Firefighter for Life

It was April 1901. The John Greenough house had burnt to the ground. Four months earlier, at Christmas, Richard Mortimer, one of the earliest settlers in Tuxedo Park, also saw his house consumed by fire. The cause was not determined – perhaps it was a backed-up chimney or faulty electrical wiring. After all, it was only twenty-one years since Thomas Edison had founded the Edison Electric Illuminating Company (which later became Consolidated Edison) to commercialize the distribution of electric current to power light bulbs, and as recently as 1890, Llewellyn Park, where Edison lived, had opted for gas to light the roadways. But luckily there were no casualties, and some furniture and artworks were saved.

Richmond Talbot, Jr.

To everyone's surprise, Richmond Talbot, Jr. came forward with a plan: Tuxedo would set up a fire department. It would be comprised entirely of volunteers, drawn from residents in the Park and in the Town, as well as staff of the Tuxedo Club. Talbot was an unlikely driving force behind this initiative.

Not much distinguished this man, except that he was a tennis player and an expert golfer, who won the Tuxedo Club golf championship in 1897. He was secretary of Sanderson & Porter, a large engineering firm; it did not sound like a brilliant career. He served as Town Justice for a few years in the early 1900s, but there is no record of any insightful judicial decisions. He never married. He lived with his mother and stepfather, who had achieved much success in life. His father, who died when Talbot was young, must have made quite a bit of money, too, because Talbot had an inheritance that enabled him to own a series of houseboats in Florida, where he entertained his friends in the winter. (The boats either traveled independently or in tandem. They were sufficiently well equipped to serve formal dinners on board.) Talbot's mother, Julia Marshall Talbot, was the daughter of a Pittsburgh banker. She remarried in 1893 Frederic de Peyster Foster, an influential Wall Street lawyer who was also a trustee of Central Union Trust Company, and a director of the Central Union Safe Deposit Company, Fulton Trust Company of New York, Provident Fire Insurance Company, and Royal Exchange Assurance of London. Foster was also President of the Miller Mining and Smelting Company. In

1910, the Fosters bought the house, "The Breezes", originally built by James L. Breese.

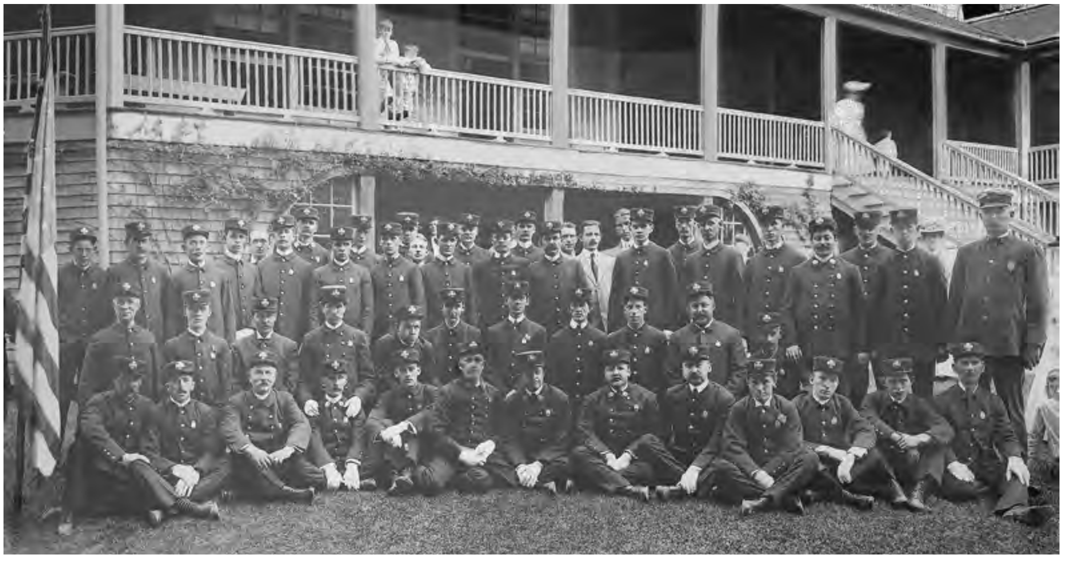
But in the Fire Department Talbot found his *métier*.

Set up in 1901, the Tuxedo Park Fire Department was a model of community collaboration from the start. While Talbot was the head of the management team running the Fire Department, the Chief in command of all firefighting efforts was Charles S. Patterson, Superintendent of Tuxedo Park. Families from all parts of the community joined in the volunteer effort – the names Mottola, Venezia, Pell, Smith, Lorillard, Wagstaff, Bentley, Forsono, Maxwell, and many more grace the Department's records.

Under the joint leadership of Talbot and Patterson, the Fire Department in 1903 rented one-half of the Tuxedo Park Library building and used the space for meetings. In 1927, it relocated to the upstairs of the Storage Company Stables, at that time called the Tuxedo Garage (opposite the present-day Home Town Market). It was not until 1964, thirty-two years after Talbot died, that the Department moved to its present location on Route 17. From its inception, the Fire Department was an integral unit in the community. Every Fourth of July, the march of the firefighters from the Town to the Tuxedo Club – in full dress uniform with their fire engine sirens blaring, and accompanied by a band, the police, and the boy scouts – was the highlight of the celebration.

The first firefighting equipment was a one-horse-drawn two-wheel cart containing

The house where Richmond Talbot, Jr. lived.



Firemen in dress blues in front of the Tuxedo Club, July 4, 1907.

The first fire cart in Tuxedo.

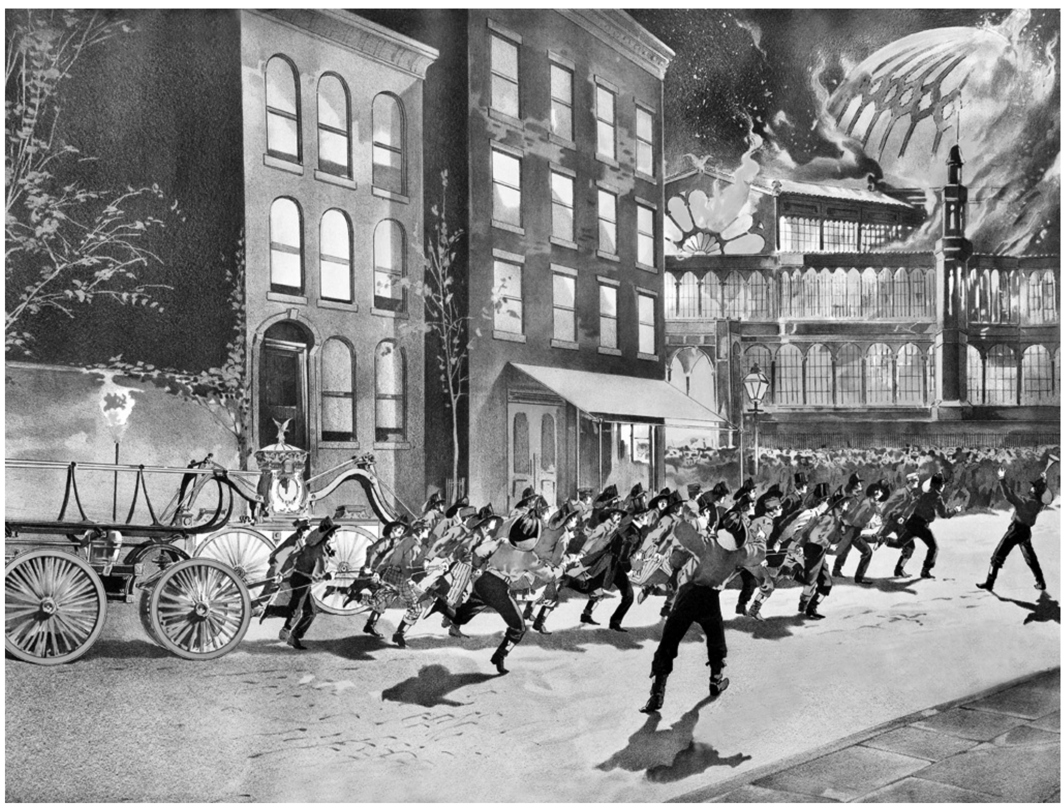
a hand pump and just fifty feet of hose. The cart was housed in a barn on the site in the Town now occupied by the Masonic Temple (the present-day Town Hall). Several other carts were also placed in strategic sections inside the Park. It was not until 1917 that the first automotive fire apparatus – a Ford Truck converted to carry water – was deployed.

"When a house by the lake side caught fire … Bertie Pell climbed a ladder, hose in hand, with the idea of smothering the flames from above. Quite unexpectedly water surged through the nozzle at a terrific rate and it was only Bertie's great bulk and strength that saved him from being thrown off the ladder before assistance could reach him. When water failed, as it generally did, the firemen salvaged whatever they could and great feats were performed." This was George

Rushmore's vivid account of one of the early firefighting efforts, before formal training was instituted and better equipment acquired.

Serving for thirty-one years as President until his death, Talbot personally responded to many fire calls, including the conflagration in 1905 when the house of J. Frederick Pierson, Jr. (the present site of "Sho Chiku Bai") was burnt to the ground. Following their efforts, the owner offered the exhausted firemen the last of the champagnes left in what had become an open-air cellar. The firefighters also responded to other types of emergencies. The Department's 1907 annual report noted, not without humor: "There were five fire alarms: One from the Cutting Cottage, one from the Hull Cottage, one from the Lee Cottage, one from the Havemeyer Stable, and one to hunt robbers; no total losses except the robbers."

Talbot died in 1932. No record exists of what he left behind, except the legacy of the Fire Department. He was survived by his mother, who also outlived her second husband. Mrs. Foster died aged ninety in 1937, leaving an estate of $2 million.



A drawing of a fire scene, circa 1900s.

The Sound of Money

It was a very good thing that Tuxedo had a fire department. Quite a few rich men were moving their assets into Tuxedo Park. In 1901, America had 4,000 millionaires. They represented less than one-thousandth of one percent of the population, but they owned twenty percent of the nation's wealth – wealth that had grown exponentially and in concentration in the previous several decades. By 1929, the year of the Great Crash, a *Wall Street Journal* report claimed "scores of men … worth more than $50 million, dozens … in the $100 million class, and one or more in the $1 billion class".

John D. Rockefeller was the richest of them all. He was worth $200 million at the turn of the 20th century. He would become the first billionaire in 1913, the year that federal personal income tax was first introduced, but only at a rate of one percent rising to a top marginal rate of six percent for income exceeding $500,000. Rockefeller's net worth in 1913 was equivalent to two percent of the U.S. gross national product at the time, or $190 billion, when adjusted to present value, more than triple the wealth of Carlos Slim, the world's richest man in 2010. Andrew Carnegie, an out-of-work weaver's son, sold his company (which would merge with others to become U.S. Steel) in 1901 for $300 million, while thirty-two Vanderbilt heirs shared a $200 million inheritance.

The making of such staggering new wealth came in stages. From post-Civil War to the 1880s, fortunes were primarily made from railroads, shipping, oil, mining, and consumer and industrial goods businesses. However, many of these early companies became over-extended and over-capitalized on a quicksand of promissory notes. The depression that began in 1893, sparked by the bankruptcy of National Cordage that rapidly engulfed countless railways, shuttered the doors of more than 15,000 companies, closed some 600 banks, and put idle one-fifth of the labor force, gave birth to the next phase of unrestrained capital accumulation: Consolidation.

In the years leading into the new century, billion-dollar corporations were being formed by shrewd financiers and their industrial clients from the ashes of failed enterprises. When the resulting economic benefits of integrating sourcing, production, and distribution became a mandate for greed, consolidation-by-necessity quickly gave way to amalgamation-by-desire. Justified by the popular theory of natural-law (survival of the fittest) economics, and spurred by few regulatory restraints, "trusts", or monopolies, were formed in nearly every business sector, from steel (U.S. Steel) to oil (Standard Oil Company), tobacco (Continental Tobacco Company), and sugar (American Sugar Refining Company). In the area of transportation, relentless mergers of railroad businesses were exemplified by the creation of Northern Securities Company from the combination of rival Northern Pacific Railway (controlled by J.P. Morgan and James J. Hill) and Union Pacific Railway (controlled by E.H. Harriman). The combined company came to own rail traffic in one-quarter of the United States. Freight prices rose and commodities soared as a result; likewise the bank accounts of robber barons. Corporate profits expanded in direct inverse relationship to the welfare of consumers.

This lustful money machine had to be slowed. President Theodore Roosevelt succeeded in launching a series of anti-trust prosecutions to impose what he regarded as benign federal regulations designed to save capitalism from its own excesses. By 1907, his administration had sued nearly forty companies under the Sherman Antitrust Act. Standard Oil was broken up in 1911; so was the tobacco trust that Lorillard's company merged with back in the 1890s.

However, even before these gigantic companies were right-sized, the stage had been set for the next money game: Bankers, led by J.P. Morgan, were shifting the balance of a company's securities from debt (bonds requiring regular payment of interest) to equity (returns based on company earnings). The stocks were financed, promoted as American dreams, then sold to and traded by the public, while bankers and their corporate allies reaped the benefits of such machinations. American business became reorganized – or "Morganized" – under the control of Wall Street. Many newcomers to Tuxedo Park from the mid-1890s were participants in and beneficiaries of these financial maneuvers.

Throughout this time, economic expansion was enabled by technological inventions – from electricity and the telephone to new materials and new processes – that galvanized productivity and profits. These frantic – and heady – economic times, when translated at the individual level, meant that it was "the fashion … to be busy, to be overwhelmed by engagements, to be pressed for time and to be driven to death by one's social and professional responsibilities", as observed by H. Price Collier, author, social critic, and resident of Tuxedo Park.

There was money to burn, and it had to be seen to be burnt. But the first order of business for the rich was to secure social separation from the masses. They did so, according to Collier, by adopting the trappings of an old order. Wealthy Americans traveled to Europe for their honeymoon, health, and education. They married their children to European nobility. They were particularly fond of the English ways – in the matters of sports, manners, and sartorial attire – as if the umbilical cord had not been entirely severed by the Revolution.

At home, the newly rich sought exclusivity by establishing membership-based societies, clubs, and schools. There were Sons of the Revolution, Daughters of the Revolution, Colonial Dames, Officers of the Legion of Honor, and Societies of the Dutch; there were the Knickerbocker and Union clubs; and there were the secret societies at Yale, eating clubs at Princeton, and final clubs at Harvard. Even churches became exclusive communities, where pews bore family names and could be bought and sold. Newspapers

The Vanderbilt Residence: A château on Fifth Avenue, New York City, 1903.

and popular magazines talked of "society women", "club men", and "old families", belying the country's democratic ideals.

Conspicuous consumption became the order of the day. In New York City, imitation French châteaux became the setting for flamboyant parties. $200,000 was not too large a sum in 1905 for James Hyde, who owned a controlling interest in Equitable Life Assurance Society, to spend on a masked ball at which guests wore costumes evoking the court of Louis XVI.

To escape the foul air and heat of the city between June and September, the richest men transferred the site of their social competition to resorts such as Newport, where William Kissam Vanderbilt spent $11 million building "Marble House" for his wife Alva; their sister-in-law Alice commissioned Beaux-Arts trained architect Richard Morris Hunt to construct an Italian palazzo of gilt and alabaster across Bellevue Avenue; and William Backhouse Astor spent $2 million renovating "Beechwood" for his wife, Caroline. It was said that a society belle required at least ninety new dresses for each season – for riding twice daily in an open carriage, taking in the sun at the beach in her own cabana, lunching on a yacht moored in the harbor, observing a match at the polo grounds, and dining with select friends before finishing the evening at a ball. Later, Palm Beach was added as a second ritzy destination under the patronage of Standard Oilman Henry Flagler.

The 1909 diary of a daughter of Grenville Kane, one of the earliest settlers in Tuxedo Park, told a similar tale of idle summer pursuits for the younger set during her stay in Newport from August 14 to September 23: "Played tennis in the morning … Oliver Iselin took me home … we went by the Ocean Drive and got drenched … nearly ruined my polo coat … we all went over to the skating rink. There were crowds of people there. I did not skate but walked and talked to Jeff Newbold …we went to a tea … Dined at home and then went to the dance at Mrs. Masons … nearly everybody went onto the Haggins. Julian Little and I had the whole room to ourselves as the others were all sitting out – we danced for about fifteen minutes steadily and then took a rest and then danced again – he dances wonderfully – we got home about 2:15 – I was very weary."