

## Chapter 4. Peak and Peril: 1919–1929: Sources Notes and Bibliography

### Figures

4.10 “Insull’s throne” (Hogan, p. 136)

### Footnotes

- 1 three nervous breakdowns (Wasik, p. 132); “man-killing ordeal,” six confidants’ deaths (McDonald, p. 214)
- 2 “a publicity wizard ... propaganda efforts” (Wasik, p. 108)
- 3 U.S. fuel mix (Insull 1921, p. 274); white coal (Insull 1922a, p. 304); drought and fossil fuel backup (Insull 1927c, p. 14)
- 4 “He was ... my friend” (Insull 1926d)
- 5 “The sole end ... consumption” (Mises, p. 813)
- 9 Commonwealth Edison comparison with other utilities (Insull 1922e, p. 12)
- 10 “It is estimated ... depleted” (Insull 1927b, p. 6)
- 11 Utility Securities Company (McDonald, pp. 203–204)
- 12 “the Superpower idea” “the transfer ... companies” (Insull 1921e, p. 275)
- 13 “By means ... a higher efficiency” (Middle West Utilities, *1926 Report*, p. 7)
- 15 “driving force” “long on ... toughmindedness” “could ... no wrong” (McDonald, p. 224)
- 16 state listings (Middle West Utilities, *1924 Report*, p. 23; Middle West Utilities, *1926 Report*, p. 29)
- 17 welfare capitalism ([www.encyclopedia.chicagohistory.org/pages/1332.html](http://www.encyclopedia.chicagohistory.org/pages/1332.html))
- 20 “inside ... building” “the fellows ... class” (Insull 1923e, p. 18); “the opportunities ... view” (Insull 1923f, p. 20)
- 21 “Throughout ... was gone” (McDonald, p. 197)
- 23 15 pages (McDonald, pp. 252–67)
- 24 Giant Power scheme (DeGraff, pp. 17–22)
- 27 “Corporation Securities ... rights” (Insull 1934, p. 191)
- 28 “The newspapers ... photographed” (Weare, p. 22)

### Source Notes

- 34 business positions (Biographical; Weare, p. 22)
- three offices (Memo from W. E. K. 1919)
- “My sermon ... more” (Insull 1921d, p. 11)
- “Insull increasingly ... Company” (McDonald, p. 193)
- six-figure salary (*Chicago Daily News*, September 4, 1916)
- “civic helper” “burden bearer” “It is not ... Chicago” (Sunny)
- South Side Boys’ Club (McDonald, p. 219)
- Condell Memorial Hospital (Wasik, p. 128)
- “One can pick up ... future needs” (McDonald, p. 108)
- “I am not ... step by step” (Insull 1924b, p. 10)
- 1923 status with companies (McDonald, p. 188)

### Commonwealth Edison: At the Core

- “suffered ... astigmatism” (Woolley, p. 119)
- two stenographers and three draftsmen (Woolley, p. 118)
- “that looked ... one another” (Woolley, p. 118)
- “Gain ... the plant” (Insull 1923b, p. 13)
- turbocharger history (Hammond)

coal conservation (Hammond, p. 4)  
 Calumet and Crawford units (Insull 1923a, p. 374)  
 industrial zoning (CEC, *Report*, 1929p. 6)  
 Crawford world leader (CEC, *Report*, 1928, p. 5)  
 1,000 MW Crawford potential (CEC, *Report*, 1925, p. 7)  
 “the beginning ... production” (CEC, *Report*, 1929, p. 6)  
 idled Calumet (Hogan, p. 122)  
 “Personally ... Sargent” “We were born ... Chicago” (Insull 1923a, p. 384)  
 “It was a realization ... steam turbine” (Insull 1923a, p. 383)  
 GE appliances (Wasik, p. 122)  
 “the gospel of consumption” (Platt, p. 82)  
 “the electric city” (Platt, book title)  
 vice president of sales (CEC, *Report*, 1925, p. 11)  
 “crazy” “free demonstration” “sold on time payments” (Platt, between pp. 110–11)  
 “Give Something for Christmas” “How Long ... Live?” “The home ... motherhood” “The mothers ... the end” (Platt, p. 237)  
 appliance types (Hogan, p. 130; Platt, p. 155; Wasik, p. 123)  
 1925 sales (Wasik, p. 126)  
 1926 penetration in Chicago (Platt, p. 241)  
 700 appliance applications (CEC, *Report*, 1931, p. 11)  
 “Do it electrically” (Platt, p. 239)  
 “remaking leisure” (Platt, p. 244)  
 “an icon ... living” (Wasik, p. 134)  
 “Electricity ... tolerable” (Insull 1927a, p. 1)  
 “radical” (Insull 1927a, p. 1)  
 “I think we people ... our people” (Insull 1927a, p. 10)  
 “What electricity ... men” (J. E. Davison, quoted in Wasik, p. 151)  
 appliance problems (Tobey, pp. 23–24)  
 “No amount ... 2,000 pounds or more” (Platt, p. 243)  
 “thousand and one articles” (Insull 1928b, p. 1143)  
 “amusement ... desert” (Insull 1927a, pp. 1–2)  
 “the constant ... older types” (Middle West Utilities, *Report*, 1926, p. 23)  
 higher productivity from electricity (Insull 1927a, p. 5)  
 “There is no institution ... Company” (Insull 1926a, p. 2)  
 “Chicago is ... administration” (Crissey 1922, p. 18)  
 “The neighborhood ... existence” (Insull1925a, p. 8)  
 customer doubling; per-capita usage doubling (Insull 1921a, p. 235)  
 Chicago as fifth state (Insull 1926c, p. 3)  
 per capita increase, 1885 to 1925 (Insull 1926c, p. 4)  
 “The greater demand ... industry” (Middle West Utilities, *Report*, 1926, p. 23)  
 noncoincident demand (Insull 1922a, p. 308)  
 capacity factor increase (Insull 1921e, p. 285; CEC, *Reports*, various years)  
 “the largest ... world” “exceeded ... Niagara Falls” (Insull 1926c, p. 3)  
 geographical center of U.S. electricity (*Electrical World*)  
 “Chicago is the hub ... southward” (Insull 1921a, p. 235)  
**Resuscitating Peoples Gas**  
 “Sam ... go under?” (quoted in McDonald, p. 208)  
 “For a good many years ... business” (Woolley, p. 120)

“Peoples Gas ... company” (McDonald, p. 188)  
 four-man team, Great Man arrival (McDonald, p. 209)  
*Insullization* program (McDonald, p. 209)  
 new strategies (McDonald, pp. 209–10)  
 “probably ... the state” (McDonald, p. 207)  
 “Mr. Insull ... friends” (quoted in McDonald, p. 210)  
 1919 results (McDonald, p. 210)  
 dump-gas contracts (McDonald, p. 211)  
 Mellon-financed plant, six-year payout (McDonald, pp. 211–13)  
 “made it possible ... reorganize” (Insull 1928a, p. 2)  
 1922 results (Insull 1923d, p. 5)  
 “courtesy campaign” (Insull 1923d, p. 23)  
 Peoples Gas Club (Insull 1923d, p. 19; Insull1928a, p. 3)  
 1926 dividend (McDonald, p. 213)  
 “towards ... position” (“President Insull’s...,” p. 4)  
 “long hours” “great genius ... essentials” (quoted in “President Insull’s...,” p. 4)  
 “Our institution ... country” (Insull 1928a, p. 1)  
 “our name ... newspapers” (Insull 1928a, p. 7)  
 stock appreciation (McDonald, p. 213)  
 “The electric men ... engineering” “first class scrap pile” (Insull 1921c, p. 257)  
 “unfair” “economic absurdity” “fair” “square ... stockholder” (Insull 1921c, p. 253)  
 lower rates, less politics (Insull 1921c, pp. 254, 256)  
 “obsolete ideas” (Insull 1921c, p. 257)  
 “Our first duty ... communities” (Insull 1921c, p. 262)  
 “You can ... with gas” (Insull 1922c, p. 321)  
 ultimate, universal fuel (Insull 1927b, p. 5)

**Public Service Company of Northern Illinois**  
 Britton Budd (Insull 1923b, pp. 19–20)  
 superpower (Public Service Company of Northern Illinois, *1928 Yearbook*, p. 9; Public Service Company of Northern Illinois, “Presentation...,” p. 2)  
 1914 versus 1923 statistics (Insull 1923c, pp. 7–8, 13)  
 territory covered (Insull 1924d, pp. 7–8)  
 idled plants, four coal plants, efficiency gain (Public Service Company of Northern Illinois, “Presentation...,” p. 2)  
 “I look forward ... happily engaged” (Insull 1923f, p. 23)  
 employee benefit programs (Insull 1923c, pp. 9–12)  
 Joliet placement, “a major ... finance” (McDonald, p. 203)  
 employee stock purchase/sales (Insull 1923c, pp. 13–14; Insull 1924d, p. 14)  
 “By 1930 ... companies” (McDonald, p. 204)

**Networked Power**  
 10,000 farms (Insull 1921a, p. 236)  
 “group management” (Insull 1921e, p. 270)  
 9,000-mile Illinois connection (Insull 1923a, p. 377)  
 state percentages and average (Insull 1921e, pp. 270–71)  
 U.S. electrification (Insull 1921e, p. 271)  
 superpower, superutility, (Insull 1920a, p. 211n)  
 Illinois/Indiana grid (Insull 1920a, pp. 211–12; 1921, pp. 234–35)  
 “gridironed” (Insull 1921b, p. 246)

Steinmetz (Insull 1920a, p. 213)  
“the center ... Ring” (CEC, *Report*, 1925, p. 7)  
three-company Interchange agreement (CEC, *Report*, 1925, p. 8)  
“electric belt” (Insull 1921a, p. 230)  
outage substitution (Insull 1921a, pp. 235–36)  
least-cost generation (Insull 1921c, p. 261)  
nearly 50 percent drop (Insull 1921e, pp. 289–90)  
“No doubt ... is today” (Insull 1922a, p. 314)  
15 states (Insull 1921a, p. 231)  
Atlantic Coast Superpower, savings (Insull 1920a, pp. 211–12)  
generation savings over transmission expense (Insull 1926e, p. 7)  
community reach, clusters (Insull 1921a, p. 229)  
“Nature takes ... lines” (quoted in Howe, p. 28)  
“We are ... distribution” (Insull 1921a, p. 230)  
Enron, “logistics” company (Enron Corp., p. 5)

### **Middle West Utilities**

1919, 1924 earnings (Middle West Utilities, *Report*, 1923, p. 20; Middle West Utilities, *Report*, 1927, pp. 33–35)  
“stability ... companies” (Middle West Utilities, *Report*, 1924, p. 6)  
“virtually ... border” (Middle West Utilities, *Report*, 1924, p. 23)  
“superpower plans” “knitting ... side” \$27 million (Middle West Utilities, *Report*, 1924, p. 7)  
investment, communities, customers (Middle West Utilities *Report*, 1924, pp. 7, 23)  
Public Relations Department (Middle West Utilities, *Report*, 1924, p. 15)  
“largely ... regulation” “an intelligent ... opinion” (Middle West Utilities, *Report*, 1926, p. 34)  
Women’s Public Information Committee (Middle West Utilities, *Report*, 1924, p. 16)  
“frequently ... users” isolated plant closures (Middle West Utilities, *Report*, 1926, p. 24)  
350 isolated plants (1926 Middle West Utilities, *Report*, 1926, p. 24)  
coal efficiency gains (Middle West Utilities, *Report*, 1927, p. 24)  
1925 growth (Middle West Utilities, *Report*, 1925, pp. 9, 20, 27)  
“the average ... community” (Middle West Utilities, *Report*, 1925, p. 21)  
1927 growth (Middle West Utilities, *Report*, 1927, p. 8; Middle West Utilities, *Report*, 1930, pp. 20–21)  
“Instead of ... user” (Middle West Utilities, *Report*, 1927, p. 19)  
“the advantage ... reduced” “groundwork ... country” (Middle West Utilities, 1927, *Report*, p. 21)  
1928 growth (Middle West Utilities, *Report*, 1928, p. 8)  
rate decline (Middle West Utilities, *Report*, 1928, pp. 23–24)  
dividend increase (Middle West Utilities, *Report*, 1928, p. 9)  
\$150 million earnings (Middle West Utilities, *Report*, 1928, p. 6)  
263,000 owners (Middle West Utilities, *Report*, 1930, p. 34)  
“may fairly ... development” (Middle West Utilities, *Report*, 1928, p. 18)  
600 to 40,000 miles, “one ... the earth” (Middle West Utilities, *Report*, 1930, p. 19)  
1929 growth (Middle West Utilities, *Report*, 1929, pp. 12, 34; Middle West Utilities, *Report*, 1930, pp. 20–21, 34–35)  
“such accomplishments ... effects” (Middle West Utilities, *Report*, 1925, p. 24)

### **From Edison Spirit to Welfare Capitalism**

*Edison Spirit* (Seymour, p. 508)  
“welfare capitalism” (McDonald, p. 112)  
“resulted ... experience” (Seymour, p. 508)

“set out ... organization man” (McDonald, p. 194)  
 “making two blades ... before” (Insull 1925b, p. 26)  
 three meetings (Insull 1926b, p. 6)  
 “Horatio Alger ... success” (Stone)  
 “pathetic” “the young ... education” (Insull 1922d, p. 324)  
 “The men I know... seem to have” (quoted in Pittman, p. 3)  
 “My experience ... nuisance” (Insull 1925d, p. 12)  
 perseverance over genius or luck (Bradley 2009, pp. 47–50)  
 smartest guys in the room (Bradley 2009, pp. 13, 49, 316)  
 “It is ... community” (Insull 1923f, p. 15)  
 “Exaggerated ego” (Insull 1923f, p. 16)  
 fired workers (McDonald, p. 196)  
 “I had ... boy” (Insull 1924c, p. 24)  
 Insull traits (Weare, p. 22)  
 “After the war ... employees” “strictly business” (McDonald, p. 192)  
 “his employees ... son” (McDonald, p. 193)  
 “We have got ... at the start” (Insull 1926a, p. 6)  
 “My greatest ... life” (Insull 1925d, p. 14)  
 “develop[ing] ... country” (Jeremiah Hickey, quoted in Insull 1920b, p. 2)  
 Commonwealth Mutual Benefit Society (Crissey 1922, pp. 48–49)  
 coverage amounts (CEC, *Report for the Fiscal Year, 1921*; McDonald, p. 194)  
 “pretty independent” “a long way ... poorhouse” (“President Insull’s...,” p. 4)  
 “I do not know ... money” (“President Insull’s...,” p. 5)  
 “to create ... company” (CEC, *Report for the Fiscal Year, 1919*)  
 Edison Club activities (Crissey 1922, p. 49; Seymour, p. 424)  
 “a little ... vacation” (Insull 1923d, p. 399)  
 “We want ... possibly can” (Insull 1923d, p. 400)  
 “healthy recreation ... cost” (CEC, *Report for the Fiscal Year, 1924*)  
 “build up ... resources” “a help ... institutions” (Insull 1923d, p. 400)  
 “group consciousness” (McDonald, p. 194)  
 “I am ... people” (Insull 1926b, p. 14)  
 “[I] try ... things of life” (Insull 1926b, p. 16)  
 “dramatic entertainments” “made for itself ... Chicago” (Crissey, p. 49)  
 “democratize[d] ... Chicago” (McDonald, p. 197)  
 “harmonious ... company” (CEC, *Report for the Fiscal Year, 1920*)  
 “to insure ... public” (Crissey, p. 51)  
 Insull final say (McDonald, p. 196)  
 “a change ... employees” (Crissey, pp. 51–52)  
 “Americanization program” (McDonald, p. 196)  
 “I am ... appearance” (Insull 1923d, p. 402)  
 “Your mental attitude ... acquaintances” (Insull 1923d, p. 400)  
 “If every employee ... management” (“Samuel Insull Offers...”)  
 women at CEC (McDonald, p. 191)  
 blacks at CEC (McDonald, p. 192)  
 Dean of Women (Crissey, p. 49)  
 Women’s Public Information Bureau (CEC, *Report, 1924*, p. 10)  
 Electra, lounge area (Crissey, p. 49)  
 one restroom (McDonald, p. 192)

27 courses (CEC, *Report*, 1924, p. 10)  
library materials (Crissey, p. 49)  
essay contests, Americanization classes (CEC, *Report*, 1924, p. 10) “The greatest ... employee” (Insull 1925c, p. 7)  
The first thing ... himself” (Insull 1925c, p. 7)  
On-site medical department (Crissey, p. 50)  
“No organization ... efficient” (Budd, quoted in Insull November 19, 1924, p. 31)  
Insull Medal (Seymour, p. 424)  
“meritorious cases” (“Accident Prevention”; Seymour, p. 425)  
Franklin Medal (“Awarding...”)  
catch up (McDonald, p. 196)  
“Insull’s employee relations ... dangerous” (McDonald, p. 197)  
“Insull ... history” (McDonald, p. 196)  
“No top-ranking ... work” (McDonald, p. 195)  
“worked ... in the world” (McDonald, p. 194)

### **Managing Regulation**

“one of ... accomplishments” (Hogan, p. 82)  
city ordinances (Hogan, p. 72)  
“regulation by competition” (Insull 1913, p. 399)  
“The demagogue ... restrictions” (Insull 1921a, p. 225)  
“become more ... day” (Insull 1921a, p. 234)  
“people who ... world” (Insull 1928b, p. 1143)  
“What I am ... collateral” (quoted in “Public Ownership ...”, p. 1026)  
“No monopoly ... itself” “I know ... class of service” (Insull 1922a, p. 314)  
“economic law” (Insull 1921a, p. 237)  
“new element” (Insull 1915c, p. 31)  
“Laws are ... closer” (Insull 1915b, p. 17)  
“check enterprise management” “we ... new industry?” (Insull 1915c, p. 31)  
“Control ... Illinois” (Insull 1919b, p. 183)  
“calm ... regulation” (Insull 1919b, p. 179)  
“oaks-from-acorn” (McDonald, p. 252)  
“overboard” (McDonald, p. 262)  
Smith decisions per Insull, animosity toward McKinley (McDonald, pp. 262–63)  
“throng ... hay” (McDonald, pp. 265–66)  
“power trust” “God only knows ... financed” (quoted in McDonald, p. 267)  
Super Power plan (Hughes, pp. 296–97)  
Federal Super Power Corporation (DeGraff, pp. 6–10)  
Hoover resurrection (DeGraff, p. 25)  
“voluntarism,” “associationalism” (DeGraff, p. 23)  
“real public benefits” “to investigate ... of law” (quoted in Bradley 1996, p. 83)  
“excessive ... fees” “excessive construction and management fees,” “intercompany profits ... securities,” “write-up’s ... inflation,” “manipulation ... prices,” “pyramiding in holding-company groups” “The cumulative ... regulation” (quoted in Bradley 1996, p. 83)

### **Leveraging Success**

British opportunity (McDonald, p. 276)  
“I think ... immortal” (McDonald, p. 277)  
“Insull ... himself” “not as brakes ... regulators” (McDonald, p. 95)  
William “Billy” Beale (McDonald, pp. 90–93, 214)

“one man ... stick” (McDonald, p. 90)  
other insiders (McDonald, p. 214)  
“banker’s banker” (McDonald, p. 93)  
billion-dollar holdings (Gleisser, p. 37)  
“man of ... talent” (McDonald, p. 279)  
Eaton purchases; Insull not alarmed (McDonald, p. 279)  
trans-Atlantic crossing; Insull fear (McDonald, p. 280)  
“to perpetuate ... utilities” (quoted in McDonald, p. 281)  
Insull-family investment (Busch, p. 142)  
initial par and book values (McDonald, p. 281)  
“I want to see ... basis” “the foolish ... speculation” (quoted in “Insull Halts Speculation”)  
IUI peak (Busch, p. 142)  
legal quirk (McDonald, pp. 129, 283n17)  
CSCC formation (Busch, p. 146; McDonald, p. 282)  
“As the fall ... prestige” (McDonald, p. 283)  
Middle West refinancing (Busch, pp. 143–44; McDonald, p. 283)  
CSCC oversubscribed, “fine” “good” “safe” “sound” “interest paying” (Busch, p. 150)

#### **At the Peak**

“became ... business world” (McDonald, p. 237)  
“He has changed ... country” (Crissey, p. 34)  
“depository of power” (Weare, book title)  
“vivid career” (Stone)  
holding-company value (Groner, p. 283)  
\$20 million building (Busch, p. 128)  
“making Chicago ... world” (McDonald, p. 244)  
“Insull’s throne” (Hogan, p. 136)  
stock market crash (Hogan, p. 137)

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