

‘THE RAGEING AND DREADFUL FIRE’: STONY STRATFORD’S HISTORIC FIRES

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One of the greatest dangers to property, as well as to life and limb over the centuries, was fire. Fire was seen as ‘The Great Enemy’,¹ an ever-present threat facing communities inhabiting tightly crammed buildings lacking segregation between domestic and industrial activities and where naked flame was involved. Stony Stratford was no exception and within the space of six years suffered two devastating fires. The fire of 1742 destroyed some 150 buildings, three times as many as the fire of 1736 which is believed to have laid waste many of the buildings around the Market Square. This article elaborates on a presentation given at the 2025 BLHN conference on historic Buckinghamshire fires; it reviews evidence for those fires, looking at their causes and consequences and, where relevant, drawing on comparable evidence from other North Buckinghamshire fires. It makes particular use of an important group of fire assessment documents created after the 1736 conflagration held in the Buckinghamshire Archives. The article also summarises evidence from fire insurance policies held at the London Archives.

INTRODUCTION

Situated on the northwest corner of Stony Stratford’s market square, No 40, Church Street, is a mid-18th century property which in the 19th century served as a bakery and confectioners. Like many of the town’s 18th-century buildings, it has a handsome brick front but a vernacular side elevation of stone, perhaps derived from the nearby Blisworth limestone quarries at Calverton. The town fortunately retains several 18th-century buildings and the property would not be exceptional but for the fact that it carries a sundial comprising a painted wooden board embellished with turned finials and a wrought iron gnomon (Fig.1). The sundial carries a somewhat cryptic motto in Latin: *Tempus et Ignis omnia perdunt* (Time and Fire destroy all things).

The motto is dated April 17 1739, only three years after the first of the town’s two major fires. The sundial probably commemorates both the fire and the subsequent reconstruction of the building, which incorporates thick stone walls thought to date from a pre-1736 building, though Hyde and Markham (1948) note that the 1736 deeds refer to the site as that ‘whereon a cottage lately stood.’ The sundial’s location may be significant as it would have faced directly onto the Market Square which was the focus of the 1736 fire. The view was

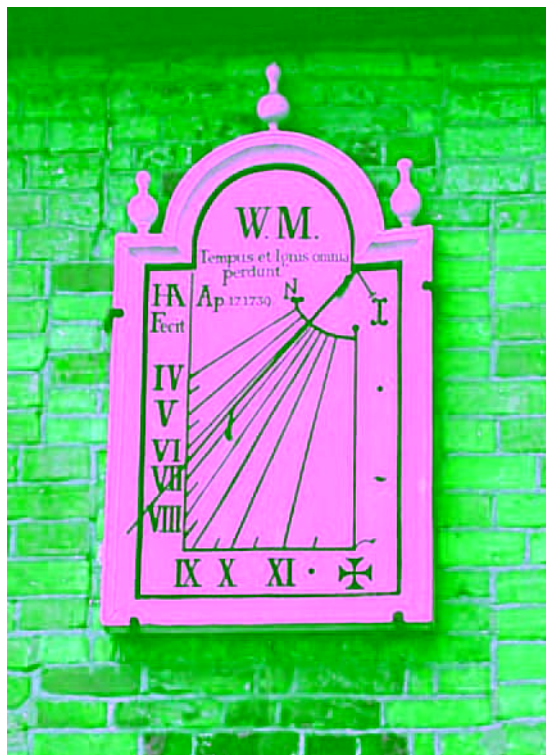


FIGURE 1 No 40 Church Street: sundial
(photo: Richard Croft, Wikimedia Commons)

blocked in 1865 by the construction of the Police Station and Courts.

This was not the first time the town suffered from the ravages of fire. Perhaps better known for its coaching trade, Stony Stratford also served the waggoners who plied their trade up and down Watling Street, and the town's largest inn on the east side of the High Street, the Three Horse-shoes or Horseshoe, seems to have been particularly unlucky: large fires in 1703, 1725, and 1729 (described below) caused major damage to the buildings and goods housed therein. Having survived four of Stony Stratford's fires it was eventually swept away when St Paul's College was built in the 1860s. The town can scarcely have recovered and returned to some degree of normal life before it was again ravaged by the 1742 fire, which laid waste a much larger number of buildings and perhaps swept away many of Stony Stratford's remaining timber-framed medieval buildings.

This article reviews the evidence for these fires and considers their impact on the lives of those affected. No fatalities are recorded but the economic cost and the disruption to the community resulting from two fires in quick succession must have been tremendous. The emotional toll is only occasionally glimpsed at from contemporary writings. The evidence shows that certain individuals were directly impacted by both fires. The likely causes are first considered – the combination of cramped unregulated buildings built of highly flammable materials and the use of naked heat forming an obvious cause. Using the 1736 assessments and the fire insurance policies the article attempts to chart the geography of the two fires and the consequences for the built landscape. In so doing it challenges some traditionally held assumptions. The likelihood is that whilst certain buildings were lost, the majority only suffered partial or minor damage, and in many cases, driven by necessity, were quickly rebuilt.

CAUSES

At the beginning of the 18th century Stony Stratford was largely a linear town based on the High Street (Watling Street) with buildings also clustered around the Market Square. Horsefair Green was slowly developing as a third centre in the late 17th and early 18th century. The Horseshoe was one of the largest establishments on Watling Street with

meadows to the rear to provide overnight grazing for waggoners' horses. The consequences of the 1703 fire are considered below but the evidence suggests that the fire quickly spread to adjoining houses, destroying some '30 bays of building, besides other property.' Poornan in his article on the Buckingham fire of 1725 (2006, 25) notes that the houses destroyed averaged four bays per house (a bay being a unit between two successive frames of a timber-framed building) so the likelihood is that seven or eight houses were destroyed. Sixteen people are believed to have suffered serious loss, though, as we shall see, some of these are likely to have been guests residing at the inn.

The Horseshoe suffered the misfortune of two more fires in the 1720s. No cause is given but the damage in 1725 amounted to £322/10/0 (Hyde and Markham 1948, 96). A little more is known about the third fire in 1729 and in this case the origin, though not the actual cause, is identified:

On Tuesday 10th June 1729, at 3 a.m. a fire had broken out in the stables of the Horse-shoe Inn, situated on the West Chester Road at Stony Stratford, which destroyed much of the stables, some horses, harness and merchandise, part of the Inn and goods of Matthew Eyre the occupant, and the outbuildings, with their contents of Solomon Barley whose yard adjoined the Inn. John Hollis and John West, carpenters, and Joshua Richardson, mason, estimated that the loss sustained amounted to £608 13s. 5d. exclusive of the cost of rebuilding the Inn (Calendar of Sessions Records 1724-30, 1980, 177).

Writing in their meticulously researched 'History of Stony Stratford' (1948), Hyde and Markham observe:

Fire was indeed a scourge of no mean dimensions, for although the walls were of stone, the roofs were of thatch, and it required but a single spark to set a fire going that would render hundreds roofless, yet chimneys were still low, the hearths were wide and wood the main fuel.

Though referring to Stony Stratford, they could in fact have been describing building construction in almost any of Buckinghamshire's small market towns. The buildings formed almost a continuous frontage along both sides of the High

Street with outbuildings stretching to the rear along the lines of the old medieval burgrave plots. (see Fig. 5 below). Stone would have been the dominant building material before 1736 – Celia Fiennes on her journeys described the town in 1695 as 'stone-built' – but as is made clear from the fire insurance policies, there were still many timber-framed buildings in the town in the early 18th century, no doubt with wattle and daub or brick and stud partitions. Perhaps this led Thomas Baskerville in 1681 to describe Stony Stratford in unflattering terms as 'a town of very ordinary building' (Hyde and Markham 1948, 66). The fire insurance policy registers held at the London Archives are a valuable source of information as they describe materials used in the construction of each insured building: brick, stone, brick and stud, plaister (sic), tile and thatch. They suggest that before 1736 most outbuildings were probably thatched and often attached to dwelling houses which were more likely to be tiled.

Buildings housing industrial activities requiring a source of heat such as malting, brewing, baking, smithing, pin making, tallow manufacture and potash burning (Hyde and Markham 1948, 92) would sit alongside and to the rear of the commercial and domestic premises on the High Street. The fire insurance policies confirm that a good number of properties owned a brew-house – in most cases probably housing a small copper, encased in brick and used for brewing and washing laundry – which would have needed heat. Highly flammable materials were housed in the buildings. To give just one example, Thomas Wood's policy covering the Talbot on the west side of the High Street immediately after the 1736 fire (LA 046/71544, 5 October 1736) includes corn in three separate granaries, a stock of hay in the lofts over the stables, and stock in a wood house at the lower end of the yard. Though written some forty years after the fires the *Modern Universal British Traveller* (1779) supports this observation when it states:

Here are great quantities of corn bought and sold on market days, though very little to be seen exposed to sale in the market-house, as the farmers and corn-factors bring samples to several public houses, where the chief business of the corn trade is carried on. (Ayers and Lambert 2003, 3)

An assessment of the destruction incurred at the Plough on the south side of the Market Square after the 1736 fire (described below) itemises equally flammable materials associated with the brewing trade – malt, wood, coal and timber butts. Most of the inns covered by the policies include a maltings but there were also establishments where malting was the sole business. Francis Clarke's 1736 policy prior to the fire (LA 044/70269, 8 May) covers his stock in a malting office at the lower end of the High Street, part built of timber, which was valued at £200. This was a substantial sum, the loss of which may have wiped out his business (the 1736 assessments record maltster Richard Wadell's loss of 'three hundred and fourty Bushells of malt' totalling £42/10/0).

A further indirect contributory factor was the absence of effective building regulations. The 1666 fire of London led to the London Building Act of 1667 stipulating that all houses were to be built in brick or stone. The number of storeys and width of walls were carefully specified. Streets should be wide enough to act as a fire break. Further acts of 1707 and 1709 covering the capital prohibited timber cornices and required brick parapets to rise two and half feet above the garret floor. A comprehensive act of 1774 stipulated that doors and windows should be recessed at least four inches from the front of the building.

These were practical and effective solutions but they only covered London. After a town fire local authorities could apply to Parliament for a provincial rebuilding act to copy the London Acts: however, there is no evidence that such an application was made after the Stony Stratford fires. In 1800 an Act of Parliament was obtained for paving, watering, lighting and improving the streets, the lanes and other places within the town and for removing obstructions and annoyances, but this failed to regulate building construction and materials (Ratcliff 1900, 368).

In the unfortunate event of fire taking hold, methods for extinguishing a conflagration were both primitive and perilous, a two-storey wooden ladder providing the only means to access burning thatch and dampen or remove it with the aid of a metal hook on a long pole or a rake. Wooden ladders stored in outbuildings are frequently mentioned in the 1736 fire assessments. Rakes or hooks would have been stored conveniently for the purpose. A hook of this sort is illustrated by Vince (1989). An

oft-used image of a major fire affecting Tiverton, Devon, in 1612 (Fig. 2) illustrates the use both of ladders and of a long-handled hook directed by three operatives. It might easily convey the scene at one of Stony Stratford fires, complete with a crowd of unhelpful onlookers! Water would be drawn from wells and cisterns in leather buckets and conveyed by human chain to the scene of the fire. Water sources of this sort might quickly run dry. Fire engines were far from ubiquitous and had to be hand pumped; double-acting pumps allowing a continuous directable stream of water were not introduced until the 1670s (Wright, 1989). Brass pumps or 'squirts' held by two operatives might be available. One preventative measure perhaps not widely appreciated was the use of a 'couvre feu,' an iron or brass dome used as a domestic fire cover, which might be put in place at the ringing of a curfew bell (hence the origin of the term curfew).



FIGURE 2 Tiverton, Devon: woodcut illustrating the 1612 fire (Wikimedia Commons)

Luck would play a part. An unlucky wind could easily disperse embers and pieces of burning thatch. Its direction might aid or mitigate against the spread of fire. The Buckingham fire of 1725 is thought to have been started by children playing with a lighted match and a heap of dried gorse. A fire which destroyed thirteen thatched buildings and made thirty six people homeless at Castlethorpe in 1905 (Fig. 3) is thought to have been started by a spark issuing from a passing railway engine and alighting on a thatched stable



FIGURE 3 Castlethorpe: the aftermath of the 1905 fire (photo © Buckinghamshire County Archives)

in the village. Castlethorpe had suffered a series of fires between 1854 and 1949.²

The cause of the 1736 fire is not recorded but there are two versions of the cause of the 1742 fire. The widely accepted version is that published in the *Northampton Mercury* of 10 May, 4 days after the fire, which links the fire to the Bull Hotel (Figs 4 and 5):

This conflagration ... originated at the Bull Inn ... from the carelessness of a maidservant, who, on getting up the linen after a wash and drying it before the fire, discovered a sheet burning, and hearing her mistress's voice – a passionate woman, of whom she stood in fear – to avoid her anger, thrust it up the chimney, which set fire to the premises, and afterwards, the wind being high and several of the houses thatched, burnt down nearly all the houses on both sides of the town downwards, and several of those in Old Stratford.

If the account is correct the sheet must have ignited soot and dried material in the flue, which could well have been constructed of timber and lath and plaster.

The second version appears in *Aris's Birmingham Gazette* of the 10 May and says:

We hear from Stony Stratford that both the old and the new town are entirely destroyed by fire, which is said to have begun in a Wicker-woman's [basket maker's?] house...

Perhaps this is an example of one of Stony Stratford's famed 'cock and bull' stories with news of the fire embellished as it spread from town to town.



FIGURE 4 The Bull Hotel: the street front (photo: the author)

It seems less dramatic than the Mercury's version and therefore to have received less attention.

The threat posed by the combination of dry thatch and a destructive wind is illustrated by an account published in the *London Illustrated News* (8 July 1854) describing a major fire at Olney (Fig. 6):

... about two o'clock in the afternoon the thatch of a small wash-house was discovered to be on fire ... The flames almost instantaneously communicated to the premises of a dyer, next door; and, before any efficient alarm could be given, the premises of a blacksmith, considerably lower down on the opposite side of the street, were set on fire by the boisterous wind carrying flakes of burning thatch in a north easterly direction. From house to house the burning masses continued to be borne by the wind ... the fire made its way from ridge to ridge, till



FIGURE 5 The Bull Hotel: the yard, from Shorter 1910 (digitised by Google).

some twenty or thirty houses on the eastern side and some ten or twelve opposite, together with a considerable number of buildings in the rear, outbuildings, and a large quantity of hay, beans &c., were destroyed, or rendered useless; one-sixth of the whole number of houses in the town being burnt down or seriously damaged.



FIGURE 6 Olney: the aftermath of the 1854 fire, from the *London Illustrated News* of 8 July 1854 (courtesy Milton Keynes Local History Network)

The fire led to the destruction of fifty five houses (an identical total to Stony Stratford's 1736 fire) and made 300 people temporarily homeless. The cost of the damage was estimated at what seems quite a low figure of £9–10,000.

A useful clue pointing to the cause of Stony Stratford's 1736 fire can be found in the *Daily Gazetteer* of 27 May 1736. This relates that the fire broke out in a malt house in the 'plough yard.' Malting barley for brewing required the use of heat to dry and roast the grains and it is reasonable to assume that sparks escaped either directly from the kiln, or from the chimney serving the kiln. The Gazetteer's mention of the 'plough yard' is helpful in tying down the geographical origin of the fire as at this date the Plough was located on the south side of the Market Square (Dunleavy et al., 2018). Part of the property backed onto the George Yard (Fig.7), a public house which still exists today on the High Street with its boundaries extending south-west towards the southern side of the Market Square.

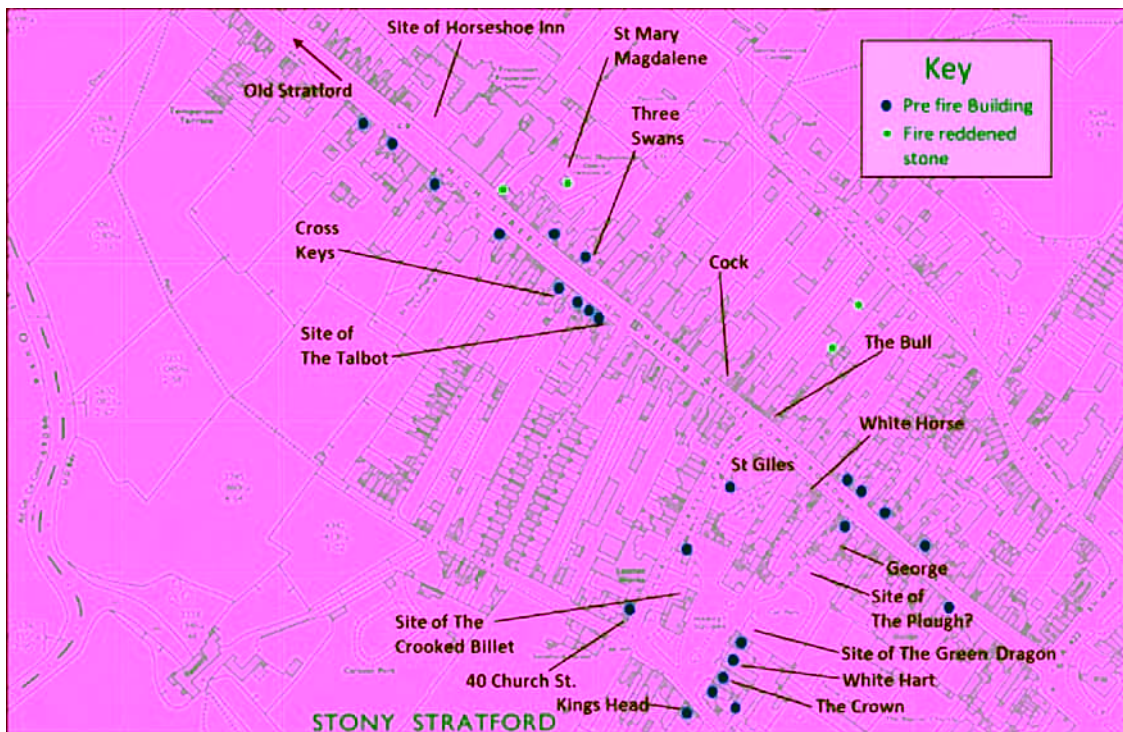


FIGURE 7 1969 Ordnance Survey map (courtesy National Library of Scotland), with the author's additions to show the location of places referred to in the text

There is of course always the possibility of fire being started deliberately. William Cowper, writing to the Rev. John Newton on 3 November suggests that the Olney fire of 1783 may have been arson:

Having broke out in three different parts, it is supposed to have been maliciously kindled. A tar-barrel and a quantity of tallow made a most tremendous blaze, and the buildings it had seized upon being all thatched, the appearance became every moment more formidable (Wright 1904, 117).

The possibility of spontaneous combustion of stored materials is recognised in the fire insurance policy taken up in 1785 by William Godfrey (LA 331/507460), an innholder and farmer of Stony Stratford. His corn rickyard and his hay rickyard were each valued at £100 and the policy goes on to state:

The Society not to be answerable for any loss or damage by fire that may happen by Hay or Corn being stack'd too wet or green.

CONSEQUENCES: THE 1703 COLLECTION AND THE 1736 ASSESSMENTS

Evidence relating to the first of Stony Stratford's five 18th century fires in 1703 is published in the *Calendar of the Sessions Records* for Buckinghamshire (Hardy and Reckitt 1936, 405–7). The Calendar lists a certificate addressed to Sir Nathan Wright, Lord Keeper of the Great Seal, asking that Letters Patent, authorizing a charitable collection, should be granted in aid of the following persons who had suffered serious losses arising from the 1703 fire: Peirce Eyre, widow, William Garnett, Edward Swann, Samuel Brooke, Samuel Buckley, Roger Sedgewyck, James Taylor, William Shrigley, Thomas Neild, Michael Pimlott, William Hulme, Edward Scott, Thomas Fisher, Mary Johnson, and Richard Wrench.

John West, carpenter, John Walker, mason, and Matthew Eyre gave evidence that the total damage amounted to £669/18/11½. The fire started at the Horseshoe Inn, owned by Peirce Eyre, and spread to the adjoining houses, destroying thirty 'Bayes of Buildeing' besides other property. The following were some of the claims for losses:

Edward Swann £10, for the loss of pack-sheets, bells, halters, etc., and for loss of work for six weeks owing to burns.

Richard Wrench of Nutsford, co. Chester, £21/15/0 for the loss of a box of hats and a truss.

Samuel Buckley £45, for the loss of five horses and of harness for ten horses.

Peirce Eyre, widow, £113/13/11½, for labour and materials to replace the buildings destroyed, £30 for hay, £12 for scaffolds, £6 for wood, £3 for 'a parcel of pit coals,' £10 for 'cyder, ale and household goods' William Garnett of Leyvenshulme, co. Lancaster, carrier, £4 for pack sheets.

Samuel Brooke of Manchester, co. Lancaster, linen-draper, stated that he had bought £147/4/9 worth of goods in London from Robert Brough, John Higden, and Isaac Ashe, which he had delivered to John Lee, servant to William Garnett of Leyvenshulme, carrier, at the Blossom's Inn, London, to be carried to Manchester. He had put £84/2/9 worth of his own wearing apparel and household plate to be carried with the other goods. All this was destroyed in the fire when John Lee was lodging at the Horse-shoe Inn. In support of William Garnett's claim for the loss of the goods carried by his servant, John Lee, a certificate of good character was signed by the 'High Sheriff, Justices, Gentlemen, and Tradesmen' of Lancashire.

The following certified that they had ordered goods to be carried from London by Garnett:

Roger Sedgewyck, chapman, John Hopwood, Edward Scott, William Hulme, and Thomas Fisher, grocers, James Taylor, dyer, William Shrigley and Michael Pimlott, mercers, Thomas Neild, haberdasher, and Mary Johnson, spinster, all of Manchester.

The Horseshoe primarily served the waggoning trade and this is borne out by the assessments. They provide an interesting reflection on the town's distant trading links with London, Chester, Manchester and Levenshulme all mentioned.

A little more than thirty years later Stony Stratford suffered its fourth fire. Writing a week after the event the *Daily Gazetteer* (27 May 1736) provides a clear impression of the devastation and suffering caused by the 1736 fire:

...the fire raged with such violence that out of fifty five dwelling houses, besides offices, Barns, out-houses &c, which were entirely destroyed, few people saved so much as their books of accounts or writings. ...and the loss sustained by it is so great that a computation of it cannot yet be made. In the meantime the miserable condition to which near three-score families of that town are reduced, is inexpressible...

Direct evidence of this loss comes from an important bundle of assessments held in Buckinghamshire Archives (Q/FR/128). The origin of the documents is unknown but they were probably submitted in support of a King's brief. This was a mechanism for raising relief funds nationally in the event of a major disaster such as fire or flood. The evidence would be presented at the Quarter Sessions and then to the Lord Keeper of the Great Seal. If the brief was granted a Relief Committee could issue signed briefs to the clergy and churchwardens on a national basis, asking them to collect charitable donations on their behalf (Poornan 2006, 20). As noted above, a brief was issued after the 1703 fire. Evidence from the Calendar of Sessions Records (vol. 7) confirms a petition dated 9 October was addressed to the Right Hon. Peter Lord King, Baron of Oakham, Lord High Chancellor, for Letters Patent to raise funds for repairing damage after the 1729 fire.

The 1736 assessments comprise seventy-three hand-written documents, some perhaps compiled by competent trusted persons in the community, although the variation in hand-writing suggests most were drawn up and signed by the 'sufferer' named on each document. One or two are witnessed and some include the words 'a true account,' suggesting the compiler was concerned to demonstrate their integrity. Most are undated, merely carrying the date of the fire (19 May), though there are exceptions: one is dated June 28 and two are dated 2 July, implying that fully accounting for the damage may have taken up to six weeks. Some of the assessments seem to have been hastily compiled. Peter Frances submitted two assessments, the second of which carried the comment at the bottom, 'those above acur'd [occurred] to my thoughts since ye writing of ye other, & many other doubtles in time ...' Frustrated by his losses,

Frances lists at £5 'My Shop Book ye only thing I had to show for several pounds in debts & through ye loss of which I am never likely to recover any on't'.

The 1736 assessments are remarkably detailed yet, surprisingly, they do not seem hitherto to have been studied. They itemise and value every item lost in the fire, prompting the question, how such detail could have been derived if the actual items were lost? Perhaps from memory? Perhaps the compiler of each assessment painstakingly sifted through the charred remains after the fire? This seems to be the case with Ann Whitlock, who, having recorded the loss of £6/10/0 in money then added 'Qu. If not £2/16/0 in money found after the Fire?'. Some of the shopkeepers included in the assessments would no doubt have undertaken stock checks before the fire and kept these safe. The assessments exclude actual buildings, the one exception being Matthew Jenkinson's loss of a building (possibly the Swan with Two Necks) valued at £354/17/10/½ (under the circumstances the ½d seems slightly trivial!). A total of seventy-eight people are listed which is slightly above the figure of three score mentioned by the *Daily Gazetteer*, though some are family groups living in the same household: Ann/John/Edward Roberts and Mrs Robinson living with John/Francis/Susannah Robinson and Sarah Adkins. The total loss amounted to £3,472/12/7, an average of £44/10/0 per person. The scale of loss varies greatly, the lowest being only 12/8, the largest being £520/12/9½, though admittedly this includes Matthew Jenkinson's building mentioned above. Most carry a heading and some of these headings provide interesting insights or comments such as the 'Rageing and Dreadful fire' mentioned in the title to this article. 'The loss of Eliz Adkins Jnr By ye sudden Fire on Stony Stratford, May ye 19th 1736' is a typical heading.

Nathaniel Cook's self-assessment runs to four pages and is a good example of the damage experienced by one of Stony Stratford's shopkeepers. Unfortunately, the location is not given but the heading 'burnt in the rooms over my shop' is followed by four pages of lost goods, indicating he was a builder's merchant and mercer. The shop was affected but also two barns (including '2000 baril staves'), a stable with chamber above and a shop at the bottom of the yard. The most curious entry is for 'dishes, mouse traps, buter trenchers,

ladles and a clock.' His loss was £308/8/3.

William Brooks also owned a shop and appears to have been a leather worker as he includes 'Goods made up with my working tools and leather £3.' His loss of £25/1/9 seems relatively minor as several rooms are mentioned including a Great Chamber, a grand room normally associated with a relatively high-status building. Leather working was an important industry in the town and we see Thomas France, 'Tanner,' lose 26 hides valued at £34. France is mentioned as the tenant of the 'Tannhouse' and Tanyard' in a 1712 deed (Hyde and Markham 1948, 78) which was probably on the south-west corner of the Market Square, corresponding to today's Stratford House. Mrs Robinson appears to have run a haberdashery shop as the loss from her 'shop goods' includes cloth, gloves, tapes, thread, pins, needles, amounting to about £100. William Hilliam's loss of 'coffing [coffin?] boordes,' 'ellme planks' and 'oake planks,' amongst other things, suggests he was a joiner or carpenter. Similarly, James Inwood was perhaps a wheelwright as his loss included '3 cart sides, 7 waggon raves [?], 5 cart raves [?], 5 waggon poles' amongst other things. His total of £10/5/6 again seems quite low. In contrast Michael Penn's loss of 100 dozen buckets valued at £60 seems enormous. Judging by his losses Penn was a cooper. The assessments do not give occupations and it is difficult to distinguish commercial losses from domestic losses but perhaps half a dozen of the assessments are from shopkeepers.

John Roberts' assessment runs to four pages, his loss amounting to £278/10/8, of which £140 was made up of 'five tun of cheese' and twenty-three sides of bacon totalling £30. His loss of a cheese press and vats and salting troughs points to his occupation as a butcher and cheesemaker.

Robert Miller's loss of £68/0/2 appears to be non-commercial but illustrates extensive damage to a domestic property. Goods were lost from his Brue kichin (sic.), Dwelling house, Littell Pantry, Ale Seller (ale and beere to the value of £8), Pallor (parlour), first Chamber, second Chamber and third Chamber, Garit, and finally a wood Hovell. The mention of several chambers suggests an older dwelling of perhaps the 16th or 17th century. Many of the assessments include the loss incurred in cellars: ale, beer, wine and dozens of bottles.

The assessments all relate to the west side

of the town, lying in St Giles parish, with no mention of the east side and the parish of St Mary Magdalene, so it is clear that the fire's impact was limited to the buildings on the west side of the High Street (the two parishes having been united in 1775 (Ratcliff 1900, 378)). One of the assessments, amounting to £8/12/4, is that of Thomas Betts at the George which remains to this day midway along the High Street; so we can see that the fire progressed eastwards from its source beyond the market square (Fig. 8). Martha Hartley's assessment (£2/3/0) mentions several items lost at the White Horse. Dunleavy et al. (2018, 220–21) suggest that the first reference to the White Horse dates to 1773 but the policy date is thirty seven years prior to this. The current White Horse lies slightly north of the George on the same side of the High Street and may well be the location, if not the actual building, referred to in the policy (see Fig. 7).

The *Daily Gazetteer* tells us that the fire started at the Plough Yard. According to Dunleavy et al. (2018, 202) the yard formed part of the Plough which itself backed onto the George's yard. Hyde and Markham suggest (1948, 191) that the Plough was located at 2, Market Square, a building that was still standing in the late 1940s. The George exists to this day with a yard to the rear so the former site of the Plough can be fairly accurately located (see Fig. 8) on the south side of the square. Today this is the site of a health centre but a section of high limestone wall separating it from the George, and retaining old tethering rings and the evidence of several blocked openings, seems to be the remnant of a stable building or yard (Fig. 9). Could this structure mark the northern boundary of the Plough Yard? It certainly merits further investigation as it is in poor condition. Adjacent to it was a large 18th century three-storey house and garden which Woodfield (1996, 135) describes as 'Stony Stratford's most disastrous loss in architectural terms.'

If the Plough can be correctly identified as the origin of the fire it is perhaps not surprising that four separate assessments refer to it. John Clarke of Deanshanger's loss amounted to 12/8 'Burnt in the chamber at the Plow;' likewise William Clarke of Old Stratford's loss of £5/15/12 arose from 'burnd the sacks and beans above at the Plough.' Richard Wordell records the loss of 'one little parcel of Wool £0/3/6' from the Plow Garrett. All



FIGURE 9 The former Plough: possible remains of a stable on the N side of the yard (photo: the author)

three appear to have been renting or borrowing rooms, perhaps for storing samples which could be viewed by potential purchasers at the premises which lay conveniently at the heart of the town. By far the greatest loss was incurred by Samuel Davis, evidently the proprietor and owner of the Plough with losses of £295/13/10 covering three pages. The contents of his cellar were destroyed, including sixty dozen bottles of beer (£15) and beer in the barrels (£17/10). Eight dozen bottles of claret in the wine cellar (£8), nineteen gallons of 'shrubb' (£8/12, shrubb is a blend of fruit juice, sugar and spirits) and eighteen gallons of gin (£2/5/0) in the brandy cellar were lost. Further losses were incurred in the small beer cellar. All of his brewing equipment seems to have been lost from the brewhouse. Other losses occurred from the two little roomes (sic) in the yard, in the parlour, kitchen, the old house, in the rooms

next to the Grooms (?) further room, and garretts. 'Lost money' from the middle room amounted to £9/4/6. The assessment only lists moveable goods, not the actual buildings but one can assume that these were destroyed as the fire progressed from building to building.

One can only feel sympathy for Davis and his loss. A deed in Buckinghamshire Archives (D81/38) suggests the premises was newly built in 1702. The only redeeming factor might have been that his dwelling house seems to have survived as he took out subsequent insurance with the Sun Fire Office on his household goods, utensils and stock in February of the following year, valued at £200 (LA 046/72816), unless of course his dwelling house was rebuilt in remarkably quick time, but this seems unlikely.

A separate fire insurance policy (LA 048/74164) covering the Green Dragon Inn in the 'Market

Place' and taken out by William Hartley Junior lists several buildings including the dwelling house, two granaries and two stables. The policy dates from 9 July 1737 so was taken out after the fire and implies that not all buildings in the market square were destroyed. Interestingly, one of Hartley's stables is described as 'thatchd' so even some of the thatched buildings were left untouched. William Hawkins, the tenant at the Green Dragon, is actually one of the 'sufferers' from the 1736 fire. His assessment includes a number of household items and wearing apparel but also forty gallons of strong beer (£2), ten dozen bottles of beer (£1/10/0), seven dozen empty bottles (10/6) and two quarts of brandy and two quarts of rum (both valued at 4/0). His total of £12/2/0 is relatively small and supports the conclusion that the inn suffered minor damage. His customers may have lamented his loss of ten shillings of pickled pork!

It is generally assumed that the fire consumed much of the Market Square but the evidence is contradictory. Hyde and Markham (1948, 83) say that:

Church Street (forming the north side of the square) was then vastly different from what we see today, for the whole of this area was burnt down in the first great fire of 1736, and there are many references in the deeds relating to properties in this area to buildings 'lately destroyed in the fire.' The deeds of 40 Church Street (Sundial House), for example, refer in 1736 to the site as that "whereon a cottage lately stood".

However, several of the policies post-dating the fire point to the survival of buildings in the 'Market Place' e.g. William Hartley Junr's house, which interestingly is described as being part thatched (LA 046/71678) and two tenements owned by Thomas Wood, also described as part thatched, in the occupation of tailor Henry Rock and carpenter William Pointer (LA 046/71544). As a further example of policies suggesting the survival of buildings on the Market Square pin maker Henry Potter's 1742 policy (LA 065/93231, dated 23rd November) includes a dwelling house, brewhouse and kitchen, workshop (part thatched), double shed and barn (timber and thatch) and a large barn (timber and thatch). Hyde and Markham (1948, 91) identify his property with 14–15 Market Square (south side), buildings

which today have an early-19th-century frontage but may preserve earlier work behind. The low valuations given on the double barn (£20) and the large barn (£15) may reflect not only their ephemeral construction but also their condition and perhaps age.

The 1815 view of the Market Square published in Hassell's *A Tour of the Grand Junction Canal* (1819) also adds weight to the possibility that some of the Market Square buildings survived the fire (Fig. 10). To the left is an open-fronted market hall – Hyde and Markham identify a butcher's shop and slaughterhouse (1948, 83), described by Ratcliff as '...a poor building, supported by rough wooden posts, but that was demolished some sixty years ago'. This is probably a post-1736 building; however, behind it is a partly timber-framed building with leaded light windows of probably 17th century date. Hyde and Markham suggest that it was known as Jeff's House and had served as a mat factory. To the rear of this building and bordering on the churchyard is a neatly proportioned two and half storey building which, with attic dormers and a tall chimney stack, seems stylistically to be of the late 17th or early 18th century. These buildings lie in the centre of the square in an area that ought to have been a victim of the 1736 fire if its focus was the square. An early 1900s photograph similar to Hassell's view appears in Ayers and Lambert (2003, 75) but the part timber-framed building seems to have been replaced after 1815.

The loss of livestock must have been particularly traumatic for those affected. Removing and caring for distressed animals will have been particularly difficult in the panic ensuing around a fire. Both the 1703 and 1729 fires destroyed horses and in 1736 Matthew Jenkinson lost a young mare and a foal. John Hill recorded the loss of 'nine pigs..near six weeks old £2/5/0' and Edward Wright 'thirteen Ducks burnt that is one old one twelve young ones.' Wright records his garden as being destroyed. In a similar vein one of the 1736 assessments is headed 'The Loss and Damage of William Reeve Caused in the Garden by the inhabitants and sufferers by lodging ye goods to preserve them from the fire on May the 19th 1736.' Losses arose from 'Breaking the walls in several places (6/0)', from 'a Bed of Carrots Damaged' (5/0), 'a Bed of Onions Damaged' (£2/0/0), and 'Damage in Garden; Beanes' (2/0). Unfortunately,



FIGURE 10 The Market Square in 1815 from Hassell, *A Tour of the Grand Junction Canal*, 1819 (digitised by Google)

the location of Reeve's property is not mentioned; but it must have included a large garden and have been located fairly central to the fire. It would be interesting to know if Reeve offered up his garden voluntarily or whether necessity drove the 'sufferers' to take action. He may have had little choice in the matter.

Olney's fire of 1783 certainly created chaotic scenes. We have William Cowper to thank for telling us:

the confusion it had occasioned was almost infinite. Every man who supposed his dwelling-house in jeopardy, emptied it as fast as he could, and conveyed his moveables to the house of some neighbour, supposed to be more secure. Ours, in the space of two hours, was so filled with all sorts of lumber, that we had not even room for a chair by the fireside...London never exhibited a scene of greater depredation, drunkenness, and riot. Every thing was stolen that could be got at, and every drop of liquor drunk that was not guarded.

CONSEQUENCES: 1742 AND THE IMPACT ON THE TOWN

Detailed information is lacking for the 1742 fire, despite its scale and its impact. According to the *Northampton Mercury* (10 May) it was aided by strong winds which drove it in a north-westerly direction, destroying nearly all the buildings along both sides of the High Street. Burning thatch carried the fire across the River Ouse and set fire to several buildings in neighbouring Old Stratford, including an inn half a mile away from the fire's origin at the Bull. Different sources give different estimates for the number of buildings destroyed, the *Mercury* suggesting up to 200 houses, plus the church of St. Mary Magdalene, whereas the lowest estimate given by Lewis' *Typographical Dictionary* (reprinted in Ayers and Lambert 2003, 32) suggests 113 houses. Probably the total of 143 given by the Bishop of Lincoln (see below) is closest to the truth since his appeal was written several months after the event, by which time the impact would have been better understood. Buckingham lost an almost identical number of buildings in the 1725

fire: 144 wholly or partially destroyed according to the assessors, with 295 people affected and damage amounting to £23,206/15/0 for buildings and £12,727/8/2 for contents.

Whatever the figure, it seems an extraordinary amount. The scale of the disaster can be deduced from the fact that in 1801 there were only 299 houses (Ayers and Lambert 2003, possibly based on the 1801 census). Holden's *Annual London and County Directory* for 1811 gives the number as 224 houses and a population of 653 people. Suggestions that a third of the town was destroyed probably downplay the impact. An estimate made in 1711 suggested the town housed up to 300 families, so – if correct – more than 100 families were affected (Hyde and Markham 1948, 71). Whilst it is difficult to make a comparison, bearing in mind a gap of more than 250 years, a rough count of the current stock amounts to about 148 buildings on the High Street with their associated outbuildings from the Bull to the north-west extremity. A similar count of the buildings clustered around the Market Square would give fifty buildings, compared with the contemporary fire estimates of fifty five buildings.

The level of destruction probably varied from building to building depending on its method of construction, and the likelihood is that many of the buildings may have lost their thatch cover but the walls and even roof timbers may have survived, allowing for fairly rapid construction. This seems to be the case with the 1854 Olney fire (see Fig. 6). Perhaps the situation in Stony Stratford matched that of Olney after the 1783 fire. William Cowper writes:

After all this dreadful conflagration, we find nothing burnt but the out-houses; and the dwellings to which they belonged have suffered only the damage of being unroofed on that side next the fire. No lives were lost, nor any limbs broken.

In the immediate aftermath of the fire large numbers of the town's inhabitants would have been rendered homeless, perhaps as many as 250–300 if the Buckingham fire provides accurate comparison. Some may have migrated temporarily to neighbouring towns and villages but for those remaining, temporary accommodation would have been provided in the surviving inns and perhaps the houses of the gentry. Such was the case after the calamitous 1675 fire in Northampton which

destroyed about three quarters of the town's buildings (Poornan 2006, 25). Barns could be used as temporary shelters and the parish officers might take out a lease on available vacant property. The overseers' account books in the Buckinghamshire Archives are, however, somewhat silent on the matter and do not point to any extraordinary payments to those affected. The book covering the west side (PR 200/1/3 1706–49) includes 'To poor people burnt out, before ye charity came viz to wid: Mason & wid: Sims 1 shill. Sara Daniel & mic: Cook 1s Marst Hopkins in all ye sum of 0/3/6'. The equivalent book for the east side (PR 200/12/9, 1736–52) has several entries (November 15 1742, and January 8 and April 4 1743) recording payments of 1/0 and 1/4 to cover what appears to be the overseer's time collecting relief funds viz. 'spent at Mr Jenkinsons [probably the Swan with the Two Necks] receiving the money for the Deficiency of the Houses damaged by the fire'.

A brief for raising funds must have been issued as the following somewhat convoluted letter was issued by the Bishop of Lincoln and addressed to the clergy of the parish after the 1742 fire:

Good Brother

The inhabitants of Stony Stratford, in the Archdeaconry of Buckingham, who about six years ago sustained a heavy loss by fire to the amount of six thousand pounds, have now again, by a second dreadful fire in May last, had the terrible affliction to see 146 of their houses, together with one of their churches, burnt to the ground; the loss of their houses and goods, as I am informed, amounting to no less than £15,000; great in itself and greater still by coming so close upon the former. Now, as these unhappy people are not only our near neighbours, but brethren of the same house, and of the same church and diocese with ourselves, to other argument which plead for them to the rest of the world, I cannot but add my special commendations of them to your brotherhood, with my most earnest intreaties that when their care shall come to your parish, you will use your best endeavours to have it received with the affection and tenderness that is due to their proximity of relation. I pray God to have you and yours always in His good keeping, and remain, your ever loving brother,
Dated at our Triennial Visitation in Buckingham, July 13th, 1742.

The letter is taken from Ratcliff (1900, 381) who adds that the £15,000 (Ratcliff corrects this to £15,901) valuation excludes losses sustained by the Radcliffe estate trustees and losses resulting from the destruction of the church, respectively £4,000 and £2,000. The true cost therefore seems to have been about £22,000. Ratcliff suggests the brief raised £4,295, with a further £3,000 raised by subscription (perhaps local contributions). Some of this discrepancy may have been covered by insurance policies: Ayers and Lambert suggest these totalled £3,100. The monies raised would appear to have covered about half the total loss. According to the William Cole (Hyde and Markham 1948, 143) many may have overstated their losses and the town may not have suffered so badly as originally thought.

The distress of those affected by the fire cannot have been alleviated by the slow progress of the brief and subsequent raising of funds. A letter of appeal similar to the one already quoted written by the Bishop of Worcester survives in Staffordshire Archives (D1798-HM42-1-13); it is dated 18 October, which is more than five months after the fire.

The greatest single loss arising from the 1742 fire was undoubtedly the medieval church of St Mary Magdalen on the east side of the High Street (see Fig.7), including its stained glass, carved tombs and old brasses. The 15th century tower (Fig. 11) survives as a lonely yet evocative reminder of the destroyed church. The sole image of the church exists in Lipscombe's *History and Antiquities of the County of Buckinghamshire* (Fig. 12), published in 1847, a hundred years after the fire. Uncertainty remains around what the image might be based on. We have antiquarian Browne Willis to thank for the survival of the tower: through a donation of £30 he single-handedly paid for the re-leading of the tower roof and the repointing of the walls. The bells crashed to the ground when the supporting timbers burned and were sold to St Neots and re-cast in 1753 (Ratcliff 1900, 375). Stones from the chancel and the nave were undoubtedly used in rebuilding after the fire. The loss was compounded by the destruction of the parish documents held in the church (Ayers and Lambert 2003, 32). To this



FIGURE 11 St Mary Magdalen: the tower
(photo: the author)



FIGURE 12 St Mary Magdalen: as portrayed in
Lipscombe 1847 (digitised by Google)

day, however, the tower's areas of reddened stone still testify to the impact of the fire (Fig. 13).

With the destruction of the church Stony Stratford was deprived of one of its two places of worship. An indirect consequence of the fire was therefore the rebuilding and enlargement of St Giles Church, beginning in 1757 with the chancel, and the remainder in 1776–7 (Hyde and Markham 1948, 65), leaving only the 15th century tower as the sole architectural element pre-dating the fire.

EVIDENCE FROM THE SUN FIRE OFFICE POLICIES

Vince, writing in the Shire Album *Fire-marks* (1989) tells us about the early origins of fire insurance:

One of the earliest methods of sharing the risk of loss of property was to form a group of people into a contributorship. Each member carried a fixed portion of the total risk. A group of ten could contract to bear a risk of £10 each; and if any member suffered a loss of up to £100 he could collect the portion due to him from each individual ... From these primitive arrangements evolved the method by which an insurer paid a premium related to the value of his goods or property.

From these early societies evolved the mutual or friendly societies offering fire insurance from the early 18th century onwards. The earliest policies were offered in London from the 1680s but from about 1710 onwards the Sun Fire Office was offering fire insurance in the provinces and The



FIGURE 13 St Mary Magdalene: fire-reddened masonry on the S tower arch (photo: the author)

London Archives holds the registers to these policies covering the period from 1710 to 1863. It also holds two series of committee books, those of the Committee of Management covering the period 1725–1802, and those of the Committee of Town Insurance covering the period 1730–1896. The committee books include vital information about the claims submitted in response to the two major fires (See postscript below). Helpful guidance appears on the web sites of the Buckinghamshire Archaeological Society and the London Archives. For the purposes of this article the author has examined the policy volumes bracketed around the two fires, volumes 043–048 (1735–8) for the 1736 fire and volumes 059–065 (1741–3) for the 1742 fire. The author is grateful to Julian Hunt for patiently guiding him through the intricacies of these volumes. Most contain in the region of 1,200–1,500 entries. Deciphering the date of the entries requires patience and some logic, firstly because they use the old Julian calendar with the start of the legal year being 25 March (Lady Day), rather than 1 January, and secondly because batches of up to 200 are out of sequence and are entered in preceding or succeeding volumes, depending on when they were sent in by the regional agents responsible for drawing up the policies.

Further research is needed to examine the contents of the volumes either side of and beyond those assessed by the author to provide a more complete picture of the take up of policies through the 18th century. Buckinghamshire Archives do have a helpful summary (L000.03) of Buckinghamshire policies covering the period 1714–31 which lists sixty four policies. The earliest for Stony Stratford dates from 1717. Eleven cover the period 1714–20, fifty the period 1721–30, and only three cover 1731 so clearly the greatest take up is in the 1720s, with very few in the early 1730s leading up to the 1736 fire.

If we look at the period bracketing the 1736 fire there are policies taken out on 15 April (LA 045/70085) and 8 May (LA 044/70269), the latter taken out fortuitously only eleven days before the fire on 19 May. Immediately after the fire we see a rush of entries, six in total between 9 June and 15 July, and a further two in November with two more on 6 and 18 January 1737. Unfortunately, volume 047 (1737–8) is in poor condition and not available for examination so the next information we have is volume 048 covering 1737–8 which lists two

policies dated 30 March and 9 July. The evidence therefore suggests a falloff in policies from eighteen months to two years after the fire.

A similar picture emerges for the 1742 fire. Volume 60 (29 September 1741 to 23 April 1742) does not contain any policies relating to Stony Stratford. Volume 61 covers the period immediately before the fire (13 October 1741 to April 26 1742) but contains only a single policy for property in the neighbouring Old Stratford. Had the community of Stony Stratford already forgotten some of the lessons from the 1736 fire? Perhaps they had taken out policies with alternative providers, the short-lived Phenix company was offering insurance up to about 1720, likewise the Royal Exchange Assurance (originating with marine insurance), was chartered at about the same time. The Hand-in-Hand Fire and Life Insurance Society based in London was offering fire insurance to the Capital from 1696 onwards. The 1783 Olney fire led to the destruction of forty three properties and out of the total loss of £5,244/19/6, £3,606/19/6 was covered by insurance i.e. about two thirds (*Northamptonshire Mercury*, 12 May 1787).

Volumes 62 and 63 span the period from 26 April to 27 October 1742 and hence the time of the fire. They are silent on the fire itself, but thirteen days later there are lots of policies: one on the 18 May, seven on 1 June (one in nearby Calverton), five on 2 June, two on 8 June (one actually in Old Stratford) and five on 19 June. Further policies are taken up later in the year on 18 August (one), 28 September (two) and, according to volumes 64 and 65, 16 November (three), 23 November (five), 11 January 1743 (one), 6 May (one).

This makes a total of thirty one policies taken up in the year after the fire. One can imagine the agent for the Sun Fire Office opportunisticly descending on the town in the aftermath of the fire. Most of the policies are recorded against the name of Paul Sindry, who appears to have been the company's local agent based in Towcester. To give credit to Sindry where it's due, an entry in one of the Sun Fire Office claims books (1725–1802 series, vol. 003) tells us that he probably went out of his way following the 1742 fire to assess and submit the claims of policyholders:

That Paul Sindry Agent at Towcester be paid Twenty pounds Fifteen shillings and 6d viz. £10/5/6 for his disbursements at Stony Stratford,

& Ten Guinns as a present for his good services at the Late Fire there as recommended by the Minutes of the Country Insurances.

Unfortunately, the policies are not always helpful in describing the location of the insured property (they provide name, occupation and brief description of the property and valuation) but five are situated in the Market Square and they include a number of buildings still thatched only six years after the 1736 fire. Individual buildings are listed and their construction briefly summarised. Some may have been partly or wholly rebuilt after the 1736 fire but others may have survived unscathed. Several names turn up in the 1740s policies that are mentioned in the 1736 assessments.

Amongst them is John Roberts, 'cheesemonger', who, as we have seen, lost 5 tuns of cheese and much more besides in the 1736 fire. His policy, dated 18 May 1742 (LA 063/91251), is the first of those taken out after the fire and covers his dwelling house, lean-to, warehouse, stable, household goods and stock totalling £300. Several inns are included in the policies so they can be located with reasonable certainty within the town. Likewise, several of the policy holders are located in the Market Square. The inns mentioned include the Talbot, the Swan and Two Necks, the George, the 'old' Red Lion (evidently no longer a licenced premises), the Chequers, the Crooked Billett (Market Square) and the Green Dragon (Market Square) and perhaps most surprising, the Black Bull (innkeeper James Hall). In the absence of further references the Black Bull is thought to be the same as The Bull where the fire started; it is mentioned in 1777 in licencing records and the 1777 licensee John Coates appears for the Bull in the years before and after (Dunleavy et al. 2018, 173). The policy (LA 064/93157, 17 November 1742) describes a dwelling house with cellar, drinking rooms, lodging rooms, a warehouse, wash house and a granary valued in total at £500. Such extensive premises, itemised only six months after the fire, hardly accord with the picture of wholesale destruction painted previously by a number of sources.

This observation remains true for several of the other High Street inns which probably lay in the path of the fire. The Swan with Two Necks was almost certainly located on the west side of the High Street, though precisely where is uncertain: Dunleavy et al. (2018, 213) note its closure

in 1790. It was a separate establishment from the Swan mentioned in a 1721 policy (LA 013/243570, November 25). To add to the confusion the largest of Stony Stratford's bevy of 'Swan' pubs was the Three Swans on the opposite side of the High Street (see Figs 7 and 14). The policy holder, Matthew Jenkenson (sic), has been previously mentioned as he submitted the largest assessment after the 1736 fire, with more than half of this accounted for by the buildings damaged. Six years later his 1742 policy (LA 062/91440, 1 June) amounts to a substantial £1,000, covering goods and stock but also an extensive group of buildings including his dwelling house, staircase drinking room, ostry, cellars, brewhouse and a twelve-bay stable building. None of these is described as new but there must have been extensive rebuilding after 1736 if the assessment is correct.

A similar picture of extensive surviving buildings emerges for the Talbot on the west side of the



FIGURE 14 The former Three Swans: S elevation, with the vertical joint on the left revealing 18th century re-facing (photo: the author)

High Street. The policy taken out by the innkeeper Thomas Wood (LA 065, 93230, 23 November) includes a dwelling house, drinking rooms and lodging rooms, stables granaries, wood barn, all arranged around two yards. It also mentions two tenanted pubs in the 'Market Place', the Green Dragon and the White Hart. These two establishments (described as 'ale houses') probably sat side by side on the south side of the square. Hyde and Markham (1948, 191) identify the site of the Green Dragon with two former buildings, Nos. 5 and 6 Market Square, demolished in the 20th century. Dunleavy et al. (2018, 220) suggest that the location of the White Hart in the 19th century coincided with today's No 8 (see Figs 7 and 8). As the policy is 'on the tenancies only', the implication is that Wood was tenant rather than owner.

Though not conclusive, the evidence relating to these substantial properties points to two interesting possibilities; firstly, that the 1736 fire extended beyond the Market Square and some way down the High Street, and secondly, that the 1742 fire may not have been as damaging as previous accounts have led us believe. The survival of the Green Dragon and White Hart alehouses adds weight to the suggestion made earlier that the 1736 fire caused limited damage to the south side of the Market Square, a conclusion which is supported by the survival of pre-1736 fabric in the buildings of Nos. 7–10, including today's Crown.

Two policies (LA 062/91457 and LA 091/458, both dated 2 June) covering the 'old' Red Lion on the High Street may further reinforce this point as they list an extensive group of buildings including dwelling houses, a warehouse, and a granary over a gatehouse. The holders are Thomas Barley (carrier, and Solomon Barley, yeoman, previously mentioned in connection with the 1729 fire. As with the Swan with Two Necks, trying to tie down its location remains problematic: Stony Stratford over the years has replicated many of its inn names. The town plan c.1680 reconstructed by Hyde and Markham (1948, 68–69) shows a Red Lion Close halfway down the east side of the High Street. The mention of a gatehouse, however, is interesting because this suggests an older, perhaps late medieval, configuration of buildings arranged around a courtyard. One wonders therefore whether this might be the 'Red Lion' first mentioned in a document of 1529 (Dunleavy et al. 2018, 205).

RECONSTRUCTION

Fig. 7 attempts to map the distribution of buildings pre-dating the two fires, or at least retaining some earlier fabric. It is far from authoritative and the author would welcome any corrections. In the absence of any comprehensive analysis of the structure and phasing of Stony Stratford's buildings there are two reliable sources: the National Heritage List maintained by Historic England, and the earlier assessment of listed buildings compiled by Paul Woodfield for Milton Keynes Development Corporation in 1996. The English Heritage Historic Town Assessment Report (undated, perhaps 2009) draws on these two sources and elaborates in certain places. Other sources are acknowledged where relevant.

The map makes clear that there is a greater survival of pre-1736 buildings on the west side than on the east side of the High Street. It suggests that the 1742 fire may have had a greater impact on the east side, but equally it may be a reflection of large 19th-century developments in the 1860s which swept away the Horseshoe.

Fig. 7 also shows locations where fire-reddened masonry can be found, possibly suggesting buildings affected by, but surviving, the two fires. The most obvious locations are the southeast and north-east facing arches of St. Mary Magdalene's tower (see Fig. 13) and the northwest facing elevation of No. 106, High Street, seen from St Fegan's Court (Fig. 15). A smaller, less obvious patch, can be seen at the base of the northeast facing elevation of the so-called 'Bull Barn' and on the eaves of the stone-built stables (?) attached to the south side of the Barn. In one or two other areas there are reddened stones incorporated into masonry but the stones have probably been re-used. The walls of the buildings (Nos. 96 and 98) forming the passage between the church tower and the High Street are a good example. No doubt other areas exist and remain to be discovered. Where fire damaged stones have been re-used they provide a good benchmark for dating as such construction is likely to be after 1742.

Hyde and Markham (1948, 143) may be correct in assuming there was rapid reconstruction of the town:

There was, of course, a swift rebuilding, usually on the exact site of the old houses, and indeed



FIGURE 15 No 106 High Street: N elevation showing fire-affected masonry, with St Mary Magdalene tower in the background (photo: the author)

with the retention of the stone walls. Scores of houses up and down the High Street show brick fronts of the period 1743–5, but have stone gables and backs, and dozens of others have relics in the form of traces of the wide ingle-nook fireplaces, great beams or the thick walls of the seventeenth and eighteenth centuries.

Trade could be lost to neighbouring towns, especially the hospitality trade derived from travellers on Watling Street. Fenny Stratford and Towcester, with their coaching inns, would have been keen to take advantage. Trades associated with the inns such as blacksmiths and wheelwrights would also suffer. The town's weekly market would have needed to relocate temporarily if trade was to continue, possibly to the nearby Horsefair Green, perhaps to a meadow or a close on the edge of the town, as would its periodic fairs. Unfortunately, evidence for reconstruction after Stony Stratford's

two major fires is lacking. Some provincial towns applied for a parliamentary Rebuilding Act after a major fire (e.g. Warwick after the 1694 fire), and, as Poornan (2006) points out, these would generate large amounts of paperwork – paperwork that is not evident following Stony Stratford's fires. Poornan notes that in the case of the Buckingham fire rapid rebuilding was incentivised by paying relief as and when certain targets were achieved, for example 4/0 in the pound when the foundations were completed for a building. Buckingham took ten years to recover from its loss of 113 houses; one wonders if Stony Stratford's speed of reconstruction may have been quicker due to its reliance on the coaching and waggoning trade. Hyde and Markham (1948, 143) note that the Bridge and Street Charity rebuilt a property on the east side of the High Street opposite today's York Road (see Fig. 7). Immediate repairs costing £10/13/3 after the 1742 fire were undertaken but the rebuild of

the back section cost £56; rubble was still being brought out of the cellars in 1745, three years after the fire.

Goadby (1776) makes an interesting observation with regard to the rebuilding: *The town is rather large, and the houses in general built of free-stone which is dug from a quarry very near the town.* Published more than thirty years after the 1742 fire, his description seems to suggest that parts of the destroyed town were rebuilt in stone rather than brick. If this is the case the current brick frontages of many of the buildings are likely to result from a later phase of refronting or rebuilding in the late 18th and early 19th centuries. Certainly, the backs and sides of a number of High Street buildings are of stone, as are the outbuildings.

Poornan (2006) observes that following the 1725 Buckingham fire pits were opened locally and kilns built to supply the required bricks. This may have been the case for Stony Stratford, the nearest pits being possibly on the site of Kiln Farm about a mile to the south on Watling Street. Buildings might be repaired but where this was not viable the building materials from larger buildings might be sold and re-used in the reconstruction or new build of smaller buildings. Roof timbers provide a good example; they could be dismantled either to their frames or even down to individual members such as principal rafters, common rafters, purlins and collars. This was no doubt the case in Stony Stratford but can only be confirmed by close examination of individual roof spaces, involving dendrochronology and examination for charring and blackening. A possible example is suggested by Hyde and Markham (1948, 95) at No 92 High Street – the former Three Swans – where the authors identified 'interesting timbering...blackened and charred by the great fire of 1742...'

The Bull, where the 1742 fire started, is thought to have a late 18th- or early 19th-century frontage, brick built of five bays with a carriage opening in the second bay. The rear elevations of several outbuildings in the adjoining yard to the north-west are of stone and may pre-date the two fires, though they do not display convincing evidence of burning; some reddening can be seen on the eaves of a stable block at the far end of the yard (see Fig. 7) and the so-called 'Bull Barn' carries evidence of burning at the base of the north-east-facing wall. A wall on the north side of the yard displays a jumble of masonry and brick which would merit closer

investigation and deciphering (it appears to have originated as the south wall of a building in the adjacent plot to the north of the Bull). The adjacent building to the south of the Bull (Odell's Ironmongers) dates from the mid-19th century so is later than the period of reconstruction. It was abutted by a small 17th-century building known as 'The Cottage' (demolished in the 1970s) which would suggest that the 1742 fire did not progress south of the Bull.

The three buildings on the north side of the Bull are early or mid 19th-century so any evidence of the immediate rebuild has been lost. The Cock Hotel, however, has an elegant brick frontage of nine bays and three storeys with an elegant central doorcase and is assigned to the mid-18th century so is probably a good example of post-fire reconstruction. The same applies to the stone-built Coach House to the rear. Hyde and Markham (1948, 94) tell us that the main building rests on earlier foundations and some of the outbuildings pre-date the 1742 fire. The passage on its south side is bounded by a tall masonry wall which does not show any evidence of burning and retains tethering rings for horses.

Further north, and still on the east side of the High Street, Nos 92 and 94 housed the former Three Swans. Between this building and the Cock, Nos 78–90 are mainly of early to mid 19th-century date, though Woodfield identifies No 88 as a post-fire building and assigns No 82 to the 18th century. Dunleavy et al. (2018, 216) point to the medieval origins of the Three Swans. During the 18th century the property was owned by Dr Radcliffe, whose losses in the 1742 fire amounted £1,241/4/0 (see postscript), so we may assume that the property was partially, if not completely damaged by the fire. The elegant nine-bay brick frontage with a central carriage arch is assigned by Woodfield to the mid-18th century, though the frontage seems to be a refacing of an earlier brick building. Woodfield points to earlier fabric in the building, including a curious half-cellar and it would clearly warrant further investigation. He also mentions a 1687 datestone in the north wall of the assembly room on the back of the building. The building on its north side, No 96, is identified by Woodfield as having a 19th-century front encasing earlier 17th century fabric so again this indicates partial loss arising from the 1742 fire.

The National Heritage List suggests that the Old Manse, set back about 100m from High Street,

was built after 1742. Its north-west-facing elevation is stone built and a number of the stones are fire-reddened but clearly re-used (see Fig. 7).

Buildings on the opposite (west) side of the High Street lack the imposing high-status frontages of the east side inns. Most are of late 18th- or 19th-century date, though as indicated on Fig. 7 there are a number which are thought to retain earlier fabric behind the frontages. Of note are Nos 81–3 which retain timber framing of the 15th or 16th century. The rear wing carries a datestone of 1696 with the initials TW and EH (Woodfield 1996, 124). The old Cross Keys or St. Peter's Keys probably survived the 1742 fire as the frontage incorporates a carriage opening from perhaps the 1470s, whilst the interior retains 16th-century timber framing (Woodfield 1996, 124). Moulded roof timbers in the front range are re-used, perhaps reconfigured after the fire. The name of the inn was only in use in the 18th century but the property is thought to have originated as a refreshment house for priests.

MITIGATION OF FIRE

Some interesting evidence surrounding the mitigation of fire, though not relating specifically to Stony Stratford, can be gleaned from the Sun Fire Office claims books. As we have seen, the books record approved claims, evidently in response to certificates and affidavits submitted by the regional agents. Other outings are recorded and these shed light on the company's approach to fire mitigation. There are frequent payments for buckets, a good example being two dozen buckets supplied to the parish of St James in London in 1729 (1725-1802 series, vol. 001). Wallingham (?) was similarly supplied in 1742 at a cost of £4/4/0 (vol. 003). Two dozen recurs as a frequent number and was perhaps sufficient to supply a human chain for the conveyance of water in the event of a fire. The company was also paying for the provision of fire engines, an example being the engine supplied to Wallingford in 1742 at a cost of £5/5/0 (vol. 003). Quarterly payments of £53/6/6 are made for the services of Fire Men and Porters 'for Attending Fires'. The firemen are likely to have been retained to look after and work the engines, whilst the Porters (to whom company badges were issued) may have been responsible for rescuing life and property should a fire occur. The property of a poli-

cyholder would be identified by the Sun fire mark applied to the building and we can see payments for casting one thousand fire marks at a cost of £14/10/0 in 1742 (vol. 004). Similarly, £12/10/0 was paid for gilding 500 fire marks in the same year. A particularly interesting payment is that of £5/5/0 given to John Goddard in 1742 'in consideration of ye loss of a Chaise House pull'd down to prevent the spreading of a fire at Wareham' (vol. 004).

An important consequence of the two Stony Stratford fires was that they brought into existence the town fire brigade. Hyde and Markham (1948, 144) cite as evidence entries in the Churchwardens' accounts for the 1750s, including payments for 'oiling the engine' and 'beer for the men playing the engine'. At the start of the 18th century the accounts for the Bridge and Street Charity record payments to 'Men paid to watch fier as was a breaking out.' The dates given are 1706 and 1709, signposting at least two further 18th century fires that have not been mentioned by this article (Hyde and Markham 1948, 99). Edinburgh in 1824 was the first city to establish a municipal fire brigade and London was to follow suit in 1832 or 1833 with the London Fire Engine Establishment. The engine referred to by Hyde and Markham may have been a 'Newsham' type, patented in 1725, comprising a cistern on a cart with the pumping levers placed along the sides, rather than the ends, allowing more men to work it to produce a stronger jet of water. The cistern would need to be constantly replenished from buckets or a suction hose and was capable in its largest size (six sizes were available) of delivering 170 gallons per minute (B Wright, 1989). The cost of acquisition was probably shared with several neighbouring parishes; the Churchwardens' accounts record a contribution for repairing the engine in 1776 after a fire and in the same year a contribution from nearby Haversham on account of a fire. Nearby Passenham was sharing the cost of an engine housed in Stony Stratford as a payment of £5/5/0 was made to the Churchwardens in 1799. (Brown, 1987, 61). To reach the scene as quickly as possible the engine would have been loaded onto a larger cart or waggon (see Brown, 61).

In 1830 an act to provide for the lighting and watching of parishes was introduced, and then replaced by the Lighting and Watching Act 1833, which made churchwardens responsible for providing fire pumps and equipment, a suitable place for storage and for employing someone from

the parish, for a small remuneration, to maintain the pump and ensure it was kept in good working order.

Hyde and Markham (1948) note the purchase of a new engine in 1833, the cost of which was shared with the parishes of Passenham, Hanslope, Potter-spury, Yardley Gobion, Calverton, Whaddon, Castlethorpe, Cosgrove, Shenley, Wolverton, Loughton and Bradwell. The fire engine house seems to have been situated originally on what was to become the premises of the Stony Stratford Gas, Light and Coke Company at the north end of the town (Hyde and Markham 1948, 161). Keys to the engine house were available from the Churchwardens or the local agents of the Fire Offices. The Stony Stratford engine was the first to reach the scene of the Castlethorpe fire in 1905. Almost unnoticed in Silver Street stands a small building which for almost a hundred years between 1864 and 1958 served as Stony Stratford's fire station (Fig. 16). The plaque records the contributions of the people of Stony Stratford who raised the money

for the station, and its continuous use until closure in 1958. A photograph of the Stony Stratford fire crew c. 1930 with their engine standing outside the station appears in Ayers and Lambert (2003, 29).

At this time many brigades were run on a volunteer basis at no cost to the rates. They were funded by annual subscription from the parish council, residents of the parish, and neighbouring parishes if the brigade was contracted to supply fire cover there. Following their attendance at a fire, the brigade treasurer would bill the insurance companies for the use of the pump, the firemen, and payment for the pumpers. On 1 April 1939 under the Fire Brigade Act 1938, responsibility for fire brigades was removed from the Parish Councils and passed to the Rural District or Borough Councils. In Buckinghamshire that was the seven Rural District Councils: Amersham, Aylesbury, Buckingham, Eton, Newport Pagnell, Winslow and Wycombe. The 1947 Fire Services Act came into force on 1 April 1948.)

CONCLUSION

Stony Stratford was not unique in suffering from major fires but appears to have been particularly unlucky in suffering from two in close succession in the mid-18th century, plus the three smaller fires at the Horseshoe. There was undoubtedly some overlap in the extent of the two larger fires but they seem to have affected separate areas of the town and must have caused major disruption over an eight- to ten-year period. Major reconstruction must have taken place following both events. Using evidence from the 1736 assessments and the insurance records this article has challenged some of the myths and assumptions perpetuated about the two fires. Evidence suggests the 1736 fire did not sweep away all of the Market Square buildings but probably led to the removal of much of Church Street and some of the High Street buildings, leaving much of the south side and part of the west side intact. The assessments mention only the west side of the town in relation to the damage caused. The 1742 fire seems to have had the greatest impact where it started, on the east side. It may have led not to wholesale destruction but rather partial damage to buildings. The southern end of the High Street beyond the Bull remained unaffected.

All of the fires documented in this article started at inns, in 1703 fire at the Horseshoe, in



FIGURE 16 Silver Street fire engine shed, in use from 1864 to 1958 (photo: the author)

1736 at the Plough, and in 1742 at the Bull. That at the Bull seems to have resulted from carelessness but with the others we cannot be sure what started them. Hyde and Markham note that most inns had a forge, and most also a brewhouse with a furnace. These premises would incorporate all the flammable materials and house the industrial processes required to start and perpetuate a fire. Both the 1736 assessments and the descriptions in the 1740s insurance policies suggest that thatch remained a common roofing material after the two fires. Reconstruction of the High Street properties took place in stone, brick, and tile but the outbuildings retained their thatch and were perhaps even covered in thatch after the 1736 damage.

The 1736 assessments clearly illustrate the depth of financial loss and the consequent disruption to the commercial life of the town. The personal toll is illustrated through the numerous items lost; what they do not make clear is the emotional loss, the loss of a familiar landscape and the strains on social cohesion. As with modern day disasters the community showed resilience and rallied round, providing shelter for those affected and in the long run raising funds for the rebuilding of the town.

The threat of fire remained ever present and could only be avoided with the application of effective building regulations, the segregation of domestic from industrial activity, and the development of effective mitigation measures. Even when applied such measures were not always successful in preventing fires, though they might limit the consequences. The town seems to have been unaffected by fire in the 19th century but a 1938 fire badly damaged one of the masters' houses forming part of the St Fegan's orphanage and a fire in 1985 led to the destruction of the 18th century mill on the Ouse. As recently as 2016 a major fire on the west side of the High Street led to the destruction of three of the town's 18th century buildings.

There are clearly areas where further research is required. The 1736 assessments are an valuable source of information about the commercial aspirations of the town and provide insights into the everyday lives of the community. This article has drawn heavily on the evidence they contain but much more could be done to explore status and household possessions, the organisation of trades and the stocks they held. Evidence surrounding the town's inns and the ales, beers, wines and spirits held in their cellars is illustrated in the submis-

sions. We should also not forget the fire insurance policies as these provide helpful descriptions of the types of building and the materials used in their construction prevalent in the first half of the 18th century.

A key question which remains to be answered is, how extensive the rebuild was following the two fires? Was the opportunity taken to plan and rebuild or did the development of the town's 18th century buildings occur piecemeal over the following sixty years? Unlike many historic towns Stony Stratford is not blessed with historic mapping, making it difficult to chart the change and development of its buildings over time. The town has perhaps suffered from the myth that all buildings post-date the two large fires, whereas the picture is more complicated with buildings dating back to the 15th and 16th centuries remaining on both sides of the High Street. Clearly what is needed is a comprehensive analysis of the historic fabric of the buildings and associated boundary walls, combined with targeted dendrochronological dating. Below ground evidence from future excavations will play a part in revealing foundations of some of the town's lost late-medieval and early post-medieval buildings. Perhaps a 'black layer' of ash/charcoal associated with the sacking of Londinium and other Roman towns after the Boudican revolt remains to be discovered under the streets, car parks and yards of Stony Stratford.

POSTSCRIPT

The Committee of Management and Committee of Town Insurance (Sun Fire Office) books contain important evidence of the claims submitted by policyholders affected by the 1736 and 1742 fires. They were examined by the author just prior to Records going to press and the evidence is therefore submitted in summary form.

Claims relating to the 1736 fire are contained in volume 001 (1730–39) of the Committee of Town Insurance books. The first claims appear on 23 June, more than a month after the fire (May 19) and are as follows (sums claimed in the 1736 assessments are given in brackets):

John Green £195/15/2 (£26/11/02)
 Joseph Cox £132/0/0
 Wm Peters (or Cater?) £261/0/0
 Edmund Butterfield £100/0/0

Martha Hartley £108/0/0 (£2/3/0)
 Michael Penn £200/0/0 (£309/14/3)
 Thomas Needle £91/0/0
 Thomas Wood £70/0/0
 Matthew Jenkinson £117/8/11 (£520/12/9½)

Further claims appear on 7 and 21 July:

Thomas France £242/10/0 (£124/8/0)
 Richard Cadnam £30
 William Stanton £15 (£20/2/8)
 William Hartley £110/15/0

The Committee of Management books replicate the claims but, in each case, the individual sums are consistently 2½%–3% lower and are entered a day later than Town Insurance books. Perhaps a management fee or excess was being applied? Evidently there is a contradiction to resolve between the policy registers and the claims because the former only identify two policies existing prior to the fire, whereas there are thirteen claimants. The total from claimants amounts to £1,673/5/13. Some of the claims are quite substantial, probably because they cover buildings rather than contents. Some of the names can be reconciled with the 'sufferers' in the 1736 assessments. Matthew Jenkinson's claim is interesting because in the assessments he values his lost buildings at £354/17/10½ and his chattels at £165/14/11, implying that in the insurance claim he downgraded the value of his chattels to £117/8/11.

Claims relating to the 1742 fire appear in volume 002 (1739–47) of the Town Insurance books. They are also replicated in the Committee of Management books and with the same 2½%–3% reduction in the actual payment made. The first claims, listed as 'small' claims, appear on 2 June, slightly less than a month after the fire (6 May). The final claim appears as late as 9 February 1743 but is for a trivial amount of less than £3 (Mr Watts and Mr Potter). The number of claimants is twenty six, the total sum claimed £4,080/7/3. Where a claimant can be identified with a 1736 'sufferer' this is indicated; there actually appears to be very little overlap which adds weight to the theory that two different areas of the town were affected by the two different fires. John David's claim in Old Stratford confirms that the damage arising from the 1742 spread across the Ouse to the neighbouring

settlement. Solomon and Thomas Barley suffered from the 1729 fire at the Horseshoe so there is confirmation that the 1742 fire caused damage once again, indeed Thomas Barley's claim is the largest at £454/16/0. James Hall was the innkeeper at the Bull – the origin of the fire – but his claim is relatively low at £137/8/0.

Thomas Truelove (shopkeeper) £3
 Edward Butterfield £4/4/0
 William Clark (innholder – probably Old Stratford) £10 (1736 sufferer)
 Elizabeth Iredale Taylor £4/13/0
 William Chapman (apothecary) £9
 Humphrey Wright (victualler) £10
 Francis Clarke (maltster) £10
 Trustees of the late Dr Radcliffe £1,241/4/0
 Thomas Booker (hat maker) £260/19/6
 John David (Old Stratford) £100
 John Fuller (deceased) on 2 houses £40
 James Hall £137/8/0
 Thomas Ingram £140
 Robert Bradford £409/10/0
 Solomon Barley £100
 Thomas Barley £454/16/0
 John Judge £342/12/0
 John Williams (baker) £137/12/6
 John Woodhead (victualler) £277/0/0
 Anthony Forfielt £154/8/6
 Thomas Wood £43/0/0
 Hipwell Lamburn £75
 Thomas Maynard £50
 Mr Watts £2/19/9
 Mr Potter £0/10/0
 Mrs Fuller (outbuildings) £63

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ENDNOTES

1. *Buckingham Advertiser*, 28 May 1898.
2. <https://www.mkheritage.org.uk/cv/docs/Fire1905/fire1905.html>