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# Further Suggestions on Insurance

by Eugene V. Debs

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Editors of *B of LF Magazine*:—

In the July number of the *Magazine* there appears an elaborate communication from the pen of Brother Frank B. Alley, of Louisville Lodge No. 23, in which he offers a very wise method of organizing a self-sustaining insurance corporation. I have given this feature of our Order a thorough investigation of late, and have observed every suggestion that has been proposed on this subject, and, after due consideration, must acknowledge that, in my opinion, Brother Alley's idea is at once the production of a conservative mind, and one worthy of being the foundation upon which to base the insurance of our Order. In order to make our organization a success and one worthy of the highest merit, we must endeavor to establish a beneficial system that is second to none. It is strictly necessary, therefore, that we should employ every moment of our leisure time in meditating upon this subject, and charge our delegates with the necessary instructions, so that they will be fully prepared to arrange the matter at the coming Convention. I would advise all members to consider this with the greatest care, as there is a tendency at issue which involves the interests of each and every member of the Brotherhood of Locomotive Firemen.

Permit me to depict, in imagination, the benefits which are derived from insurance: It is a cold December night. Unfortunate indeed is he who is left upon the cold mercy of the midnight blast. A small cottage by the roadside marks the spot where resides a locomotive fireman. Without, everything is desolation; within, all is comfort

until the dreaded summons of the watchman is announced. His voice is fiercely heard — “Be quick! ’Tis only 15 minutes till leaving time” — and the fireman responds with an “All right,” though he feels an inward fear of the task he is about to undertake. There, in a little cradle, with a lovely smile playing over its infantile features, lies a beautiful child — the only gift of heaven which father and mother possess. A parting kiss is hurriedly given, and the fireman hastens to his duty. The ponderous machine, with headlight glaring, is awaiting his coming; a few moments in which to “put in a fire,” and all is ready for the hazardous trip. Continuous blasts of wind, intermingled with the driven snow, gush into the cab, and almost blind the engineer and fireman; however there is no time to ponder. Two shrill screams from the whistle and the magnanimous monster begins to move. Slow and steady are the first strokes of the piston rods. It appears from the moaning of the machinery as though the engine herself were in dread as to what the break of day would bring forth. Revolution after revolution is made, and at each succeeding moment the speed is increased. Fifteen minutes have elapsed since the train has started, and now she is speeding along at a rate of 25 miles an hour. The fireman stoops to “put in another fire,” and as he arises observes by looking at the gauge that she is “going back on him,” however this is of no consequence, as the summit of a hill has been reached, and now there is a downward course of ten or twelve miles. The engineer looks at his watch and then on the time care; he notes five minutes behind time, and, therefore, does not shut off until the train is half way down the hill. At this point the engine is rushing along at a frightful speed. The reflection of the headlight is of no avail as the snow is falling fast and thick. “We’ll trust to luck, boy,” says the engineer, consolingly, as he pulls up the reverse lever and opens the throttle, for the foot of the hill is reached. Scarcely have these words escaped his lips, when a deafening crash is heard far above the tumult of the raging storm. Oh, horrors! the train has gone through a trestle and has been precipitated into the stream below. The scene that now follows baffles description. It is useless to describe the fate of the engineer and fireman. Standing at their post of duty, they are hurled into eternity without a moment’s warning. Death, in some horrible form, suddenly appears and vanquishes the bloom of life. ’Tis the inoffensive lily, whilst blooming in its most magnificent splendor, that is shattered into fragments by a rude gust of wind. Our fireman lies bleeding and torn under one of the driving-wheels of the engine. The pulsations of the noble heart

have ceased, for the soul — all that is immortal of man — has fled. Those pale blue eyes, that once sparkled with a heavenly brilliancy, are now sunken and inexpressive. With superhuman efforts he is extricated from the horrible wreck, and his body conveyed to the little cottage by the roadside. Oh, what heartrending scenes a few short hours have wrought. This home of joy has been abruptly transformed into a house of mourning. As we pass down the street which leads into this doleful scene, we encounter throngs of people who are eager to get full particulars of the disaster. We enter in front of the cottage, and as we ascend the steps, light footsteps and low whispers are heard. We are entering the chamber of death. There upon that cushioned couch lies the remains of a locomotive fireman. The loving wife is gazing in abstracted grief upon the pallid countenance of her noble husband, who, but a few hours ago, had been in full possession of life, and strength, but now lies cold and lifeless within the firm embrace of death. Another day and the body of our hero is deposited in its final resting place, where he

“Sleeps the sleep that knows no waking.”<sup>1</sup>

But, wife and child? Now and anon the widowed mother gazes upon the prattling infant, its little hands clapping with joy, heedless of the troubled heart that is beating above. The kind provider and manly protector has been swept from existence, and his family is left a prey to the cold mercy of public charity. Their appeal for support is unheard. Through the streets the carriages of the wealthy are dashing by each other in the height of gaiety. On the one hand, we have pleasure to extravagance; on the other, misery to starvation. The pitiful cries of those suffering for the sheer necessities of life are met with a contemptible frown.

Are there no hopes than for these widows and orphans, whose tears fail to awaken even a shadow of sympathy? There is. The Brotherhood of Locomotive Firemen's Insurance Association will throw its mantle of protection over these helpless beings, and provide for the wants with which they are surrounded. Of all the virtues which should adorn the personal character of a fireman, none could be more beautiful than a brotherly benevolence, and an effort to advance this

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<sup>1</sup> Fragment of a line from the poem “She Sleeps,” by Mary Emily Jackson (1821-1869), an American poet who gained her greatest prominence around 1840.

charitable institution. With this great object accomplished, we could with one voice exclaim,

“We have done our duty.”<sup>2</sup>

Yours fraternally,

***E.V.D.,***  
*Vigo Lodge, no. 16.*

*Edited by Tim Davenport*

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<sup>2</sup> Quoted by Debs as though extracted from a poem, but untraceable due to multiple instances of use.