. Their willingness to invest was critical to supplying the monetary needs for the rebuilding of the city.

I believe this historical event raises larger questions. Can a bureaucracy do the job of disaster assistance effectively on its own, or does it need a more personal touch? Does the agenda a bureaucracy brings leave people without assistance? Could others be more effective on a personal level without the bureaucracy? I would like to explore the option that the business community, the bureaucracy of the Chicago Relief and Aid Society, the religious community, and the individual neighbors were and are all necessary. In this case, the Relief and Aid Society provided a solid framework from which to move forward. It provided the organizational skill necessary to begin to rebuild, providing jobs and housing. If it had been too concerned with individual needs, the ability to complete this task may not have been possible. Yet, without the women and religious community seeing the needs of individuals, many who needed help would have potentially been left without it.

Some primary sources come from the Chicago Historical Society. I spent an afternoon on site in Chicago exploring collections that are not available online or in published documents. I
also spent a morning looking through a collection of the short lived periodical “Chicago Pulpit” which provided some additional understanding. There are several eye witness accounts in the “Great Chicago Fire & the Web of Memory”, an online section of the Chicago Historical Society. I downloaded several that give accounts of relief after the fire. The final report of the Chicago Relief and Aid Society, published in 1875, was available as a published document through I-share. That item was of particular use.

Many eye witness accounts of the fire have been published and many include information concerning events in the weeks and months after the fire. Some of these include the account by E.J. Goodspeed, and another by James W. Sheahan and George P. Upton. The published memoirs of John V. Farwell, a Chicago business owner who lost his business in the fire and who was also very involved in the establishment of the YMCA with D. L. Moody, and another volume of memories recorded by Farwell’s daughter, were also helpful. The Olivet archives has a very helpful biography written about D. L. Moody shortly after the fire: *Moody and His Work* by A. M. Daniels.

I was able to find many specific articles from the “Historical Chicago Tribune” through the data base available through Olivet. The notes found in *Seeing With Their Hearts* by Maureen Flanagan, *Noblesse Oblige* by Kathleen McCarthy, and *Smoldering City* by Karen Sawislak were very helpful in leading me to articles as well as other sources.

*Smoldering City* discusses the aftermath of the fire and the rebuilding of the city in sociological terms. The social disarray caused by, or brought to light by, the fire and how this was resolved, or not resolved is the premise of the book. The first two chapters in *Seeing With Their Hearts* focuses on how women responded to the needs they saw after the fire. Part 1 of *Noblesse Oblige* deals with charity and cultural philanthropy specifically in Chicago during the
time before and after the fire, from 1849-1889. These three books were of primary importance as secondary sources.

My choice of this topic stemmed from my concern for the role of government in our lives as Americans. Since I believe that the private sector is in many ways better at meeting the needs of people, I thought it would be interesting to explore the idea in regard to a specific disaster. It seems that we hear a great deal about the government coming to the rescue, or failing to come to the rescue, in regard to major disasters. Yet it seems that often the religious community and others are an important factor in recovery. I want to explore how relief was given in an era when the government did not provide the relief and attempt to see how effective the private sector was.
In the fall of 1871, the city of Chicago was a tinder box. There had been little rain. Much of the city was made of wood: homes, shops, and even the sidewalks. Everything was bone dry. There had been a difficult fire on the Saturday night of October 7th. This had left the fire department tired and depleted. On the heels of this a barn started fire on the very next night, October 8th, 1871. Many placed the blame on poor, Irish, Mrs. O’Leary, but her involvement is certainly debatable. Regardless of the cause, much of Chicago was about to go up in flames. Since fires were not unusual occurrences, most headed to bed trusting the able fire department to take care of it. After all, they had dealt with the fire just the night before. Yet it was not long before they were awakened to flee for their lives from the savage flames.

When Horace White, the editor-in-chief of the Chicago Tribune at the time of the fire, became aware of its severity, he observed it to be “like ocean surf on a sand beach. It had already traveled an eighth of a mile and was far beyond control. A column of flame would shoot up from a burning building, catch the force of the wind, and strike the next one, which in turn would perform the same direful office for its neighbor.”¹ A letter written by Aurelia King provides some description of the terror as they tried to outrun the flames. Mr. King, a wholesale clothing merchant, had gone to check on his business. He was not gone long before returning “with news that…the business portion of the city was in flames”. He thought “he would go back and keep an eye on his store”, but he came rushing back with “books and papers from the store” as everything was in danger. Mrs. King continues with her description of the severity of the fire: “The wind

was like a tornado…fire all around us…dry leaves and even the very ground took fire beneath our feet”  

This devastating fire, or what was called the Great Conflagration, left over three hundred dead and one hundred thousand homeless. Over three thousand acres were burned. Much of the main business district was destroyed including the Board of Trade, the Court House, the Chamber of Commerce, the Tribune, the factory of Cyrus McCormick, and the businesses of John V. Farwell and Field and Leiter, later to become the now famous Marshall Fields. In addition to these businesses many of the city’s churches and mission schools were destroyed, seventy five in all. Some of these included First and Second Presbyterian, St. Mary’s, Collyer’s Unity Church, and the mission church of D. L. Moody. The recently completed YMCA was also destroyed, including Farwell Hall which was heavily used for evangelistic meetings and noon prayer meetings. Catholic institutions also suffered: seven churches and six convents, including St. Mary’s, eight schools, and two hospitals. Ex-lieutenant Governor Bross remembered the devastation this way: “It was the destruction of the entire business portion of one of the greatest cities in the world! Every bank and insurance office, law offices, hotels, theatres, railroad depots,

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most of the churches, and many of the principal residences of the city, a charred mass—property almost beyond estimate gone.”

In addition to buildings and people, the provisions they needed to survive were also severely depleted. The population was deprived of 1,634,300 bushels of grains and 1,500,000 pounds of meat. Remembering that this occurred in October, after the harvest, and before what could be a brutal Chicago winter, eighty thousand tons of coal were also gone.

Many of the men who owned the businesses or were pastors of the churches previously mentioned also lost their homes and most of their possessions. Some of these included Horace White, editor of the tribune, Tuthill King, who would become the president of the Relief and Aid Society, Cyrus McCormick, Robert Collyer, D. L. Moody, and those who occupied the rectory of St. Mary’s.

The fire destroyed the mansions and businesses of the rich, as well as the smaller homes of the less well-off and the shanties of the poor. It left their more meager belongings in ashes. In many cases, their jobs were also at least temporarily gone. Patrick Webb was a day-laborer with the North-Western Railroad Company and the owner of a small frame house on the North side. On the Monday after the fire he had gone to work believing his property to be safe, but by the afternoon the wind had shifted and his home was in danger. By this time there were no wagons available for him to try to save any of his belongings. His family, like many others, tried burying what they could in hopes that some of their possessions might be saved. When the fire had ended, he “hurried off to where my house had stood. It was very difficult for me to find the place as there was nothing left to mark the spot. When I did find it, I saw smoke issuing from the pits

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5 Andreas, 733.
6 Sheahan 127-128.
where all that we possessed in the world was buried…I felt broken down in spirits, seeing all that I had saved during my life by hard labor, honesty and sobriety, swept away in a few hours”.

All of this devastation was going to require a great deal of aid if the people were to even survive nevertheless rebuild a great city. How would this be accomplished, and by whom? The business men were seeing the situation through the eyes of investors. Those who were doing business in Chicago had close ties with the business men of the large Eastern cities like New York and Cincinnati. The men of the Chicago Relief and Aid Society saw the situation with their minds. They saw a need to be sure things were done with order and propriety. Nothing was to be wasted or misapplied. Others, such as the wives of these men, other charitable and religious organizations, and neighbors saw the needs of those around them with their hearts. They were not interested in the potential for making money or concerned that someone who received aid might be undeserving. They saw the needs of those around them and just wanted to help in whatever way they could.

Were any of these ways of seeing wrong? Were any exclusively right? Could the job of restoring Chicago and meeting the needs of its devastated people have been done if one of the components were missing? Perhaps they all had a place. And, perhaps today we need to see that they all continue to be necessary in order to provide for the needy. Maybe they are all components of a healthy society.

Relief for the sufferers of the fire began to pour in before the fire was even out thanks to the telegraph and the train. But, once it arrived, who would deal with its distribution? The City Council was the natural bearer of this burden, but due to the corruption they were known for, their ability to fulfill the function without misuse of funds was suspect. According to Timothy J.

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7 Andreas, 749
Naylor the “Common Council members were notorious grafters and that to allow them a hand in the expected millions was to invite wholesale embezzlement…No contemporary source called into question the propriety of removing the fund from the city’s elected officials…” Trattner affirms in From Poor Law to Welfare State that “this was the so-called Gilded Age, when political scandals and raids on the public treasury were common. Legislators and other public officials expected, as a matter of course, to be paid for the ‘favors’ they performed and, unfortunately, departments of public charities were not exempt from the venality”. The Tribune delves into the issue on October 18, 1871:

“There is not a donor in all the broad land who would not, had he thought it necessary, have stipulated in advance that no part of it should be placed in the hands of the Chicago Board of Aldermen…Respectable members of the Council will take no offence…They know that the board, as a whole, is not honest in any sense of the word, and would waste, squander, and appropriate for their personal gain this special and sacred fund, even if the streets were thronged with starving people.”

And, finally, the Overland monthly and Out West magazine declared in its issue of December in 1871 that: “As soon as it was seen that this fund would reach millions of dollars, the political sharks associated in the City Government made a determined effort to obtain the control of these finances. Mayor Mason, by public proclamation, immediately turned over the whole responsibility to the Chicago Relief and Aid Society”.

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And, indeed, he did on October 19th:

“In order that the public may understand the condition of the organization for the distribution of contributions for the sufferers by the Chicago fire, it should be known that the Mayor of the City of Chicago, as well as the citizen’s committee, have turned over all contributions to the Chicago Relief and Aid Society, and that aside from that Society there is no other authorized to receive contributions for general distribution.”

The Chicago Relief and Aid Society (from here on known as CRAS) was indeed well respected and trusted, not only by the people of Chicago, but also by the business men who would send a great deal of money to the city. This was in sharp contrast to the attitudes toward the city government. The “Society’s leaders were among the most respected men of the city; their honesty, ability, and commitment to conservative use of the relief money were well known”. They intended to live up to their reputation in this new responsibility. In the preface of their final report published in 1874, they show their commitment to accountability:

“Those who bore large share in these contributions have frequently and urgently expressed the wish that such a report might in due time be published, and that in view of the possibility of a similar calamity befalling other parts of the world, the experiences and agencies found valuable and efficient by this Society should be embodied in some permanent form”.

A. T. Stewart sent a letter of intent specifying specific cases in which he desired his significant contribution to be used. His instructions were carried out explicitly and duly recorded. This


13 Naylor, 455.

14 Chicago Relief and Aid Society, Preface.
record included the number of types of people helped, how much was given them, and what nationality they were.\textsuperscript{15}

The men of CRAS were predominately self-made magnates and Christian gentlemen. According to Jaher; “High income Chicagoans tended by huge margins to be self-made and to have smaller percentages of old fortunes”.\textsuperscript{16} It would be logical that the upward mobility that they had experienced would impact their understanding of the working man. It would also have an impact on their attitudes in regard to helping others. They were very committed to the idea of self-help. Those in need should not be given more than necessary to help them regain the ability to care for themselves. Therefore, their charitable goals were to get people working and caring for their own needs. This was a typical goal in regards to charity at the time. Organizers would work to link a poor family or individual with someone of the middle or upper classes with the purpose of helping them to solve their problems so that they would no longer need to depend on charity.\textsuperscript{17}

CRAS did not want any who were undeserving to receive aid, and they worked very hard to achieve that goal. In the October 18\textsuperscript{th} edition of the Chicago Tribune, it was declared that

\begin{quote}
the efforts to afford relief to the destitute in this city…, though necessarily imperfect, promises to give intelligent aid to the deserving, to promote healthy activity on the part of the needy in relieving their own necessities as far as possible, and to check the growing tendency to fatten at leisure on the bounty
\end{quote}

\textsuperscript{15}Chicago Relief and Aid Society, 283.

\textsuperscript{16}Frederic Cople Jaher, \textit{The Urban Establishment} (Urbana: University of Illinois Press, 1982), 495.

of our sister cities, which threatens to become general among the more unprincipled of the sufferers, and the rogues who have not suffered at all”.18

Great pains were taken to not provide assistance to those who would not work. Wirt Dexter, chairman of the executive committee, was quite determined those who would not work would not receive aid: “Rascals should have no mercy shown them…He is aware that mistakes may, and probably will occur, but, in his opinion, the injury done by these will be trifling as compared with that which would result from lavish and profuse outpouring of the funds.” Even the clergy were to consider it their duty to “keep a check upon imposture, and to render succor to the real sufferers in the most efficient manner”.19

During this time period people went first to family, even extended kin, and neighbors when they had needs or difficult times. This could even include a landlord working with them when making rent was difficult for understandable reasons, or the butcher or grocer allowing bills to go unpaid for a time. Sometimes outright gifts were provided, especially to widows with small children to look after. Next they would look to religious groups to which they belonged or were involved, or other local associations and ethnic groups. Some of these situations would involve providing temporary work to encourage self-respect. These sources had to be exhausted in order for anyone to go to an official relief agency of some kind. Even then it would be done with resistance and anxiety.20 Until the fire, CRAS primarily helped the protestant and native


19 Ibid.

20 Trattner, 85.
born. The Catholics had organizations to help other Catholics, and major ethnic groups also helped their own.\footnote{Mayer, 14.}

CRAS originally began in 1867 by combining existing organizations which consisted of the Christian Union, run by D. L. Moody, the Citizen’s Relief Association, and the Chicago Relief Society in order to avoid duplication of effort and to provide greater efficiency. These men believed in Civic stewardship. It was their civic and Christian duty to provide assistance for those less fortunate. This involved actual participation in caring for the needs of one’s neighbors. Their religious beliefs sent “the middle classes into the slums to labor in concert with the rich, binding them to their impoverished brethren with ties of familiarity and aid”.\footnote{Kathleen D. McCarthy, \textit{Noblesse oblige: Charity \& Cultural Philanthropy in Chicago, 1849-1929} (Chicago: University of Chicago Press, 1982), 4.} But, these men may have also desired to “perform their Christian duty” without having to take the time to “personally visit the poor”.\footnote{Mayer, 12.}

And so, the job of CRAS was not so much to provide for the chronically needy, but to efficiently provide for those who had lost all as a result of the fire and to do what was necessary to get them back on their feet without providing too much and encouraging laziness or beggary. They were also committed not to discriminate against anyone according to nationality or country of origin. They were more concerned with the temperance and industry of the person. This is shown in meticulous records kept as to the nationalities of those helped. The top five groups
assisted shown by number of families were: Irish-4,841, Scandinavian-1,417, German-3,512, American-2,537, and English-949.\textsuperscript{24} The commitment they made in their constitution was:

| to afford temporary relief to the destitute, but also by rendering timely counsel and assistance to deserving but indigent persons, to place them above the necessity of aid; and without positively limiting itself to any one class in the distribution of its charities, the Society shall discriminate in favor of those in whom habits of temperance, industry, and thrift, give promise of permanent benefit from the aid furnished, and shall not embrace in the sphere of its operations such as are the proper subjects for the Poorhouse, or for the action of the county officers.\textsuperscript{25} |

The county did have assistance available for what they called “paupers”, those too ill or too old to provide for themselves and with no family to assist them, and those considered insane. These were not areas of responsibility CRAS intended to take on, although they did for the first few months after the fire in order to give the county time to recover and be able to continue its duties. “It is the duty of the county to take care of its ordinary paupers, and, unless it can be shown that the effects of the fire are such as to deprive the county temporarily of the means of taking care of such paupers, the decision of the Society (to discontinue funding them) should be sustained”.\textsuperscript{26} Yet CRAS did try to work creatively to solve problems special to fire relief. They went beyond fulfilling the charity dogma of the time.\textsuperscript{27}

It is also important to note that at this time government assistance, even at the state level, was not typical. The directors of CRAS “were following a course traditional to nineteenth-century charitable endeavors in which private citizens, not public government, managed such

\textsuperscript{24} Chicago Relief and Aid Society, 279-280.

\textsuperscript{25} Chicago Relief and Aid Society, 126-127.

\textsuperscript{26} “The Relief Society and the County Commissioners,” \textit{Chicago Tribune}, March 6, 1872, (Proquest Historical Newspapers: Chicago Tribune, 1849-1988), 4.

\textsuperscript{27} Mayer, 18.
affairs”.\(^{28}\) According to CRAS records, the assistance given by the state consisted of providing relief from debt incurred for the building of the Illinois and Michigan Canal.\(^{29}\) The U.S. Government provided “7,000 blankets, and 5,000 each of undershirts, drawers, and socks”.\(^{30}\) An army surgeon was also provided to assist with those needing medical attention.\(^{31}\)

The concerns of CRAS were multifaceted. Philanthropy played its part, but “the philanthropic impulse was only a part of the Society’s motivation. They also wanted “to restore the base of their power and wealth”.\(^{32}\) In Goodspeed: “The majority began to look about them for new business places, or for sites for homes, for work, and opportunities of recovering their losses. It was felt that the importance of the city in a commercial view had not been over-estimated, and that business must seek this centre, and men live here”.\(^{33}\) The importance of the city to business throughout the country played into this. “Chicago has long been a coveted seat of enterprise and business, and few with capital and energy in any part of the land or the moneyed


\(^{29}\) Chicago Relief and Aid Society, 103-104.

\(^{30}\) Ibid., 154.


\(^{32}\) Naylor, 452.

\(^{33}\) Goodspeed, 73.
world have not taken a venture therein”. The governor of New York wrote that the fire “threatens the gravest consequences to the commerce and prosperity of our country”.  

Chicago was, and is, strategically important for several reasons. It has a good, natural harbor and river outlet for shipping. Water navigation was the cheapest, and Chicago had a direct route to New York by lake and canal. “The grain came to Chicago, because Chicago was the only point where it could find a market large enough to receive all that was sent, and with facilities for shipping it to the East at comparatively small cost.” It was a railway hub in the center of the country, a center for distribution between the East and the growing West. “Every man in selecting a location in the West estimates the value of his land, and its products, by computing the distance to Chicago, and the rates of transportation.”

Some even saw the loss as a blessing. D. C. Houston, Major U.S. Engineers, Grevet Colonel, U.S. Army wrote in a letter dated October 13 of 1871 that “It should be born in mind at this time that there were certain defects in the plans of Chicago, arising from the rapidity of its construction, which seemed beyond remedy, except at enormous cost; but now it is possible…to make such rearrangements as will make the plan and accommodations of this city suitable for the metropolis of America”. This opportunity to rebuild the city the way the men in charge wanted it, certainly did result in a more ordered city. In pre-fire Chicago various classes mingled in the

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35 Chicago Relief and Aid Society, 102.

36 Sheahan, 330.

37 Ibid.

38 Goodspeed, 77.
same neighborhoods. People tended to live more by denominations than by social class. Afterward the wealthy were separated from the poor, and the poor were together along religious and ethnic lines. There were strong social ramifications involved in the way Chicago was rebuilt.\(^{39}\)

At first free rail passes were being given to anyone who wished to leave the city, but CRAS put an end to this practice shortly after taking charge. The edition of the Tribune of October 18\(^{th}\) also included the statement from CRAS that “Only the worthless are allowed to leave the city. Able-bodied men of lazy disposition, may save themselves the trouble of applying…None but the deserving obtain free transportation, and, therefore, none but the deserving need apply”.\(^{40}\) Apparently some were taking advantage of the free transportation. The business men of the city did not want anything taken advantage of, and they needed able-bodied men to get to the work of rebuilding. It was going to take a lot of manpower. In a way it seems like they would have welcomed an easy way to get rid of those who were lazy and did not want to be bothered with work. Clearly they did not see it that way.

Flanagan questioned their motivation. Were they confining able-bodied men to the city in order to use them as laborers?\(^{41}\) This can only be speculated as their motives cannot be known with any certainty. Also, the limitation was only for those wanting free passes. Anyone who could pay was free to leave. She also sees them as “entrepreneurs on the make, eager to use the

\(^{39}\) McCarthy, 27-28


\(^{41}\) Flanagan, 15.
fire to reestablish themselves financially, and they believed it imperative to control every aspect of fire relief to direct the city’s rebuilding and thereby their own prosperity.”

This may be true, but was this desire to rebuild for their own prosperity, which could definitely be considered selfish, a necessary component to rebuilding and providing for the people of the city? “A demand was created for extraordinary numbers of skilled workmen. Masons, carpenters, plumbers, painters, furniture makers, and all other mechanical trades” will be needed for years in order to “equal the demand”. “Men of capital at the East are reminded that there is an absorptive market in Chicago at present for all the surplus capital which they may have to spare, at reasonable rates of interest”.

Cyrus Hall McCormick is a good example of the need for the business man. The fire had destroyed “the McCormick Works, all the stores, and nearly all the residences owned by the brothers individually or in partnership”. McCormick had built a fortune with his invention and subsequent mass manufacturing of the reaper. It had become a mainstay for farming. He was sixty-two at the time of the fire. In spite of the losses, he was still a wealthy man. He could retire and go live quietly with his family in one of their residences in another place, or he could rebuild. He decided to rebuild. “From their apartment in the St. Caroline’s Court Hotel, Mrs. McCormick and he supervised the erection of the large Larmon, McCormick, Hilliard, and


42 Ibid., 26.

43 Sheahan, 334.


Reaper buildings, and of a dozen stores and dwelling-houses besides…By 1874, McCormick had spent about three-quarters of a million dollars upon these properties, and he was among the foremost of those who were restoring the city by uniting the useful and beautiful in his fine buildings”.

All of this rebuilding provided many jobs, in addition to those who had worked for him previously having continued employment.

Evidence has been given for the need of business men of integrity and solid organizational skills to deal with the aftermath of the fire, but how was this accomplished, and were their skills all that was needed?

Initially aid was given through the hearts of those who were fortunate enough to still have their homes. “The homeless people…were for the most part received into the abodes of their more fortunate neighbors, or taken to the hearts and hospitalities of those to whom a day before they were utter strangers, without formalities or ceremonies…” Others found shelter in churches and schoolhouses. Adeline Rossiter Judd writes to a friend that “those of us who still have houses & clothing are busy caring for the sufferers every spare moment”.

At the onset of the fire, the Sisters of Mercy, believing their dwellings to be safe, sent for the 250 orphans from the Sisters of St. Joseph who had taken refuge in the plains. Others were

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46 Ibid., 507-508.

47 Chicago Relief and Aid Society, 14.

taken in as well. As they became in danger, an express wagon was sent to take them to St. Stephen’s church. After the fire had ended, the sisters still had ninety-six children in their care.\footnote{Gabriel O’Brien, \textit{Reminiscences of Seventy Years (1846-1916) Sisters of Mercy, Saint Xavier’s, Chicago} (Chicago: F. J. Ringley, 1916), 53-54.}

Mary McDowell was a young woman of seventeen at the time of the fire. Her home was far enough out in the prairie to avoid being damaged, but this was the area many were fleeing to. She “hitched the family horse to an old wagon and helped many refugees to safety with their belongings”. In the midst of people putting up shacks and tents for shelter, Mary was busy “carting belongings from place to place” and helping to “stamp out fires started by wind-blown cinders.”\footnote{Howard E. Wilson, \textit{Mary McDowell: Neighbor} (Chicago: University of Chicago Press, 1928), 14.}

Food was of course an issue as many in the course of fleeing for their lives had not eaten anything for at least a full day. Food began to come in from neighboring cities. Rutherford B. Hayes was Governor of Ohio at the time and happened to be an old friend of Mary’s father, Major McDowell. He sent relief supplies directly to them for distribution. Mary worked to aid the minister of the church they attended, assisting those who were camped out in their vicinity.\footnote{Ibid., 15.}

Churches began to serve as relief bureaus with many providing organization for the incoming gifts and their distribution. Those assisting were often women. It is interesting to note that Katherine Medill, the wife of Joseph Medill, mayor, and member of CRAS, along with her daughters Kate and Elinor were among them.\footnote{Andreas, 766.}
Clearly there was need for serious organization, both to avoid those who had lost nothing taking advantage of the situation, and to be sure those who needed help the most received it. And, so, CRAS officially began its work, taking charge of distribution, creating forms to fill out to be considered for relief, and visiting homes for first-hand information. This also created a work force. Employees were needed to help look through the forms and do the visiting.

The city was organized into five districts and thirteen sub-districts for distribution so that sufferers could find help as close to them as possible. Applicants had to register and apply at the appropriate district. A visitor was then sent to investigate their need. If the need was approved as valid, they were provided with rations to get them by until they could care for themselves. The standard daily ration given for a family of five was two pounds of bacon or pork, or three pounds of beef, one pint of beans, two quarts of potatoes, three pounds of bread (two pounds of flour if they could make their own), one ounce of tea or two and one half ounces of coffee, four ounces of sugar, four ounces of rice, four ounces of soap, and a three quarter ton of soft coal (per month). It was all intricately organized to avoid people receiving help from more than one place or for longer than CRAS rules felt was needed.

An Employment Bureau was set up to provide work for those who could work and for whom work was available. This was considered a better solution to need than direct assistance. If work was refused, they were given no assistance. A ticket system was used. Any able-bodied man or boy who applied for assistance was given a ticket and sent to the Bureau of the Employment Committee. Usually there was a job for him. The ticket would be taken and

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53 Naylor, 457.

returned to where it was originally issued, thus showing that the individual had accepted the employment offered. This would also make it possible for further assistance if needed. If the work was not taken, CRAS would presume that “the bearer preferred to eat the bread of idleness rather than work for his own subsistence, and if he again presented himself at the distribution station, his claim for relief was rejected.” The CRAS report goes on to say that “to shirk work and live upon charity by preference was the exception and not the rule among the laboring people of Chicago”.  

Other previously established women’s organizations were used by CRAS to assist in the employment needs of women. The Ladies’ Relief Society, the Ladies’ Christian Union, and the Women’s Aid Society were among them. They were especially good at providing work for seamstresses considering so many were in need of clothing. The Ladies’ Relief Society is particularly mentioned in Sheahan: “Through this employment bureau poor, homeless girls, whose means of living were taken away by the fire, by the loss of their machines, or their places, or both, and who were rapidly coming to the extremity of poverty, found useful work, and true, kind friends.” Some of the women in charge of this work included Mrs. Robert Laird Collyer, wife of Pastor Collyer who was in charge of Special Relief, Mrs. Wirt Dexter, wife of the President of CRAS, Mrs. George Pullman, and Mrs. C. H. McCormick.

There was criticism of CRAS in regard to how relief was dealt with for those who received employment. George A. Shufuldlt addresses the issue in the Tribune of Nov. 14, 1871:

55 Chicago Relief and Aid Society, 272-273.
56 Ibid., 273
57 Sheahan, 301.
“The moment a man obtains work his rations are cut off, and it is of no consequence whether he
draws a dollar of pay in one week or two; if he has work his food is stopped. No laboring man
can draw daily his pay for his labor. Employers do not pay in that way. It is not an uncommon
thing to see children crying and begging for bread, verily because their fathers have found
work.”

Expecting people to work would seem to be a good thing, but were their expectations
too harsh?

There was also a disagreement between Dexter of CRAS and the Cincinnati soup kitchen
which had been supplying between four and five thousand people per day with nutritious soup at
the expense of about four cents per gallon. Those running the kitchen acknowledged that some
who were receiving the soup may not have been in particular need of it, yet they also believed
that it was worth the cost to provide it for those who really were in need of food. CRAS, and
Dexter specifically, wanted it shut down, believing it to encourage unnecessary paupery. It was
also a violation of the established rule that all aid must go through CRAS. Mr. Dexter won the
battle, as the Cincinnati Committee would submit to the wishes of those in charge in Chicago,
but it was not a popular decision with those who were looking at the individual.

There was also a Bureau of the Shelter Committee. The immediate use of churches and
schools for shelter could not continue for a long period of time, so a solution had to be found.
There was also concern that people would be brought into “promiscuous and involuntary
association” that would “engender disease and promote idleness, disorder, and vice.”

George A. Shufuldt, Jr., “The Poor in the Barracks, Salt Meat and Poor Management”,
Chicago Tribune, November 14, 1871, (Proquest Historical Newspapers: Chicago Tribune,

“The Soup-House Question Again”, Chicago Tribune, February 7, 1872, (Proquest

Chicago Relief and Aid Society, 184.
not want people putting up haphazard shelters on land which was not theirs, inevitably having to remove them later. There was also concern that this would establish a permanent, dependent class of poor. They felt that most of the sufferers of the fire were “mechanics and the better class of laboring people, thrifty, domestic, and respectable, whose skill and labor were indispensable in rebuilding the city, and most of whom had accumulated enough to become the owners of their own homesteads either as proprietors or lessees of the lots”. The committee wanted these people to be encouraged and energized for the task of rebuilding the city. They did not want them to become demoralized and discouraged. These people needed to be reestablished in their own home. And, so homes were provided.

There were two types of houses. (Please keep in mind that this was in the late nineteenth century. Most working class people did not have the caliber of homes that we see now.) One was intended for families of up to three only and was 12 X 16 feet. The other was 12 X 20 for those families of more than three. They were simple but solid and intended as a new start. Each included flooring, lined walls, and a double iron chimney. “A cooking stove, utensils, several chairs, a table, bedstead, bedding, and sufficient crockery for the use of the family” were also provided. Most had the ability to put it together themselves. For those who could not, the house was put up for them. 5,226 of these little homes were erected between October 18 and November 17, 1871.

The housing provision was also reported in Overland Monthly: “Upward of five thousand houses have already been issued to those who owned or could procure ground upon which to

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\[61\] Ibid.
\[62\] Chicago Relief and Aid Society, 185-188.
locate them…In order to encourage independence, and to prevent imposition, a promissory note is taken by the Society for the cost of the whole, to run for one year, and without interest.”

The other type of shelter provided was called the barracks. There were four of these erected in different sections of the city which housed about one thousand families. These provided each family with two private rooms and were furnished in much the same way as the private homes. CRAS emphasized that the people housed in these barracks were at least as well off as they had been previously and had “careful supervision of medical and police superintendents” which would be positive in regard to “their moral and sanitary condition”. People were provided for according to their situation before the fire, not accelerated into better situations in regard to class.

The commitment of CRAS to only help those hurt by the fire to regain their previous social standing, could be seen as a limitation on their part. There was no intention of trying to improve anyone’s social standing or welfare. You had to have lost something in the fire that you needed to have replaced. An example of what someone might have received is seen in the account of Patrick Webb: “I received ninety dollars’ worth of lumber and $100 cash from the relief Committee, besides some coal, provisions and clothing”. Yet, CRAS did go beyond emergency relief and considered the social welfare of the people. They wanted to give sufficiently that people hurt by the fire could regain self-support.

63 Jenkins, 572.
64 Chicago Relief and Aid Society, 189.
65 Mayer, 23.
66 Andreas, 749.
67 Mayer, 37.
Some were, of course, not content with this situation. There were complaints made, so Rev. Collyer spent a day visiting the barracks to see for himself. His observations are interesting but probably not conclusive. In his letter to the Tribune in regard to his day of observation, he admits that “wherever I went I saw very little I should feel free to call real comfort, and a great deal of such discomfort as I should dislike exceedingly to encounter”. To him they had a “rough and ready character” suggesting that “they must have been knocked together in the most urgent haste…As the carpenters have left them, they are none of them nice places to live in. They are neither wind nor water-tight…They are only …such shelters as I should be glad to creep into with my family out of a barn.” Yet, in his observations, he saw families who had made the best of the situation. Out of three specific examples, he found two whose rooms were “clean and nice as could be”. The third he found to be dirty, but with “a great pot of meat on the stove, handsome loaves and apple pies, just baked, on the table”. He found some who had left the place “as the carpenters had left it, and to that adds daily a new film of dirt and squalor”. One he found to be a cheerless place “open to the people in the next house, the children blue…and their mother bristling with complaints”. Her husband was a working blacksmith. Another family, in which the father worked as much as he was able, “seems to have been at work every spare moment to fix up their little domicile”. They had nailed slats over the crevices, and pasted paper over each side, adding little white curtains. The result was “as warm and sweet a place as you can well imagine, where the children seem as cosy (sic) as birds in a nest, and the mother’s face is one big smile”. These barracks were up and being lived in less than six weeks after the fire. Collyer’s conclusion
was that improvements certainly needed to be made, and people still needed to be helped, but some families saw them as only a beginning while other families saw them as an end.\textsuperscript{68}

Medical care was also a serious issue as several hospitals had been destroyed and people who were ill at home had been displaced. This, of course, was in addition to those who needed care as a direct result of the fire. CRAS assigned Dr. H. A. Johnson to organize and direct a committee to deal with these medical issues. Churches and schoolhouses were used as temporary places to care for those in need of medical attention. Those who needed to be in hospitals were taken to districts that had not been burned. Those who had found shelter in private homes were visited there by physicians. Dispensaries were established in each division with qualified physicians to run them. All of this was provided for with funds from CRAS.\textsuperscript{69}

Hearts were also needed in this situation. An appeal was put out by the committee for help in assisting and visiting those who needed medical attention: “It is believed that there are among us many persons of benevolent character and valuable sanitary experience who would be willing to give some personal attention to these cases…The Committee wish to inform all such persons that their ministrations to the sick…(are) sincerely desired and would be gratefully accepted.” In response to this request for help “the ‘Ladies Aid Society’ and many individuals not connected with any organization, rendered timely and valuable services”.\textsuperscript{70}

A class of relief referred to as “Special Relief” was also instituted by CRAS and headed by the Robert Collyer mentioned in the previous housing account. He was a Unity pastor who had lost his home and church to the fire. This special agency began for the purpose of aiding


\textsuperscript{69} Chicago Relief and Aid Society, 211-214.

\textsuperscript{70} Chicago Relief and Aid Society, 218.
those whom CRAS felt could not be sufficiently assisted by the District Distributing Relief Depots. This included the aged and infirm, the sick, and those whose previous standing in society did not suit them to be standing around in lines waiting for help with others of lower position.\footnote{Ibid., 196.}

Sawislak puts in this way: “While General Plan employees flushed out fraud, those engaged in the task of Special Relief looked high and low for the worthy”.\footnote{Karen Sawislak, \textit{Smoldering City: Chicagoans and the Great Fire, 1871-1874} (Chicago: University of Chicago Press, 1995), 104.} Goodspeed offers an example of success and gives a reminder that many would “abhor dependence as something worse than death.” A seventeen year old boy came to him thinking that he would work, and they would manage. He had three younger brothers to look after, having no parents, and they had lost everything in the fire. He had become frustrated in not being able to get enough for them to eat. He was immediately helped without going through any application process.\footnote{Goodspeed, \textit{History of}, 431.}

This mode of relief began in December. They supplied clothing, fuel, food, and furniture, but they also distributed money, which was not permitted in general relief. More importantly, this committee provided sewing machines to women who had lost theirs in the fire and could use them to provide for their needs. Some were provided for outright while others who had the means could purchase them at a significant discount. Liberal credit was also provided. “Carpenters, masons, tinters, bookbinders, locksmiths, tailors, shoemakers, and workers in almost every branch of mechanical industry, were supplied with tools; machinery of various kinds was furnished; surgeons, dentists, and engineers were supplied with the instruments of their respective callings”.\footnote{Chicago Relief and Aid Society, 200-201.}
CRAS was also involved in assisting established charity organizations that were hurt by the fire. Whether or not they had burned, donations and pledges were severely hampered. This may be a good example of bureaucracy, no matter how well intended, going awry. When trying to raise money for their particular charity after the fire, the solicitors would repeatedly hear that money had been sent to CRAS. This forced most charity groups to go to CRAS, making them subject to CRAS rules.

This situation did help ensure that these organizations would continue to function during this difficult time. Some of these institutions included St. Joseph’s Orphan Asylum, the Home for the Friendless, the half Orphan Asylum, the Foundlings Home, the House of the Good Shepherd, and the Old Ladies’ Home. The purpose of CRAS in offering this assistance was the need for the work of these organizations to continue. They saw that there was a need for ongoing charitable groups after their fire relief work had ended. It is also interesting to note that these groups included both Catholic and Protestant when considering the protestant nature of CRAS.

Those seeing with their hearts did continue to assist in their own ways. In the Church Reporter section of the Chicago Pulpit in April of 1872, the Chicago Orphan Asylum gave great thanks for “10 dozen eggs, a very appropriate gift…The friends of charity in the country can materially aid our institutions by remembering them during the next two years. The time and money of Chicagoans is so absorbed in rebuilding the city that our charitable institutions will stand sadly in need of outside aid”. This note of thanks was published just a few weeks after another note in the Church Reporter mentioned “a letter from the Chicago Orphan Asylum

75 Ibid., 285.
76 Chicago Pulpit, April 7, 1872, Archival material; (accessed at Moody Bible Institute, Chicago; March 8, 2012).
calling attention to the willingness of that institution to receive and care for all orphan children”. 77 These were people that were willing to take on more even in very taxing circumstances.

Some who worked for CRAS, but were seeing with their hearts as well, saw flaws in the system that frustrated them. Frances L. Roberts, an employee paid by CRAS to assist in the paper work of relief efforts, became frustrated watching the difficulties of those waiting for relief. She observed those whom she saw as “delicate cases” being “jeered at by rude soldiers and the rough crowd”. She also wrote that the wrong groups were getting in the way of those who were truly needy due to the fire: “Applicants were mostly Irish…The chief section of the burned district…were largely German”. 78 Anne McClure Hitchcock, corresponding with women in Boston, sent a plea for aid to come directly to her to be used at her discretion out of frustration with CRAS rules: “These general rules are so hard to follow. It would be such a comfort if some Boston ladies felt like sending some boxes of clothing to be distributed in violation of all general rules”. 79

Another story of frustration was that of “Burnt Out” told in a letter to the Chicago Republican and published in their issue of October 31, 1871. He and his family had been left homeless and were sleeping in a roofed-over basement. He went to CRAS headquarters to ask for clothes and bedding. After waiting in line he was told that he needed to go to another depot.

77 Chicago Pulpit, March 10, 1872, Archival material; (accessed at Moody Bible Institute, Chicago; March 8, 2012).

78 Frances L. Roberts, CHS fire letters collection, Archival material: (accessed at Chicago Historical Society; March 8, 2012).

79 Annie McClure Hitchcock, CHS fire letters collection, Archival material: (accessed at Chicago Historical Society; March 8, 2012).
When he arrived, the worker he needed to see had gone to dinner. After waiting several more hours, he was given an order for two blankets, but when he got to the distribution point where he was to pick them up, it was closed. Still determined, he went back the next day and was there before opening. He waited until 4 p.m. and never did get his blankets.\(^8^0\)

Jeremiah Healey is another case. He had applied for aid to receive a chimney to put into the small home he had built for his family after the fire. This required a home visit to see if their claims of need were legitimate. The visit happened to come while he was not at home. Due to the threat of rain, the visitor did not stay for any considerable time to know if they had need and denied the claim. He asked for another visit, but was denied.\(^8^1\)

Even though CRAS was to be the place where all donations went to be distributed, some worked beyond that, giving the individual care needed by people who had lost so much. Some young ladies put together a “barrel of comfortable children’s clothing & a box of infants’ clothing” to help those in Hyde Park. Adeline Judd helped make clothes for a month old baby who had only been wrapped in a worn out blanket since the fire. She mentions that “the parents were people in good circumstances surrounded by every comfort” before the fire, providing another reminder that people of all circumstances had been affected. She also mentions a Mrs. Blair who “has been very active & her house has been a depot for supplies”\(^8^2\) If her home was a depot for supplies, they were working outside of CRAS.

\(^{8^0}\) Sawislak, 86-87.

\(^{8^1}\) Jeremiah Healey, CHS CRAS 1443, 2, Archival material: (accessed at Chicago Historical Society; March 8, 2012).

\(^{8^2}\) Angle, \textit{The Great Chicago Fire Described in Seven Letters}, 65.
Some who tried to help were met with heart-wrenching stories. There was a woman who was holding tightly to a baby, all that she had left. Her husband and other four children had not been able to escape the house in time. A relief worker offered to hold the baby and get it some warm milk so the mother could lie down and rest a bit only to discover that the baby too was dead. These were individual situations that required personal love and attention.

Even the wives of the men of CRAS saw this. Aurelia King, the wife of Henry King, President of CRAS, did not rely on them to meet the needs of those she saw around her. In a letter dated Oct. 21, Mrs. King asks a friend to consider sending contributions directly to her:

“I will distribute to the needy that I know personally. I have already received money and other things from different places which I divide and apportion exactly as I see most pressing need. In so large a work as the present Chicago Relief, there must of course be some donations misapplied. Mr. King feels this, and I thought perhaps it might please your Society to send their supplies where they would reach some of the sufferers directly. I only suggest this, but you may think it wiser to send to the general fund.”

She implies that her husband agrees with this, which also implies that some of the members of CRAS saw with their hearts as well as their pocketbooks and logical minds.

This included some other business men as well. The McCormicks are also a good example of the wealthy seeing not only with their pocketbooks or ambition but also with their hearts or religious convictions. Mrs. McCormick saw justification for their wealth in the ability to “help those who were less fortunate”. Mr. McCormick came to share her view on this and “devoted large sums of money to the service of others”. In addition to the McCormick’s strong

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83 Sheahan, 308-309.
84 Angle, The Great Chicago Fire Described in Seven Letters, 45.
85 Hutchinson, 4.
support of their Presbyterian Church and seminary, “the Young Men’s Christian Association in Chicago appealed most strongly to Cyrus McCormick”. He saw the success of D. L. Moody in his work with the poor and with his Sunday School and considered his endeavors to be worthy of support. 86

John V. Farwell (a wealthy business merchant who lost his place of business to the fire) was also a strong supporter of the YMCA and D. L. Moody’s work. The daughter of Farwell leaves evidence of his beliefs and character:

“I can understand his influence on others for good, for he believed in good; in God, and His Son, our Saviour. As I saw father’s religion expressed in every way, in his actions towards others, I believed more and more in it. He spared not himself to do good to others. It was not his aim to make people good but to induce them to leave it all to Christ, and He would do the rest”. 87

His wife shared the belief that it was her Christian duty to help the poor. 88

D. L. Moody had been working with the poor in Chicago for years. Together with John V. Farwell he had started the North Market Mission. “Before this time no mission school in the city had numbered more than one hundred and fifty; but the school of Moody, Farwell, and Company increased” to “about six hundred and fifty” within a year. Their focus was especially on children and the Sunday School program. “It is estimated that about two thousand children annually passed through the school”. 89

86 Ibid., 303.

87 Abigail Farwell, Reminiscences of John V. Farwell by His Elder Daughter: In Two Volumes (Chicago: Ralph Fletcher Seymour, 1928), 2:93.

88 Ibid., 23.

89 A. M. Daniels, Moody and His Work (Hartford: American Publishing Company, 1877), 43.
Eventually the Illinois Street Church replaced the mission. This, along with Moody’s home was burned to the ground. He did not stay in Chicago long after the fire, but he did stay long enough to assist the sufferers and rebuild the church. Once his family was safe, he began to distribute supplies from the relief department of the Young Men’s Christian Association. Unfortunately, some who received this generosity were not really needy. This resulted in complaints about his distribution being too bountiful. So, he headed east to raise “money to build some poor barrack or shed, where he might again establish his church and school”.

Moody believed that the Gospel was the answer to reform. His work ethic and view of laziness were similar to those of CRAS. Moody felt that poverty was “the inevitable outcome of laziness and wasteful habits. Gifts to the poor, then, had to be handled with care…Too often ‘the money would go into their pockets to get whiskey with’…Unless the poverty-stricken were willing to help themselves, Christians had little obligation to contribute to their support…If people ‘get a good living without work, they will never work’”. At any rate, it appears that he was hurt by the criticism of CRAS and desired to do any work of assistance from within his own church.

The church was rebuilt, and quickly. Church members in the city “secured the use of a lot in the midst of the burnt district, not far from the ruins of their church, on which they proposed to build a rough structure in the simplest and cheapest manner”.

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90 Ibid., 164-165.


92 Daniels, 165.
dedicated on December 24, 1871.\textsuperscript{93} Once the building was up, “the place was kept open and warm night and day, as a shelter to any homeless wanderer who might choose to enter”. Moody returned and “took lodgings in a little class-room in the great Tabernacle”. Large quantities of provisions were sent to him, and he spent his days “searching out and relieving the families of his former congregation”.\textsuperscript{94} He chose to find a way to meet the needs of his congregation in addition to the assistance offered by CRAS.

According to a report in the Chicago Pulpit of March 1872, the results were as follows: “Moody’s Tabernacle Sunday School numbers one thousand scholars, and is in the burned district too. A vague guess will tell you how many there would be but for the fire”.\textsuperscript{95}

Emma Dryer, leaving her position as the female head of the faculty of the Illinois State Normal University, had come to Chicago to work with the women at the Erring Women’s Refuge.\textsuperscript{96} She was also involved in the work at the Illinois Street Church site after the fire. She held mother’s meetings for poor women and also provided a sewing school for girls several afternoons a week. They were kept busy making garments and then were allowed to keep them. The teaching of scripture, singing, and prayer were always a part of all that went on at the Tabernacle.\textsuperscript{97}

\textsuperscript{93} James S. Bell, Jr., ed., \textit{The D. L. Moody Collection: The Highlights of His Writings, Sermons, Anecdotes, and Life Story} (Chicago: Moody Press, 1997), 56.

\textsuperscript{94} Daniels, 167.

\textsuperscript{95} \textit{Chicago Pulpit}, March 30, 1872, Archival material; (accessed at Moody Bible Institute, Chicago; March 8, 2012).

\textsuperscript{96} Daniels, 151.

\textsuperscript{97} Daniels. 170.
Another example of help beyond CRAS is the Chicago Christian Union whose President happened to be George Pullman, also a member of CRAS. The Chicago Pulpit reported in its October nineteenth issue in the Church Reporter section: “It appears that in one year of its (Chicago Christian Union’s) existence it has disbursed $140,000; it has found employment for men and women; established a Holly Tree Coffee House which is now self-supporting; maintained free classes in German, French, English Literature, music and Shakespeare…(and) collected a library of over 1800 volumes. The union is about to fit up rooms on the West side in order to extend the good work”.98

The ladies of the Good Samaritan Society were not shy in the posting they made in the Tribune on March 11, 1872. They provided a list of all the donations they had personally received along with a rather sharp rebuke of CRAS: “Special attention has been given to those…whose needs have been overlooked or disregarded: to the aged, the friendless, and those disabled by illness or infirmity…We have not considered it a waste of time to take a personal interest in each individual case…” They saw the importance of care in how aid was distributed, but they also saw it as important to “afford immediate relief to suffering wherever found”. They expressed concern that “applications requiring immediate attention have been laid aside for weeks, in order to collect evidence relative to the precise amount or loss sustained by the applicants, or their exact position in society previous to the fire”.99 The bureaucracy of CRAS may have had its place, but there was also a need for personal relationships and seeing the needs of those around you. Legitimate help could be given without the paperwork.

98 Chicago Pulpit, October 19, 1872, Archival material; (accessed at Moody Bible Institute, Chicago; March 8, 2012).

Investors, minds, and hearts were all important in assisting the devastated people of Chicago in the fall of 1871. Investors were needed to provide the resources for rebuilding the business district. Business men and those with the means to invest are often looked at negatively, but without their ability to invest and make money, Chicago may not have been rebuilt, and what would have happened to the people of Chicago is unknown. The financial investment they made provided jobs for thousands of people. Even if it could be said that their purpose was their own greed, the result was of benefit to many beyond themselves.

CRAS provided the organizational structure and attention to detail needed to avoid abuse of funds. Their concern to avoid abuse was very much a part of this time period and reasonable. They provided the structure needed to provide food, housing, clothing, and employment for many of those suffering from the effects of the fire, but their commitment to organization and avoidance of waste was not sufficient to meet the needs of all.

Neighbors and religious leaders who cared about the people around them were needed to provide individual care and love. People can be overlooked and fall through the cracks of bureaucracy. The bureaucracy of government cannot meet the needs of all anymore than the Chicago Relief and Aid Society could. Government, whether local, state, or federal should be careful not to shut out these important elements of care. Time, love, organization, and money are all needed in order to meet the needs of people in crisis. Society needs to encourage the use of resources, minds, and hearts in meeting the needs of its people.
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