

**E.N. MANOS** LTD  
SURVEYORS - LOSS ADJUSTERS

On the 30th anniversary  
of our co-operation with **Munich RE** 



## The Great Fire of Thessaloniki (1917)

By Prof. Dr. Ch. K. Papastathis & Dr. E. A. Hekimoglou

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Thessaloniki 2010

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This volume is dedicated:

To those who espoused Karl Thieme's visions and who,  
under the influence of his intellectual heritage,  
led Munich Re to the first position in the world;  
to those who, beginning in 1880 and until today,  
firmly preserved his values without yielding to adversities;  
to those who will continue the legacy to the future.

## Introductory Note: 30 Years of a harmonious relationship

“IT ALL STARTED because of a tomato!”

This phrase means a great deal to our company. All of us who work with E. N. Manos Ltd realize its meaning. True indeed, it all started because of a tomato. The explosion of a boiler in a tomato paste factory in August 1981 hallmarked a turning point to my family’s business progression. It hallmarked our co-operation with Munich Re.

Since then time has passed fast and many developments have taken place. Our co-operation with Munich Re – a co-operation, for which we feel honored, proud and grateful-approaches its 30th anniversary. The help and support we received from this giant enterprise has been the driving power behind the expansion of our business. They helped us initially to establish an office in Athens and, after that, to expand our business abroad, in a number of countries.

Beginning with a tomato, Munich Re’s support allowed a local business to expand to other countries, to create a network staffed by 75 experts, to expand our knowledge and abilities. In other words, it allowed us to improve and become more efficient in our sector and master new challenges.

From our part, we tried, with liability and commitment, to rise to Munich Re’s expectations. Our family’s tradition in the field served as the moral reserve to which we turned to during this effort.

Our harmonious co-operation with Munich Re is reflected in a series of letters the company addressed to us over the years on the occasion of important events. We keep these letters as a valuable token of our co-operation and we include them in this publication believing that they emphasize the high level of professionalism and the nature of our outstanding co-operation.

I hope that our harmonious relation and co-operation with Munich Re will continue in the decades to come, justifying those who initiated it. I trust it will continue for

many more years and always in line with *Carl Thieme’s values*: Worldwide trust – Riding out the storms together with our partners – Turning risk into value.



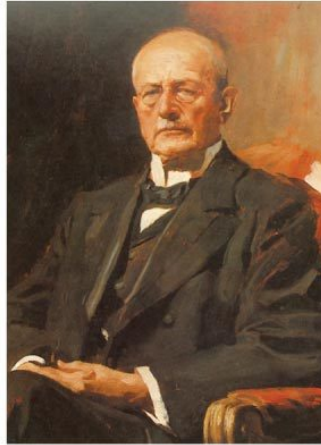
THIS ALBUM is published on the occasion of the forthcoming 30th anniversary of our co-operation with Munich Re. It deals with the subject of Thessaloniki’s Great Fire in 1917 and the fire insurance market during that era.

Among the twenty fire insurance agents of Thessaloniki was my grandfather, Nikolaos Manos the elder. Back then he represented an American company that prior to 1917 had a low turnover volume in the local fire insurance market.

Thessaloniki’s conflagration was the biggest ever to break out in Greece. With regard to the insured damages it was the largest worldwide for that year and one of the biggest for that decade. Of course, it cannot be compared to the damages San Francisco encountered from the 1906 earthquake and the consequent conflagration, which were nine times bigger.

San Francisco destruction was a point of reference for Thessaloniki’s insurers. Right after the destruction Karl Thieme himself gave instructions so that the American insurance offices’ accounts were promptly credited. Because Munich Re took immediate actions to pay its insurance liabilities in San Francisco, the insurance offices managed to pay full compensations to the policy-holders.

The payment ability and the swift payments exhibited by Munich Re and the consequent reliability of the insurance companies, encouraged more Thessalonians to purchase insurance policies and even more to adjust the policy they already had into the real value of their possessions in order to avoid underinsurance. In the great fire that occurred in



*Karl Thieme (1844-1924),  
founder of the Munich Re*

Thessaloniki in 1890, the losses were estimated at £800,000, of which only 25 per cent were insured. In the fire of 1917, the losses were estimated at £8,000,000, but the percentage of the insured damages had gone up to 50 per cent. In 17 years the local fire insurance market has increased by 2,000 per cent!

Because of the WWI, the German insurance and reinsurance companies were cut off from the Greek insurance market and they were replaced by British offices.

As a consequence of this, the British insurers retained disproportionately high sums of risks. In the great fire damages of 1917 -Thessaloniki, Norway, Vladivostok, New Jersey and Atlanta, USA-, the British insurers were extremely exposed.

Consequently, since September 1917 the premiums increased dramatically as well as the claims. As a result many insurance offices closed. In Thessaloniki's fire insurance market, competition was limited to a small number of offices that survived the crisis. One of them was Nikolaos Manos the elder.



THE EVENT of Thessaloniki's conflagration – since which 92 years have passed- serves as an example both to be imitated as well as to be avoided. The inappropriate way the fire was handled leading to its spreading is an example to

be avoided. The immediate evaluation and the partial compensation of the damages as well as the laying out of a new town plan are examples to be imitated.

For still many years after the fire the agents of the fire insurance companies repeatedly mentioned the damages – the loss of thousands of households and of businesses-, in their effort to persuade potential customers to purchase a fire insurance policy. Moreover, they stressed the fact that most insurance companies compensated promptly the policy-holders, an immediate response which eased some of the problems caused by the destruction of the central business district of the city. Munich Re paid 3 million marks net to Greek companies for losses sustained by the Great Fire of 1917 within a very small period.



THE ALBUM'S SPLENDID PHOTOGRAPHS speak for themselves, yet their detailed annotation in addition to the historical texts bring forth their value. I think that the present publication is a serious contribution to, if not the beginning of, the history of insurance in Thessaloniki.

I would like to thank Prof. Dr. Charalambos Papastathis and Dr. Evangelos Hekimoglou who kindly allowed their work to be published in this album dedicated to our cooperation with Munich Re.

Nikolaos Manos

Dipl.-Ing. Nikolaos Manos  
Director  
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Surveyors - Loss Adjusters  
Mitropolitou Iosif 5  
54622 THESSALONIKI  
GRIECHENLAND

April 2010

Dear Mr. Manos,

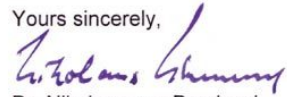
The year 2010 marks the 30th anniversary of the cooperation between E.N. Manos Ltd. and Munich Re. It gives us a great pleasure to extend to your company and to all your staff our best wishes on this memorable occasion.

Your company, and you personally, can indeed be very proud of your more than five decades of service to the insurance market in Greece and of the remarkable business success you have achieved both in Greece and in a number of other countries. The impressive progress displayed by your company throughout its history certainly deserves recognition. We sincerely wish you and your staff a continuation of your excellent track record in the years to come.

We at Munich Re are very happy to have been associated with E.N. Manos Ltd. for so many years and we greatly appreciate the amicable and fruitful cooperation established between our organisations as well as the many personal ties based on mutual respect and trust. We look forward to continuing this relationship for many more years on both a business and a personal level.

With repeated good wishes and kind regards we remain,

Yours sincerely,



Dr. Nikolaus von Bomhard  
Chairman of the Board of Management



Georg Daschner  
Member of the Board of Management



Wolfgang von Wasielewski  
Head of Divisional Unit



Johann-Adrian von Lucius  
Executive Client Manager

Münchener Rückversicherungs-Gesellschaft

Aktiengesellschaft in München



Herrn  
Dipl.-Ing. Nikolaos Manos  
E. N. Manos Ltd. Surveyors  
Mitropolitou Iosif 5

54622 Thessaloniki

GRIECHENLAND

8. Aug. 2001

Lieber Herr Manos,

Alles begann mit einer Tomate!

Am 15. August 1981 wurden Sie zum ersten Mal für uns tätig bei der Regulierung eines Schadens in einer Tomatenfabrik.

Mittlerweile sind 20 Jahre vergangen und wir können auf eine sehr erfolgreiche und positive Zusammenarbeit mit Ihnen zurückblicken. Das gegenseitige Vertrauen und Verständnis waren stets die Grundlage für unsere gute Zusammenarbeit, die wir auch weiterhin fortsetzen und vertiefen möchten.

Als kleine Erinnerung an Ihre Freunde in München und um unsere guten Wünsche für die Zukunft zu unterstreichen, haben wir für Sie das beiliegende Präsent ausgewählt. Wir hoffen, dass Sie abseits vom hektischen Alltag ein wenig Zeit und Muße zum Genuss der auf der CD enthaltenen Stücke finden mögen.

Für die Zukunft, lieber Herr Manos, wünschen wir Ihnen weiterhin allen erdenklichen Erfolg, viel Lebensfreude und insbesondere beste Gesundheit.

Mit herzlichen Grüßen

Münchener Rückversicherungs-Gesellschaft

*L. Ullrich* *Stollwenter*  
*Peters* *W. G. Wesslich*  
*L. Ullrich* *B. J. J. J.*  
*Stollwenter* *Manfred P. P. P.*

Münchener Rückversicherungs-Gesellschaft

Aktiengesellschaft in München



Dipl.-Ing. Nikolaos Manos  
Direktor  
E. N. Manos Ltd. Surveyors  
Mitropolitou Iosif 5

54622 Thessaloniki

GRIECHENLAND

12.11.2002

Sehr geehrter Herr Manos,

ein weiterer großer Schritt nach vorne ist getan!

Mit großer Freude haben wir durch Ihren Circular Letter erfahren, dass nun ihr Büro in Istanbul eröffnet ist.

Zu diesem Anlass übermitteln wir Ihnen unsere herzlichsten Glückwünsche. Wir wünschen Ihnen eine glückliche Hand und nicht zuletzt ein geeignetes Umfeld, um Ihre weiteren Pläne erfolgreich fortsetzen zu können.

Wir möchten die Gelegenheit nutzen, unserem Wunsch Ausdruck zu verleihen, dass sich auch in Zukunft unsere Zusammenarbeit so wirkungsvoll wie möglich gestaltet und weiter vertiefen möge.

Mit unseren Wünschen für Sie und Ihrem Team in Istanbul verbinden wir heute bereits unseren Wunsch, Sie bald möglichst in Ihrem neuen Büro besuchen zu dürfen.

Mit herzlichen Grüßen

Münchener Rückversicherungs-Gesellschaft

*Wolfgang Obermaier*  
*Adrian denning*  
*Heinrich (Hendrik) ...*  
*R. Jäger*  
*Ulrich ...*





Dipl.-Ing. Nikolaos Manos  
Direktor  
E. N. Manos Ltd. Surveyors  
Mitropolitou Iosif 5

546 22 Thessaloniki

GRIECHENLAND

21st May 2003

Dear Mr. Manos,

We would like to extend our heartiest congratulations on the official opening of your new premises in Istanbul.

The opening of a new office is always a milestone in the history and development of a company. It gives one the opportunity of looking back on what has been achieved in the past on the one hand and on the other looking forward to a future which, in spite of all the difficulties and problems one may be confronted with, hopefully will prove to be successful.

Both our companies can meanwhile look back on many years of excellent and fruitful cooperation and mutual understanding. We would like to take the opportunity to express our wish that in future too, our working relationship will be as effective as possible and continue to intensify even further, now also in Turkey.

In commemoration of this important event we are very pleased to present you with a lead crystal vase especially hand-made for us by a well-known Bavarian glass manufacturer, which we hope will always remind you of this milestone and the close connection between our two companies.

With our very best wishes, we remain

Yours sincerely,

Münchener Rückversicherungs-Gesellschaft

Münchener Rückversicherungs-Gesellschaft

Aktiengesellschaft in München



Dipl.-Ing. Nikolaos Manos  
Direktor  
E. N. Manos Ltd. Surveyors  
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546 22 Thessaloniki

GRIECHENLAND

August 2004

Sehr geehrter, lieber Herr Manos,

Am 8. Januar 2005 feiern Sie Ihr 50jähriges Firmenjubiläum. Zu diesem Festtage möchten wir Ihnen ganz besonders herzlich gratulieren.

Unser Blick geht anlässlich dieses besonderen Ereignisses zurück auf eine über 25 Jahre erfüllte und sehr erfolgreiche Zusammenarbeit. Mit Ihrer Gesellschaft haben Sie die schnelle Entwicklung in unserem gemeinsamen Tätigkeitsbereich an vorderster Stelle mitgestalten können. Die bewährte und freundschaftliche Verbindung zwischen Ihrem und unserem Hause, sowie das gegenseitige Vertrauen sind in diesen Jahren stetig gewachsen.

Für uns bietet dieser Tag eine willkommene Gelegenheit, vor allem auch den Menschen Nikolaos Manos anzusprechen, mit dem uns mehr als nur das Fachliche verbindet. Viele Jahre hindurch haben wir Sie bei unseren zahlreichen Begegnungen als tatkräftigen, sehr engagierten und von großer Sachkenntnis geprägten Gesprächspartner kennen und wertschätzen gelernt, mit dem zusammenzukommen uns immer eine besondere Freude war und ist.

Wir, und damit sprechen wir auch im Namen aller Kollegen der Münchener Rück, die mit Ihnen seit Jahren freundschaftlich in Verbindung stehen, schätzen Ihren persönlich starken Einsatz bei der Lösung anstehender Herausforderungen und die harmonische und festverbundene Freundschaft zu Ihrer geschätzten Gesellschaft.

Mit Freude denken wir in diesen Tagen an die Jahrzehnte stets loyalen Zusammenwirkens mit Ihnen. Für dieses von gegenseitigem Vertrauen und Verständnis getragene Verhältnis möchten wir Ihnen besonders danken und dieses mit den besten Wünschen für die Zukunft verbinden und mit einem Geschenk untermauern, das wir zum Jahreswechsel überreichen werden. Wir freuen uns auf einen weiterhin erfolgreichen Ausbau unserer Zusammenarbeit und die Erhaltung unserer guten Beziehungen auch in der Zukunft.

In bester freundschaftlicher Verbundenheit

## Foreword for the English edition

THE FOLLOWING PAPER was originally published in a Greek historical review.<sup>1</sup> Besides the translated text, to which corrections and additions of minor importance have been made, the present English edition moreover includes two informative appendices about the causes of the fire and an unpublished chapter on the activity of the insurance companies in Thessaloniki before and after the conflagration of 1917.

Furthermore, the volume includes 27 photographs, dated to 1917-1918. All photographs come from an album handmade by the French Army Aeronautical Section (now in the possession of Professor Ch. K. Papastathis). Some of the photographs were taken from an airplane that flew over Thessaloniki, a few hours after the fire of August 1917; therefore, they are important documents for the extent of the damages caused by the fire. All these air photographs are annotated in full detail.

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<sup>1</sup> *Thessalonikeon Polis* 11 (September 2003) 11-77.

## Introduction

### 1. *Historical outline*

The great fire which destroyed Thessaloniki in August 1917 remains fresh in the public memory of Thessalonians.<sup>1</sup> The fire was a keystone in the history of Thessaloniki; it caused demographic changes and, above all, extensive re-planning of the city. The fire took place in a historical milieu of crucial importance to Greece. The nation had fallen in a painful division because of conflicting policies adopted by King Constantine and Prime Minister Eleftherios Venizelos respectively, on the participation of Greece in WWI. Constantine was pro-neutral, his political stance favouring the interests of the Central Powers. On the contrary, Venizelos advocated Greece's participation in the war on behalf of the Entente, a stance inspired by the national hopes of the Greeks and the conventional liabilities of this country against Serbia, which was already involved in the war. Therefore, the Greek Government permitted the landing of British and French troops in Thessaloniki to help the Serbs. The first British and French units had already landed in the autumn of 1915. Due to Austro-Hungarian military pressures, the Serbian army evacuated its territory and took shelter in Corfu to redeploy. Afterwards, they settled in camps around Thessaloniki, along with the other Allies.

In May 1916 German and Bulgarian troops took possession of Fort Roupel on the Greek-Bulgarian frontiers and a little later they invaded Eastern Macedonia, although neither Germany nor Bulgaria had declared war on Greece. On August 30th, 1916 (August 17th by the Julian calendar) civilians and army officers attempted a *coup d'état* in Thessaloniki, known as the *National Defense Movement*. As soon as they took power, they invited Eleftherios Venizelos to become their leader. Venizelos accepted and formed a revolutionary government, the so called *Provisional Government of Thessaloniki*, which participated in the war on the side of the Entente.

Subsequently, two Greek states (one in Athens and the other in Thessaloniki) were in action from September 1916 to June 1917; on June 11th, King Constantine was obliged to abdicate; Venizelos returned in Athens and the Greek territory was re-united.

When the fire broke up, Thessaloniki had already been turned into a vast circumvallated barrack. Permanent populace and refugees, either from the Bulgarian-occupied Eastern Macedonia and Pelagonia (modern Bitola area) or from North-western Anatolia, bunched up in the city. The already existing cosmopolitan character of Thessaloniki –with Jewish, Muslim, Greek, Westerners and the inter-Balkan demographic elements– was enhanced with the troops from six states (Greece, Serbia, Britain, France, Italy, Russia) and many races, if we figure out of the presence of the colonial units. In 1916 the whole population (the locals and the refugees) was moderately estimated to 271,000 persons, without taking into account the military personnel, whereas 157,889 persons were registered in 1913.

### 2. *The reasons*

The fire broke out on Saturday, August 18th, 1917 (August 5th, by the Julian calendar), at about 15.30 hours. A house-wife, who resided at Olympiados Street, number 3, was frying aubergines, when sparks flew on heaps of forage, stored in the basement, and produced fire, which immediately surrounded the neighbourhood. After a while the fire sprawled in the centre of the intra muros city as well as the coastal areas.<sup>2</sup> The main reason for the rapid spread of the fire was the local northerly wind («Vardaris»), which blew strong these days. Another reason was the sea aura produced by the high temperature in a long distance along the coast.<sup>3</sup> Other factors contributing were the stranglehold urban environment, with the narrow streets and the lack of open spaces, the wooden houses, the obsolete fire-fighting service and the lack of water, the consumption of which

<sup>1</sup> Indicative bibliography (see on page 91): Gardner, 253-256; Kastrinos, 7; Kitsikis, 28-30; Zographakis, 8-9; Papastathis, 1978, 141-170; Loucatos, 311-349; Hekimoglou 1990, 39-42; Hekimoglou 1996, 359-363; Hekimoglou 1991b, 14-19; Hekimoglou, 1992; Hekimoglou 1995, 469-489; Karadimos- Yerolympos, 1985.

<sup>2</sup> It was rumored that the fire was caused by French military staff.

The general-in-command M. Sarraïl was blamed for arson of the city; see Ioannides, 433. These rumors perhaps originated from pre-German inhabitants, but presumably they had a basis in the blasting of some buildings in order to create fire breaks; see Charalambous, 252. See also Appendixes I-II.

<sup>3</sup> Kyriazopoulos, 330.

had gone up because of the increase in the population and the troops camped around the city. On the other hand, the water reserves were reduced due to the drought of that summer.

### 3. *The spread*

At first, the fire followed two directions towards the Government Building and the market place, one via Saint Demetrius Street and the other via Leon Sophos Street respectively. The Government House was in immediate danger; meanwhile, the neighbouring buildings of the Muslim community and the Police Arrest Station had been turned to ashes. The Government Building was finally saved due to its strong construction and the intense efforts of the Government employees, who hurried to protect their offices. However, on the other hand, the northerly wind got stronger and the fire moved rapidly southwards, to the centre of the city. By 23.00 hours of the same day the flames reached the area named *Un Kapan* (Flour Market), which lied between the modern Liberty Square and Aristotle Square. Early in the morning of August 19th, the wind's direction changed and the fire turned back. Combined with another fire moving southwards, along Leon Sophos Street, the two of them ruined the central business district. At about 12.00 hours the fire skirted round the parvis of Saint Sophia, without touching the church, and moved eastwards, to the Hippodrome district, up to the National Defense Street, which was the eastern border of the fire's spread. The western border of the fire was situated a hundred metres to the east of Vardaris Square, very close to the German School. The spread of the fire ceased in the evening of August 19th (August 6th by the Julian calendar).

### 4. *Coping with the fire*

In fact, the fire was not treated with due care from the

beginning. The main responsibility should be laid on the officers of the Entente, who denied cutting off the heavy water supply to their barracks and hospitals. In the afternoon of the first day of the fire, a French squadron reached the Government Building, while the western wing of the building was in acute danger, with the purpose to blast with dynamite some surrounding houses in order to make up a fire belt. But they blasted only two or three houses before they left. If they kept on, it would be possible to restrict the fire to the north-western side of the city. At least, this was the common belief, as an official report testified.<sup>4</sup> The inaction of the French squadron permitted the fire to move free, to keep on its destructive work and to spread eastwards and southwards, directed by the northerly wind.

The Representative of the Greek Government, Pericles Al. Argyropoulos, and the directors of the civil services tried in vain to mobilize the forces of the Entente. General Sarraill himself visited the area of the Government Building on Saturday afternoon, but he stayed only for a little and he did not visit again on Sunday. Two pumps, sent by the British Headquarters in the eastern area on the morning of the August 19th, managed to stop the fire at the coastal avenue, near the White Tower, saving thus several buildings of the southern National Defense Street, where the premises of the civil services were located. The Customs Office, on the coastal Kountouriotos Street, was also threatened by the fire, but was saved due to the efforts of several French soldiers.

### 5. *The Entente's attitude*

In the official report of Protonotarios a tragic event is mentioned: Instead of fighting the fire and helping the women and the children, the Entente troops, except the British, plundered and looted the area. Especially the French soldiers, even officers, committed larcenies in common

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<sup>4</sup> The report (dated August 7th by the Julian calendar) had been compiled by Stel. Protonotarios, member of the Press Office of Thessaloniki, and was addressed to the Ministry of Foreign Affairs. The document was published by Lucatos.

view, «acts that largely reduced the prestige of French in everybody's conscience. This behaviour of the lower ranks and the obvious heartlessness of the higher ranks aroused people's indignation, which was prevented to blow up in upheaval only by the marvellous charitable acts of the Englishmen. Indeed, hundreds of English automobiles were made available since the midnight to carry the fire-stricken and their furniture, a service that the English soldiers and officers offered with characteristic self-denial; to the contrary, the drivers of some French automobiles, which became available in the morning, demanded *pourboires* from the fire victims».<sup>5</sup>

According to the same report, in the days after the fire French soldiers sold watches for 1 or 2 drachmae and sewing-machines for 10 drachmae. They also hampered a jewellery merchant from the central Venizelos Street and the manager of the big Tiring store to protect the most valuable items of their merchandise, with the purpose to be left in the dispose of their looting. It was rumoured, according to the same document, that «the French soldiers raped women and virgins (...) all these and countless similar depressing acts caused unbelievable anger and disappointment in everybody's heart –even among the Englishmen- over the French. General Sarraill ordered the execution of two French soldiers this morning, because they were caught in *flagrante delicto* in the very act of selling jewels».

Protonotarios' report also stressed that action had to be taken immediately «to neutralize the distressing impressions which the attitude of the French had created». This attitude had caused «the people's demoralization», similar to the one caused by the fire itself, «regarding the trust and the feelings owed to their allies and friends»<sup>6</sup>.

#### 6. The extent of the damages

The destruction extended in biblical scale, but confined

only in material damages. As the fire spread gradually, no death victims were reported with the exception of some French soldiers, already drunk, who having entered a wine shop were blocked by the flames and burnt alive.<sup>7</sup>

The fire was over at about 23.30 hours of the second day, 19th August (August 6th, by the Julian calendar). Almost the whole historical nucleus of the city, 120 ha or 32 per cent of the total urban space, had been turned to ashes. In a rough topographic sketch, the devastated area was delimited by the streets Saint Demetrius – Leon Sophos – Nikes (the sea front avenue) – National Defense – Alexander Svolos – Saint Sophia axed through Egnatia-Saint Demetrius (modern place-names). The popular name this destroyed area immediately took was «the burnt»; alternatively, «the burnt zone» in the official administrative terminology. Only a few buildings survived in this broad area; moreover a number of buildings out of the burnt zone were also destroyed; 9,500 houses had been turned to ashes; 79,000 persons were homeless out of a total population of 271,000; this number counted for 45 per cent of the population registered in the 1913 survey (in total 157,889 persons). The destruction was not limited to the houses. The Post Office, the Telegraph Office, the Municipal Hall, the offices of the Water and the Gaslight Companies, the Imperial Ottoman Bank, the National Bank, the storehouses of the Athens Bank, were all burnt down; so were the churches of Saint Demetrius (the entire ensemble, the original wing of which dated to the Early Christian period), Saint Theodora, Saint Nicholas; Saatli, Burmali, Hamza Bey and nine other mosques; the Chief-Rabbi's establishment with its rich, centuries-old, archive; sixteen of the thirty-three synagogues of the city (Sicilia Hadas, Pulya, Italia, Mayor, Ismael, Chiana, Magrana, Arditti, Talmud Tora, Portugal, Sicilia Yasan, Pulia, Ezra, Shalom, Aragon and Etz-a-Haim); many schools of the various religious communities, organizations and foreign

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<sup>5</sup> Lucatos, 334.

<sup>6</sup> Ibidem, 334-335.

<sup>7</sup> Ibidem, 334.

missions; the Greek old people's home, which housed the massive archive and the library of the philologist Petros Papagheorgiou –ironically to be kept safe; the large stores like Tiring, Bon Marché, Mayer, Orosdi and Hryssikopoulos; the cosmopolitan hotels Imperial, Rome and England, on Liberty Square, and Splendid Palace on the seafront; the international bookshops M. Molho and M. Triantaphyllou; the Flokas and Almosnino cake-shops, the Pentzikis beer house, and the New Hellas coffee-house, all famous, located in Liberty Square; almost half of the main commercial arcades, Cité Saul and Aghios Menas; the Eden, Olympia, and Pathé cinemas; factories, shops, storehouses, clubs; the printing-offices of most of the numerous newspapers which were published in the city, in many languages, like *Nea Alitheia*, *Neologhos*, *Nea Hellas*, *Tribune Paris-Balkans*, *Avenir*, *Avanti*, *Esperanza*, *Voce d' Italia*, *Pravda*, *Srpski Glasnik*, *Velika Srbija*; the warehouses with the newspaper's print paper. Newspapers ceased publication, some for a while, some for ever. Furthermore, the electricity supply was cut off for at least ten days, because the cables and fittings in general had been incinerated. Of a total of 7,695 shops, 4,069 were turned to ashes. In fact the richest traders, with premises in the centre of the city, were ruined; the ones who escaped the fire were little shops in the poor quarters. Almost 70 per cent of the private-sector workers were left unemployed. The Jewish community was hit the hardest. The fire affected more than 50,000 Jews and the community's premises suffered the worst damages. About 12,500 Orthodox Christians and 10,000 Muslims were also affected by the fire. The material damage was estimated to 8,000,000 gold pounds, not including the beyond price incinerated monuments. Almost three-quarters of the properties were insured by English houses, which paid 4,000,000 gold pounds for compensation. In a few hours the whole economic network of Thessaloniki ceased to exist. Eleftherios Venizelos, who was not known

for extravagant statements, told the parliament that it had been «a frightful disaster».<sup>8</sup>

### 7. Relief for the fire victims

The first steps to meet temporarily the needs of the population were taken immediately after the fire, although the general situation limited the state's potential for lavishing help. Despite the difficulties, the care for fire victims was immediate and unreserved. Eight hundred families were accommodated in 100 temporary homes, which had just been built to house refugees from the Bulgarian occupied areas of Macedonia; in various spots of the city distribution centres supplied 30,000 people with free bread. Food was also distributed by the Greek, American, British and French sections of the Red Cross. At the same time, the British and the French military authorities created camps for the fire victims. The British army organised camps with some 1,300 tents in which 7,000 people found shelter; the French army established one camp for 300 families and the League of French Ladies another one for 100 families. Free rail transport was given to everyone who wished to leave for other Greek cities. Almost 5,000 persons availed themselves of this facility and left for Athens, Larissa and Volos. However, the Italian military authorities discouraged the Jews from taking advantage of the facility, even though they were the hardest hit by the fire. Subsequently, a «Directorate for the Fire Victims» was established by the Representative of the Government, Pericles A. Argyropoulos, and started immediately organizing the state relief for the victims and coordinating all agencies (state, private and foreign) activities for the relief and the rehabilitation of the victims, under the intendance of the «Central Relief Committee», established by a royal decree on September 6th, 1917.

The command of each of the British camps was assigned to an army doctor; relevant official reports praise the work

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<sup>8</sup> Papastathis 1978, 121-124, 132-134.

of Captains Watson, Oliver and Litt. Each camp had its own operating-theatre, staffed by British nurses and volunteering ladies of the Greek Red Cross. The seriously ill were transferred to the Municipal Hospital, which had been supplied with a hundred extra beds, or to the new hospital which Red Cross had recently established. The French *Camp Denain*, in 25th Martiou Street, was named after Major Denain, who was in charge of the medical supplies. Nuns of the Order of Saint Vincent de Paul carried the nursing duties. The camp set by the League of French Ladies was put under the command of Lieutenant Laurent Vibert and housed 100 families for some ten months.

The Directorate for the Fire Victims produced a work of multifarious character. It took the responsibility of distributing the essential food, blankets and clothing; it provided money assistance to needy fire victims, tools to workmen and sewing machines to workshops set up in the camps; it also provided free fuel for the winter 1917-1918; it disinfected the fire victims' lodgings. Besides, money was raised by collections in Greece and abroad, which helped considerably the fire victims.<sup>9</sup>

#### 8. City planning

The smoke was still raising over the ruined city when –most unusually for the Greek administrative machinery- action was undertaken to schedule the reconstruction on a modern city plan and turn Thessaloniki into an urban model. Here the contribution of Alexandros Papanastassiou, then Minister for Transport, must be stressed. His first statute, Law 823/1917 launched the hopeful efforts to create a modern city endowed with planning prospects.<sup>10</sup> Papanastassiou established a committee to design a new city plan, with the following members: the English architect Thomas Mawson, the Belgian civil engineer Joseph Pleyber, the French architect Ernest Hébrard, Professor Anghelos Genis of the National Technical University of Athens; the Greek architects Aristotle Zachos and Constantine Kitsikis and the Mayor of Thessaloniki, Constantine

Anghelakis. The committee was supported by French architects and civil engineers who served in Orient Army (*L'Armée d'Orient*). Demetrius Lampadariou, Professor of Geodesy, National Technical University of Athens, and the engineers S. Nomikos, A. Lefteriotis and A. Makris were assigned to prepare the topographic and the property maps; Anargyros Demetrakopoulos undertook the legislative preparations. Less than a year after the disaster, on June 29th 1918, the plan was delivered to the General Administration of Macedonia.<sup>11</sup>

#### 9. The consequences

Since it is well known that none of the original urban plans was ever fully implemented, perhaps it is of no use to stress that the ambitious planning of Thessaloniki was never fully realized. The financial interests of various influential landowners and the successive governments' compromising attitude resulted in modifying the plan, mainly with regard to the number of the floors and the construction of the scheduled public buildings – the later because of the lack of public funds during the war in Asia Minor and its aftermath. However, in comparison with the situation before the fire, the central area of the city acquired a modern design and layout, despite the fact that the original plan was crippled.

The most notable consequence of the fire for Thessaloniki was the bleeding of its population –first in qualitative and later in quantitative terms- as prominent families moved away to create their homes elsewhere. Many of them relocated to Athens. Many Jews left their –for five centuries- «Mother in Israel» and settled in western countries, especially in France; others left for Palestine in response to the Zionist call. The fire was the time-point which marked the gradual annihilation of Thessaloniki's cosmopolitan character, as Jewish, Westerners, Turks and other Balkan inhabitants began to move to their ethnic homelands.

Ch. P.

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<sup>9</sup> Papastathis 1978, 124-125, 135-149; Hekimoglou 1990.

<sup>10</sup> Papastathis 1987.

<sup>11</sup> Alexandra Yerolympou, *passim*.



## Fires and fire insurance market in Thessaloniki

THESSALONIKI was conquered by Murat II in 1430 and remained under the Ottoman rule for nearly five centuries, until the Balkan Wars of 1912-13. The Treaty of Bucharest (August 1913), which was concluded by the winners of the Balkan Wars, i.e. Bulgaria, Romania, Serbia, Montenegro, and Greece, increased the area of Greece from 25,014 to 41,933 square miles and the corresponding population from 2,660,000 to 4,363,000 inhabitants. Thessaloniki was among the annexed areas. The annexation was confirmed by the *Treaty of Athens*, signed by Turkey and Greece on November 14th, 1913.

According to a population census which was carried in Thessaloniki in April 1913, the local population stood at 157,889, of whom 25 per cent were characterized as "Greeks", 39 per cent as "Israelites", 29 per cent as "Ottomans", 4 per cent as "Bulgarians", and 3 per cent as "Foreigners, Others". With regard to the main religious groups, i.e. Orthodox Christians, Jews and Muslims, the above mentioned percentage was not essentially different from the percentage of the Ottoman census of 1831 (Christians 21 per cent, Jews 43 per cent, Muslims 36 per cent), despite the significant demographic changes that took place in the meantime, the more recent of which occurred after the First Balkan War, when a number of Muslim residents left for Turkey, an outflow anticipated by the inflow of Christian refugees from regions annexed to Bulgaria.<sup>1</sup>

These political and demographic changes did not influence the frequency of fires, which had been very common

in Thessaloniki, as a number of conflagrations destroyed repeatedly the business centre of the city. During the 19th century there were 16 major fires, the most destructive being those in 1839, 1846, 1854, 1856 and 1890. Fires remained an element of everyday life until the 1930s.

A destructive fire broke out in September 1839;<sup>2</sup> it was believed to have been the work of agents of Mehmed Ali of Egypt, who fought against the Sultan Mahmud II.<sup>3</sup>

In November 17th 1846, 860 houses had been destroyed by fire, "by which calamity 1,500 families were reduced to indigence".<sup>4</sup>

A brief note in a world almanac states that in 1854 "a fire at Salonica, destroyed 600 buildings, April 8".<sup>5</sup>

The same almanac testifies a "gunpowder explosion at Salonica, Turkey, July 17 1856".<sup>6</sup> "The other day there was a fire in Salonica; the damage was much increased because an English subject chose to trade in gunpowder though forbidden by the Turkish laws. Some barrels were in his house, exploded, and knocked down whole streets", the traveler *Nassau W. Senior* stated in 1856.<sup>7</sup> Additional, and perhaps different, information is provided by another newspaper, *The Times*: "According to more recent accounts, the number of killed and wounded by the fire at Salonica amounts to fully 700. Among the later are the Russian, Dutch, and Sardinian consuls. A Greek merchant, named Schillizzi, who was the cause of the disaster, has been arrested".<sup>8</sup> The writer *Henry Melville* visited Thessaloniki in December 1856 and made a brief note in

1 A total of 293,081 Greek Orthodox immigrants left Western Thrace, Eastern Macedonia, Serbian Macedonia, Caucasus and Asia Minor for Greece; a total of 41,834 left Greek Macedonia for Turkey; B. Gounaris, "Doing Business in Macedonia: Greek Problems in British Perspective (1912-1921)", *European Review of History*, 5/2 (1998) 172.

2 Risal, *La ville convoitée Salonique*, Paris 1914, 211.

3 *The Times*, 17.10.1839.

4 *The Times*, 15.12.1846.

5 *Tabular Views of Universal History. A Series of Chronological*

*Tables Presenting, in Parallel Columns, a Record of the More Noteworthy Events in the History of the World from the Earliest Times down to 1890*. Compiled by G. P. Putnam and Continued to date by Lynds E. Jones. New York London, 1890, 159.

6 *Tabular Views of Universal History*, 163

7 N. W. Senior, *A Journal Kept in Turkey and Greece in the autumn of 1857 and the beginning of 1858*. London, 1859, 131-132.

8 *The Times*, 6.8.1856. Perhaps Schillizzi, a Chian merchant, was a French subject, like his uncle Prassakakis; see Hekimoglou 2004a, 244.

his journal: "Three months ago a great fire, *overrunning several acres*.<sup>9</sup> Not yet rebuilt".<sup>10</sup>

In August 1883 a fire burnt 26 workshops at a site named "Kari Pazar" (the Sunday market). The fire did not spread due to the lack of wind and the efforts of the volunteering firemen.<sup>11</sup> In the late 1880s twenty two fire pumps existed in Thessaloniki, six of which belonged to the municipality and the rest to insurance companies. Each fire pump was carried by fifty men, who were salaried by the municipality. In addition, four charity societies helped the fire victims to move their belongings from their burnt homes and to find a temporary shelter.<sup>12</sup>

Full details are known for the conflagration which took place in 1890. The fire broke out at 1 o'clock in the morning of August 4th. "A strong northerly wind fanned the flames, which spread in all directions, and completely baffled all efforts of the various insurance and municipal fire brigades. The quarter attacked was mainly inhabited by Jewish families, and the firemen felt compelled to abandon the pumps in order to secure the safety of their own families and of their own effects as far as possible. The fire extended from Conak-street<sup>13</sup> and Grand Rue<sup>14</sup> to the quay and to the ancient city walls, which are gradually disappearing. Happily, the Grande Rue was saved, as, if the fire had once obtained a firm hold of the inferior constructions which abound there, the disaster would probably have attained incredible dimensions. (...) The losses are estimated at £800,000, of which only 25 per cent were insured, chiefly with English offices. Among these later the following companies are stated to be the chief sufferers, viz: Commercial Union, £25,000; Queen, £22,000; Northern, £20,000; Lancashire, £17,000; Phoenix,

£16,000; Royal, £7,500; (...) Among the foreign companies are: Assicurazioni of Trieste, £16,000; Transatlantic of Hamburg, £10,000; Hamburg-Munich companies, £10,000; (...).<sup>15</sup> Schultz and Barnsley, two archaeologists, students at the British Archaeological School at Athens, visited Thessaloniki to examine the monuments' condition and reported about the extent of the damage: "The fire has burnt out a part of the dirtiest and thickest populated part of the town, but in proportion of area it is, perhaps, about one-tenth or less of the enclosure within the walls. It lies close to the water and on the level. Seen from the sea the town seems as if nothing had happened, blocks along the quay, which had escaped, hiding the mass of ruins behind".<sup>16</sup> This was the impression of the archaeologists, although the burnt area included not only very important monuments but also the central business district. The cost of an ordinary house was £200; therefore the insured value of £200,000 represented the value of 1,000 houses.

As already mentioned, the British insurance offices, Commercial Union, Queen, Northern, Lancashire and Phoenix, as well as the insurers of Munich and Hamburg, had already achieved positions in the market of Thessaloniki. In Britain, the fire premium income the British insurance companies obtained from the home market (£6-7 million annually) was only about one-third of the total.<sup>17</sup> The rest they obtained from abroad. The sector "was dominated by a group of up to a dozen large companies. This gave them all an interest in market stability (...). The real force behind this came from the special positions individual companies had achieved in particular markets, based on a large market share and high profitability, which they were usually determined to defend".<sup>18</sup> Therefore, it is not

<sup>9</sup> An acre is equal to 4,046 square metres.

<sup>10</sup> Ekaterini Georgoudaki, "Herman Melville in Thessaloniki: Following the steps of European Travellers", in S. E. Marovitz, A. C. Christodoulou (edit.), *Melville "Among the nations": Proceedings of an international conference*, Volos, Greece, July 2-6, 1997, 92.

<sup>11</sup> *Pharos tis Makedonias* [local newspaper], 24.8.1883.

<sup>12</sup> Hekimoglou & Danaciödlu, 27. [For abbreviations, see at the end of the book].

<sup>13</sup> Conak street = The street where the Governor's premises were, i.e. Saint Demetrius Street.

<sup>14</sup> Grand Rue = Egnatia Street.

<sup>15</sup> *The Times*, 12.9.1890.

<sup>16</sup> *The Times*, 4.11.1890.

<sup>17</sup> Oliver Westall, *The Historian and the Business of Insurance*, Manchester University Press, 1984, 152.

<sup>18</sup> *Ibidem*, 131.

astonishing that the struggle for new markets extended to the East. "The area bounded by Athens to the west and Smyrna (Izmir) or Alexandria to the east was an important one for the large insurers of the late nineteenth century", Clive Trebilcock noted. "It contained a number of outstanding traditional entrepôts of which Alexandria and Constantinople were perhaps the greatest, but it was experiencing also a surge of mercantile and constructional activity, much of it related to the revolutionary transport developments of the period".<sup>19</sup>

However, for some British insurers, like the Phoenix of London, the East was, in fact, not fertile in revenue. "The five main centres, Constantinople, Salonica, Smyrna, Alexandria and Athens rarely managed an average annual return of more than 1 per cent Phoenix total overseas revenue".<sup>20</sup> Indeed, in the period 1871-1910 Phoenix Assurance premiums in Thessaloniki were less than £1,500 in a total of £70,000 for the above mentioned five main centres.<sup>21</sup> Nevertheless, that was not the case with all insurers. The *North British and Mercantile*, one of the largest tariff offices,<sup>22</sup> increased its market share thanks to her close relations with the Allatini family and its relatives. Since the last quarter of the nineteenth century, respectable relatives of the Allatini family became agents of insurance offices. In 1882 the *Northern of London* authorized Fernandez and Misrachi as its agents in Thessaloniki. A little later the *North British and Mercantile*

authorized Moise D. Morpurgo (1860-1940), a well-known philanthropist.<sup>23</sup> The *North British* underwrote the risks of the *Société Anonyme Ottomane Industrielle*, i.e. the Allatini-owned flour mill and brickworks, which were the biggest factories in Thessaloniki. In 1916 the *North British* had these risks reinsured in the *Provincial Insurance Company*.<sup>24</sup>

In 1901 Moise D. Morpurgo was elected as the first Chairman of the Insurance Agents Syndicate in Thessaloniki by twenty of his colleagues.<sup>25</sup> His election and his repeated re-elections until 1925 should be attributed not only to his bonds with the Allatini family, but also to the reputation the *North British and Mercantile* enjoyed. The *North British* was one of the two English companies that had agencies in Chicago at the time "of the Great Chicago Fire (October 1871); one third of its losses had been reinsured in the *Phoenix Assurance Company* of London. The fact that the *North British & Mercantile* paid on full, gave a widespread impression that the European companies were more reliable than American companies".<sup>26</sup>

The reputation of the European insurance companies was confirmed in the San Francisco earthquake and conflagration of 1906, when they paid out £80 million on policyholders' claims.<sup>27</sup> *Munich Reinsurance* settled the losses promptly. Just one day after the earthquake, the sum of £200,000 was transferred to New York as a payment on account for reinsured liabilities of £500,000.<sup>28</sup> The German

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19 Clive Trebilcock, *Phoenix Assurance and the Development of British Insurance*, vol. II, *The Era of the Insurance Giants 1870-1984*, University of Cambridge, 1998, 166.

20 Ibidem.

21 Ibidem, 167.

22 Tariff Office: An insurance company whose premiums are determined according to a scale set collectively by several companies.

23 Gregoriou 2008, 165; see also the facsimile of a document from the archive of the *Société Anonyme Ottomane Industrielle* dated to April 10th 1905 in E. Kaplidjoglou, "Allatini Archive", *Thessalonikeon Polis* 5 (May 2001) 19, according to which Edmond Fernandez possessed 52 percent of the *Société's* dividends; Alfred

Misrachi and Moise Morpurgo, small shareholders themselves, signed as plenipotentiaries of Edouard Allatini, Guido Allatini, Lazare Allatini and Charles Allatini (2.6 percent of the shares) and of Adele and Mathilde Allatini (10.5 per cent) respectively.

24 Oliver M. Westall, *The Provincial Insurance Company 1903-1938*, Manchester 1992, 138-139.

25 Christodoulou, 148.

26 R. S. Critchell, *Recollections of a Fire Insurance Man*, Chicago 1909, 89, 97.

27 *The New York Herald* (European Edition) 21.4.1906; R. K. MacKenzie, *The San Francisco earthquake & conflagration*, Berkeley, 1907.

28 www.munichre.com accessed November 24, 2009.

and Austrian reinsurance markets were extremely powerful; on the contrary, only few British offices specialized in reinsurance. “The agents of the German companies were at the elbows of the British managers, with their apparently attractive offers (...) The Germans organized reinsurance business thoroughly, and by the system adopted by the leading German companies of allowing large commissions and redistributing the risks among comparatively small companies throughout Germany, they were able to offer the British offices terms which ensured a profit to the latter. Cheap working costs and satisfaction with an extremely moderate ration of profit were probably the principal reasons of their ability to absorb so much reinsurance business from both British and American offices”.<sup>29</sup> So, the German reinsurers, wisely, left the British offices to collect the premiums abroad, and then “offered to relieve the British offices of whatever proportion the latter did not care to retain themselves”.<sup>30</sup>

This is the reason why the direct presence of the German insurance companies in Thessaloniki was not very impressive. The main representative of the German insurers in Thessaloniki was Isaac Yahel,<sup>31</sup> owner of a large plot near the port.<sup>32</sup> Leon Yuda was the agent of the Swiss company *Baloise*;<sup>33</sup> he was a British subject and had been an insurance agent since 1883, working with his brother Felix.<sup>34</sup> Victor Siaky, an Italian subject, resident of Paris, was the agent of the French company *Foncière*; Gino Fernandez, a Spanish subject, also a resident of Paris, one of the oldest insurance agents of Thessaloniki, industrialist and landowner, represented *Northern British*;<sup>35</sup> Daniel Modiano was the agent of the *Phoenix* of London;<sup>36</sup> Samuel Modiano, the son of Daniel Modiano, was the agent of the *Sun Fire*;<sup>37</sup> A. Guzzeri, an Italian subject, represented the Austrian Com-

pany *Asicurazioni Generali di Trieste*.<sup>38</sup> Nikolaos Manos represented the *Phoenix Insurance of Hartford*.

In the ten-year period 1907-1916, 177 fires broke up in Thessaloniki, with estimated losses £250,000; 71 of them took place in the years 1910-1911, when a serious financial crisis affected the local market.<sup>39</sup> In most cases the destroyed shops and factories were situated in the commercial Franks quarter. Because of their high frequency, these incidents were thought to be deceitful. For those two years, the total premiums for fire insurance fell short of the respective compensations. Therefore, the financially weaker insurance agents went bankrupt and the fire insurance market cleared up in Thessaloniki; only half of the 40 agents remained in business. Another consequence was the sharp increase in premiums. The insurance agents had been syndicated since 1901 and most of them applied the agreed upon tariff increases. Only a few agents did not participate in the syndicate and tried to maintain the premiums in low levels, but none of them possessed enough capital to hold out the organized competition of their syndicated colleagues.

Despite the two-year crisis 1910-1911, the premium income for the fire insurance companies in the period 1907-1916 summed up to 500,000 pounds and the paid compensations to 220,000 pounds; for the same period the ratio of collected premiums to paid compensations was 44 per cent. Focusing on the year 1916, the respective ratio collapsed to 14 per cent, as only six fires of minor importance were compensated.<sup>40</sup> It was a paradise for insurers, compared to a target loss ratio that would amount to 55 per cent of the anticipated premium income.<sup>41</sup> Only 17 fire insurance agents had remained in Thessaloniki to enjoy these favourable market conditions.

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29 *The Times*, 21.6.1918.

30 *Ibidem*.

31 G. Hadjikyriakou, *Commercial and Industrial Guide of Macedonia*, Athens 1910, 148.

32 Mantopoulou-Panaghiotopoulou & Hekimoglou 2004b, 374.

33 Hadjikyriakou, *op. cit.*

34 Hekimoglou 2004b, 50.

35 Hadjikyriakou, *op. cit.*; Hekimoglou 2004a, 272.

36 Hadjikyriakou, *op. cit.*; Hekimoglou 2004b, 140.

37 Hadjikyriakou, *op. cit.*

38 Hadjikyriakou, *op. cit.*

39 Hekimoglou 1991a.

40 Christodoulou, 147-149.

41 Westal, *The Historian*, 134.

Alas, the year 1917 was an unprecedented disaster for the local insurance market. The air attacks, the lack of water, the drought, the fear of explosions due to the enormous quantities of explosives stored in Thessaloniki by the Allied troops were some of the factors due to which the demand for insurance contracts increased sharply. Therefore, the premium earnings and the respecting liabilities doubled compared to the previous year. After the fire had destroyed almost half of the city, the insurance companies paid compensations of 4,000,000 pounds; 60 per cent of this amount was owed by London-based companies.<sup>42</sup>

Seven insurance companies undertook the three quarters of the insured damages; the *North British & Mercantile* underwrote 30 per cent of the total loss (£1,200,000); the *Sun Fire* £480,000; the *Trieste* £400,000; the *Northern British* £240,000; the *Union des Paris* £240,000; the *Baloise* £200,000; and the *Patriotic* (guaranteed by the *Sun Fire*) £200,000.<sup>43</sup>

Measured by the insured damage, the fire of Thessaloniki was the greatest conflagration in 1917, all over the world. "Some of the principal insurance offices suffered heavy losses by this fire, among the chief sufferers being the North British and Mercantile, whose fire accounts in consequence showed a debit balance of £217,000 on the year's working, and the Sun Fire offices, which suffered a loss of £290,000".<sup>44</sup> According to *The Times*, the losses of the British insurers were heavy because they retained larger amounts of liabilities in consequence of "the cutting of the German and the Austrian markets".<sup>45</sup>

In 1917 fire losses were universally on a higher scale than in 1916, "a fact which is to be attributed partly, to higher values placed in insured property, and partly to the lessened amount of supervision and caretaking, which has

resulted from the shortage of labor".<sup>46</sup> That year's second great conflagration occurred in July, in Troughheim, Norway, where "stores en route from England to Russia, valued at about £3,000,000 were destroyed. In March, at Vladivostoc, a fire caused losses estimated at various sums between £2,000,000 and £4,000,000; American supplies for Russia being mainly affected".<sup>47</sup>

The prohibition of rebuilding in the burnt area, in order to first lay out a new city plan, eased the pressure of the fire victims against the insurance companies. In the end of September 1917, two experts, named Milligan and Robes, travelled from London to Thessaloniki, to evaluate the damage.<sup>48</sup> The former was in all probability D.M.M. Milligan, member of the Aberdeen board of the *Northern Assurance Company*, which was also affected by the fire in Thessaloniki, "after 40 years of uniformly good experience".<sup>49</sup>

On October 11th, Voutsinas, the Representative of the Greek Government in Thessaloniki, sent a letter to Morpurgo and demanded a prompt payment of the damages to the policy-holders, at least to the small house-owners and shopkeepers. Morpurgo forwarded the letter to the insurance experts.<sup>50</sup> On October 16th the Mayor of Thessaloniki addressed an appeal to the Prime Minister E. Venizelos, to exercise his influence on the insurance companies on behalf of the policy-holders: "The insurance companies expressed their disposition not to pay the losses in full, but to reach a settlement with the policy-holders, a disposition that caused a deep excitement to the later, who have the honor to appeal by the present letter to Yours Excellency".<sup>51</sup> The same day, Voutsinas called the insurance experts and demanded again "a prompt payment of the damages". The agents invoked the difficulties they

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42 Christodoulou, 147-149, 267-268; *Makedonia*, 19.10.1917.

43 *Makedonia*, 3.10.1917.

44 *The Times*, 22.8.1918.

45 *The Times*, 21.6.1918.

46 *Ibidem*.

47 *The Times*, 22.1.1918.

48 *Empros* [Athens newspaper], 24.9.1917.

49 *The Times*, 2.5.1918.

50 *Makedonia*, 19.10.1917.

51 *Makedonia*, 17.10.1917.

encountered while trying to collect “all the necessary pieces of evidence” and submitted a document with questions about the fire.<sup>52</sup> They stressed that “as various rumors circulated in Europe about the causes of the fire and the conditions under which it spread, the insurance companies have to collect full information, in order to form a fair opinion of the matter”.<sup>53</sup>

It seems that Voutsinas was really effective, because the insurance companies were persuaded that there was no reason for further investigation. In the mid-November they started to pay the compensations.<sup>54</sup>

However, in January 1918 the Greek Government intervened in excluding some categories of policy-holders. The Law 1128/1918<sup>55</sup> prohibited the pay of the damages either to Greek subjects who did not reside in Greece (i.e. the Muslims who had fled to Turkey, or even the political enemies of the Prime Minister, who were exiled in Italy) or to the subjects of the Central Powers (Germany and Austria) or even the neutral ones (i.e. some hundreds subjects of Spain, who resided in Thessaloniki). In these cases, the insurance companies had to deposit the respective compensations in blocked bank accounts, at the disposal of the Greek Government. Therefore, hundreds of damages remained unclaimed, because the policy-holders were not residents of Greece and the insurance companies were not

asked for depositing the respective compensations in Greek bank accounts.

In April 1918, the Greek Government announced that the total amount of compensations for the damages came to £4 million; however, only £2.8 million had been paid, of which £2.4 million by London companies. The Government stated that “all the necessary actions” had been taken to settle the rest of the amount.<sup>56</sup> We found no evidence either of those “necessary actions” or of the payment of the rest £1.2 million, a sum representing the value of the industrial capital in Macedonia in 1917.<sup>57</sup>

An undercurrent detail is that, after some years of relative tranquillity in the local insurance market, fire incidents became frequent again in the period 1925-1929, during which 250 fires broke up in Thessaloniki; most of them were supposed to be deceitful, as an economic crisis had occurred in Greece, due to the tremendous increase in commodities supply, even before the outbreak of the international recession.<sup>58</sup> In the year 1929, when Nikolaos Manos the elder (1875-1947) was elected as Chairman of the Insurance Agents Syndicate, more than 80 agents were struggling to survive in the narrow local market; therefore, it is not surprising that ratio of the premiums to compensations raised again to 80 per cent that year.

E. H.

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52 *Makedonia*, 18.10.1917.

53 *Makedonia*, 19.10.1917.

54 *Makedonia*, 21.11.1917.

55 *The Newspaper of the Greek Government*, No A 6/1918.

56 *Makedonia*, 6.4.1918.

57 Roupa & Hekimoglou, 13.

58 *Ibidem*, 25-38.

## The photographs

THE PHOTOGRAPHS of the present volume come from a hand-made album, titled: "INCEDIE DE SALONIQUE // 18-19 Août 1917".

The title is written on the cover page of the album and is accompanied by the indication: "C.A.A. Aéronautique", which means: Commandement des Armées Alliées (en Orient), Service Aéronautique, i.e. Command of the Allied Troops in Orient, Aeronautical Section.

Each photograph is captioned with a brief type-written title in French, not always accurate, which we repeat in italics. The photographs were glued on common wrapping paper, which had been cut into pieces 28,5 cm wide and 21,3 cm long. The binding was made by glue; a binding margin set at 3 cm kept the album in excellent condition.



Photograph No 1. The eight minarets' locus.  
*[L'incendie dans la nuit du 18 au 19 Août 1917].*

THE PHOTOGRAPH was taken during the night between the 18th and the 19th of August, 1917. The large number of mosques (eight mosques in total) allows us to identify the place as the northern area of Thessaloniki. Smoke of the fire can be seen behind the mosques. The instant the photograph was being taken, the fire was destroying the southern part of the city. That means that the photographer had placed his camera to the north of the mosques. The dark area which extends along the bottom of the photograph, leaving uncovered only an outline of the upper part of the buildings, is perhaps the northern wall of the city. The photographer chose a hill, outside the northern wall, and kept the lens of the camera open for some time, in order to take the photograph with the night light. Since neither Yedi Kule (The Seven Towers monument) nor the characteristic two-storey minaret of the Taxiarchs Church can be seen, the photographer must have taken the shot from somewhere in the suburb nowadays known as Sykies [: fig trees]. Only from Sykies one could see eight mosques.







Photograph No 2. From the Government Building to the Port [*Vue panoramique des destructions*]

THIS IS a sectional photograph, comprised of ten successive shots, each one of which was taken with great care in order all of them eventually to form a one-piece image. The outcome is a really panoramic view of the city the day after the fire.

On the end of the right side one can see the small natural harbour of Bech Chinar (The Five Plane-Trees), nowadays the Sixth Pier of the city's modern Port.

On the fourth part of the photograph (from the right to the left) one can recognise the bell-tower of the Catholic Church. The descending road which passes to the right of the church is the old Leon Sophos Street; it started from Saint Demetrius Street and cut across the city all the way to the harbour.

The Government Building –especially its northern and western wings- appears to the left end of the photograph (second section). That means that the photographer had placed his camera behind and sideways of the Government Building and Leon Sophos Street. These elements allow us to identify the location from which the shot was taken within the quarter (then named) Chadji Iskenter and more precisely within the «new prisons», i.e. the place now occupied by a school building, between Cassandros and Olympos Streets (see also the next map).

Map No 1. Quarters destroyed by the fire [*Quartiers de Salonique détruits par l'incendie des 18-19 Août 1917*]

A COMPARISON between the previous photograph and the present map leads to the conclusion that the photographer decided to take the picture standing at that particular site, because it was exactly on the borders of the fire zone, perhaps a plot of land which had escaped disaster.

On the map the areas in black are the burnt areas. At the western end of the city (to the left) the quarters of the Twelve Apostles Church and Tophane were not hit by the fire. At the west-southern end the quarters of Istira and Ladadika (wheat and olive oil markets respectively) were also not burnt. Some buildings on Franks Street also escaped the fire. At the eastern side, the fire stopped near Nea Panaghia Church and the White Mosque (Akche Mesdjit) quarter. At the northern side of the city the fire destroyed the Saint Demetrius Church and then changed direction, without touching the Prophet Elijah Church and the Government Building, although it destroyed the quarters between them.





Photograph No 3. From Saint Sophia Street to Regié Vardar [*Vue aeriennne de Salonique*]

A BIRD'S EYE VIEW of the city, including the western and northern extra muros places. The photograph was taken from an aeroplane flying over the port.

The photograph is one of the most interesting in the album of the Aeronautical Section. It depicts the whole city from



Saint Sophia Street (to the right) to the Port and the quarter Regie Vardar (to the left). On the north-south axis the photograph depicts the urban environment and the *extra muros* uninhabited area (nowadays Sykies region).

The photograph is divided in five sections, which will be analysed in the following pages.

### Section No 3.1. The *tekke*, the cemetery and the camp

IN THE UPPER PART of the section the camps of the Entente troops are located; in the centre of the section the *tekke* of the Mevlevi can be seen; right at the left of the *tekke* lays the western Muslim cemetery.

#### 3.1.1 *Mevlevi tekke (monastery)*

The Islamic order of the Mevlevi was established in Thessaloniki in the early 17th century.<sup>1</sup> Their monastery was located near the New Gate (Yeni Kapu); perhaps it is not an incidence that the *tekke* of the Mevlevi order in Istanbul was also located near the synonymous gate.<sup>2</sup> This is the first published air photograph depicting the specific monastery, with its yard and all its premises.<sup>3</sup> It testifies to the hypothesis suggested by Prof. N. Moutsopoulos that the *tekke* was located in the plot where the modern Panaghia Phaneromeni Church is located nowadays.<sup>4</sup>

«This *tekke* is oddly built according to the lay out of catholic monasteries; on the one side there is the place of worship; on the other side small cells for the dervishes (...) A foursquare building, painted inside and outside, is dedicated to the intriguing practice of their religion (...) Countless cats run around (...) They feed and exercise 60 cats in this monastery», a traveller noted in 1825.<sup>5</sup>

The aforementioned layout of the space corresponds to the photograph, even if not in the absolute way given by the traveller. It is possible that many changes had undergone in the period between the traveller's visit (1825) and the time the photograph was taken (1917).

«To the north of the New Gate, Mevlevihane is discerned, between trees and high cypresses. The place is worth-visiting because is clean and the landscape is wonderful. During the spring, every Thursday afternoon, many Christian families go there to see and admire the various religious habits of the dervishes», wrote Moraitopoulos 35 years before the photograph was taken.<sup>6</sup> Indeed, many trees can be seen at the north of the main building, although to the south the vegetation does not seem to be all that rich.

In 1917 some dervishes still used to live in the *tekke*. The image of their *seikh* (leader) was preserved by a photograph taken by the Orient Army.<sup>7</sup> In addition to the dervishes, many refugee families resided in this monastery, as an English officer reported with surprise.<sup>8</sup> It is believed that the *tekke* was demolished in the late 1920s,<sup>9</sup> following the population exchange between Greece and Turkey (Orthodox

Christians of Turkey were exchanged with the Muslims of Greece. Only a number of regions was exempted).

In 1878 arrived the first laymen who settled in the area around the monastery: «on 33 acres of hilly and rough land (...) the Ottoman Government for the first time gave the right to Turk refugees from Bosnia and Herzegovina to build houses on the monastery's land, granting them new title deeds (*tapu*).<sup>10</sup> Beginning in 1912, most of the Muslims left the quarter. The Greek State took over the area and gave permission to Christian refugees from Thrace and Anatolia, who had settled in Thessaloniki in the years 1914-1916, to build small houses». <sup>11</sup> This quarter –identified with the area today known as Kallithea– lies to the right of the *tekke*, outside of the wall, behind the road which connected the monastery with the hills to the east. The whole area belonged to Mevlevihane, along with property in the Harmankoy area (nowadays Kordelio),<sup>12</sup> the dye shops at Hippodrome<sup>13</sup> and perhaps the revenues of the Saint Demetrius Church (then Kasimie Mosque).<sup>14</sup>

#### 3.1.2 *The western Islamic cemetery*

The fenced Islamic cemetery (to the left) ran from the nowadays Saint Nestor Street to Panaghia Phaneromeni Street.<sup>15</sup> Although the graveyard abuts on the monastery (*tekke*), the photograph proves that they were two separate, individually fenced areas. Moraitopoulos notes that «the place to the north of the *road* is full of graves». <sup>16</sup> By *road* he means Langada Street, at the left side of the photograph. The graves and the road are also mentioned on the older known map of Thessaloniki, which dates to the 18th century.<sup>17</sup> Unfortunately, we know nothing about their history, although the name of the gate leading to the graveyard («New» Gate) reveals that, for unknown reasons, this entrance closed after the conquest of Thessaloniki (1430) and was opened again sometime in the 16th or the 17th century. This cemetery is one of the two major extra muros Islamic cemeteries. The other one (not included in the picture) was outside the eastern wall. The gate diametrically at the opposite site of the New Gate remained closed for many years as well and was opened in 1874. Perhaps the western cemetery («New» Gate) was newer than the eastern one and its use may be related to the establishment of the Mevlevi Monastery in the beginning of the 17th century.



### 3.1.3. The surrounding area

Two maps printed in the 19th century pinpoint the ruins of a mill and a hill named “Mount Saint Paul”, both of which are depicted on the upper part of this picture.

The buildings scattered at the background are on the same line of latitude with a military camp (nowadays called Pavlos Melas, not included in the picture). Considering all the above, the area depicted in this picture must be the suburb that we nowadays call Polichni. In 1917 Polichni was a large farm known as «Kara Hussein» [the dark-skinned Hussein], after the name of one of its earlier owners.

The depicted establishments may be either a British army camp or the fire victims’ camp that was organized by Captain Watson, both of which were located in Kara Hussein farm.

1 Demetriadis, 386.

2 Mirmiroglou, 313.

3 Many topographic elements have been published by Karademos-Yerolympos, 88, 137, 142, 146, 164, 177 (the last dated to 1938; the tekke had been demolished).

4 Moutsopoulos, 1990, 13-39, for the relevant bibliography.

5 Vakalopoulos, 179-180.

6 Moraitopoulos, 26.

7 Stavroulakis, 71; Gregoriou & Hekimoglou, 208.

8 Gregoriou & Hekimoglou, 208; see also on page 206.

9 According to Stavroulakis, 76, the tekke was demolished between 1927 and 1930.

10 Balkans’ Newspaper, 13.11.1922.

11 Ibidem

12 See Vakoufari, 141-230, for registrations No 3457-4024 from the 882/1 *Esas* (basic Ottoman tax cadastral) of village *Har-mankoy*, for the year 1907.

13 *Aletheia*, 13.05.1908.

14 Dwight, 220.

15 According to a British map dated to 1909, published repeatedly; recently by Lazaridis 1996, 141.

16 Moraitopoulos.

17 See the volume *Thessaloniki 2300 years*, 95, where the map is dated to 1732. Cf. *Thessaloniki in the maps*, where the same map is dated to 1784.

### Section No 3.2. The upper and the lower areas of the city

THE UPPER CASTLE (in Turkish Kala-i-Bala) appears at the right end of the photograph; to the south of this castle, there are the Monastery of Vlatadon and the Church of the Taxiarchs (then known as Iki Serife Mosque, named after its two-galleried minaret); in the centre of the photograph, we see the Saint Demetrius Church, the Fetiye Mosque, the Prophet Elijah Church and the Pismaniye Mosque. At the lower right end appear the Church of the Virgin (Acheropoiotos) and the Church of Saint Nicholas.

#### 3.2.1. *The Upper Castle*

The fortified land, on which the Upper Castle sits, is characterized by very low building density. The 1906 tax survey mentions 177 houses, a number rather big when compared to what actually appears on the photograph. The Popara Zade Mosque can be detected by its minaret; we notice that this mosque has a different orientation than the other mosques of the city (it is orientated on the axis of Egnatia Street, not towards the east-west axis),<sup>1</sup> an indication that it was built on the foundations of an older Christian church. Additional evidence in support for the existence of an older church is that Popara Zade Mosque owned wakf estate which was possessed by the Christian Community<sup>2</sup>; a plot which abutted on the Orthodox Cathedral Ensemble (where later on a house for the elder was built by the Orthodox community). Eventually, Popara Zade was replaced by the Saint Anargyroi Church.

#### 3.2.2. *Vlatadon Monastery, Taxiarchs Church*

The Vlatadon Monastery can be distinguished from surrounding buildings because it is protected by high stone walls.

At the right side of the foreground, in the middle of a circular street lay-out, we see the two-galleried minaret of the Iki Serife Mosque (Taxiarchs Church). The building is

small and orientated along the east-west axis, as most of the mosques are.

#### 3.2.3. *The Saint Demetrius Church*

In 1492 Sultan Bayazid transformed the Byzantine church of Saint Demetrius into a mosque and named it Kasimie<sup>3</sup> (Kasim is the Islamic equivalent of Saint Demetrius). Ever since its conversion the building went through several reparations until it was completely destroyed by the 1917 fire.

#### 3.2.4. *The Fetiye Mosque*

In 1430 an unidentified Byzantine church or monastery - perhaps the Monastery of Prodomos or the Church of the Virgin - was converted into a mosque by Sultan Murad II.<sup>4</sup> This mosque was known as "Fetiye", i.e. the Conqueror's Mosque.<sup>5</sup>

#### 3.2.5. *The Prophet Elijah Church*

In the 15th century an unidentified Byzantine monastery, perhaps the Akapniou monastery,<sup>6</sup> dedicated to the Christ, was converted into a mosque, known as Serai Atik Djami, i.e. the Old Palace's Mosque.<sup>7</sup> In 1913 the mosque was transformed into a church, which was named after Prophet Elijah.<sup>8</sup>

#### 3.2.6. *The Pismaniye*

The Pismaniye [the Regret's] Mosque was established in the 16th century by a local governor.<sup>9</sup>

#### 3.2.7. *The Church of the Virgin (Acheropoiotos)*

The Byzantine Church of the Virgin Acheropoiotos was transformed into a mosque by Sultan Murad II in 1430.<sup>10</sup>

#### 3.2.8. *The Saint Nicholas Church*

Saint Nicholas was a modern church (1864), built on the site of an older one.<sup>11</sup>

1 In Thessaloniki the predominant orientation of churches follows the Roman planning system, i.e. the axis of Egnatia Street; Papageorgiou, 30-31, 38.

2 In wakf estate the possessor is a different person than the owner.

3 Demetriadis, 292-294.

4 Anagnostes, 129b. According to the local tradition, the mosque had previously been the Saint Nestor Church.

5 Demetriadis, 309.

6 Papazotos, 121-127.

7 Demetriadis, 301-303.

8 *Makedonia*, 18.7.1913.

9 Demetriadis, 315.

10 Anagnostes, 129b.

11 Mantopoulou-Panaghiotopoulou 1994a, 132-174.





Section No 3.3. The north-western part of the city

3.3.1. *The Government Building*

The Government Building, still in public use, consists of 177 rooms. It was built in 1895 on the site of an earlier administrative building and was not damaged by the fire of 1917. In 1955 an additional floor was added.

3.3.2. *The Saint Catherine Church*

An unidentified 13th century church was transformed into a mosque by Yakub Pasha (early 16th century) and was named after him.<sup>1</sup> In 1912 the mosque was converted once again into a church, dedicated to Saint Catherine.<sup>2</sup>

3.3.3. *The Yusuf Pasha Mosque*

The Mosque of Yusuf Pasha was orientated along the east-west axis. It was registered in the list of public buildings ruined by the fire.<sup>3</sup> It was also known as Yilan Mermer, i.e. "the Marble of the Snake",<sup>4</sup> a strange name which can be explained by the presence, on the site, of a Roman monument depicting a snake.

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1 Demetriadis, 303.

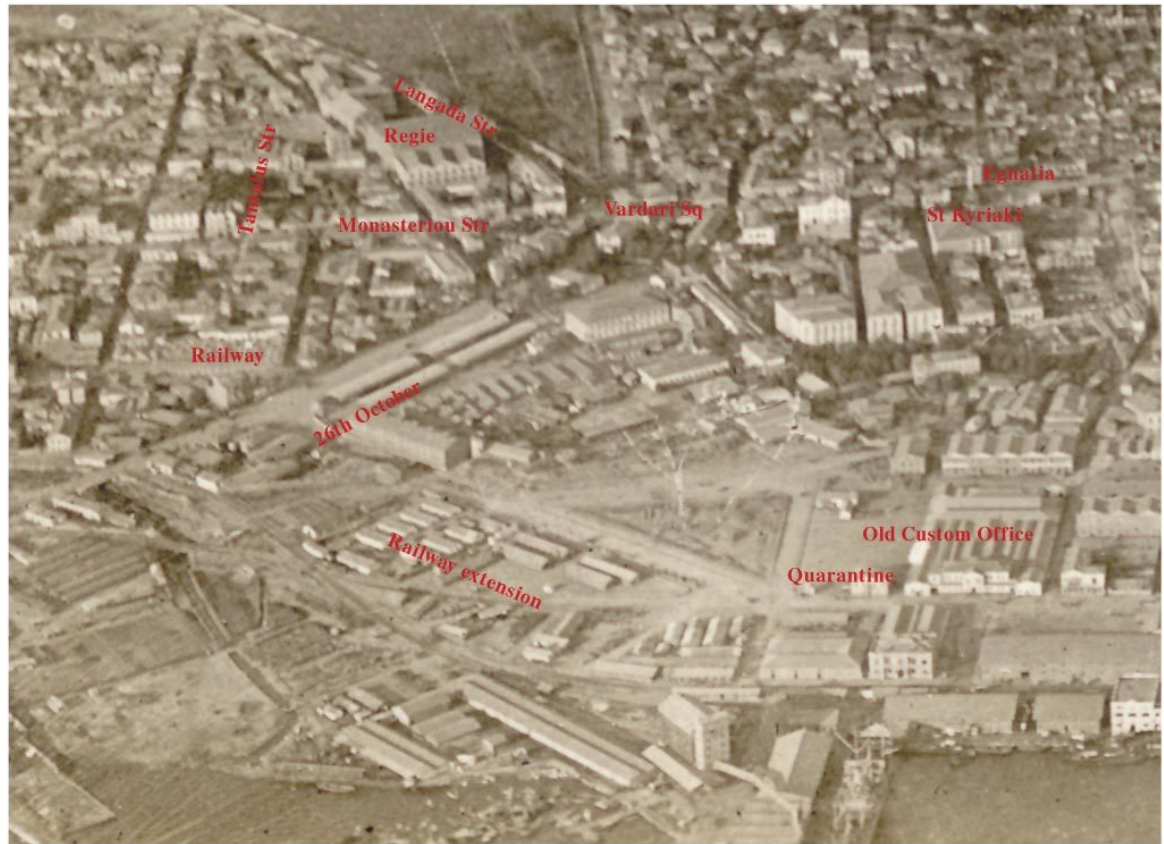
2 The retrieval of the Byzantine churches, which had been converted into mosques by the Ottoman Muslims, took place when Thessaloniki was occupied by the Greek Army. Our information comes from the newspapers of November and December 1912 (especially «Nea Aletheia»); no scholar work has been published on this matter. It seems that the Greek Community of the city, which was the legal owner of the churches assigned to a committee chaired

by the Doctor Demetrius Rizos, to identify the retrieved mosques with the corresponding Byzantine churches. No relevant archive material has been found. For the cadastral registers of the Greek Community of Thessaloniki, see Mantopoulou-Panaghiotopoulou & Hekimoglou1995, 370-406 .

3 Demetriadis, 474.

4 Demetriadis, 327 and 346.





### Section No 3.4. The industrial and railway premises near the port

#### 3.4.1. *The Tophane*

The Tophane was built in the 16th century to reinforce the Defense of Thessaloniki; its name betrays that originally it served as the artillery's [;top] headquarters [;hane].

#### 3.4.2. *The Burmali Mosque*

In the 15th century an unidentified Byzantine church was transformed into a mosque and was given the name Burmali Mosque after the decoration of its spiral [;burmali] minaret. According to the local tradition, the Byzantine church was dedicated to Saint Kyriaki. The building was demolished in 1925.<sup>1</sup>

#### 3.4.3. *The Port*

The Port of Thessaloniki was constructed in 1900.<sup>2</sup> It consisted of three piers, one of which was connected through a railway to the city's train transportation system for the merchandise to be directly loaded and unloaded. There were also stores for petroleum and other merchandise.<sup>3</sup>

#### 3.4.4. *New and Old Custom Offices*

The Old Custom Office, as well as the Quarantine Hall

next to it, were built in the 1870s. In 1899-1900 the sea along the coastline was filled in to extend the land for the construction of the new Port facilities. As a result, the Custom Office was not a coastal building any more.<sup>4</sup> In 1911 a New Custom Office was erected, next to the coastline, between the two piers.

#### 3.4.5. *The Londja Mosque*

The word "Londja" means "guild". The Londja mosque, also named «Kadi [Judge] Kemal» after its founder, was located in the timber merchants' market. Perhaps it was the mosque of the timber merchants' guild. Although it is not included in a list of the city's mosques dated in 1906,<sup>5</sup> it is mentioned in the list of the buildings destroyed by the fire of 1917.<sup>6</sup> In all probability it was out of use by 1906 and was being repaired between the years 1906-1917.

#### 3.4.6. *The Ladadika quarter*

Beginning in the early 19th century, the area to the west of Londja Mosque is mentioned by the sources as Ladadika (olive oil market).<sup>7</sup>



### 3.4.7. *The Catholic Church*

The Church of Thessaloniki's Catholic community was built in 1897 on the location of an older and smaller Catholic church.<sup>8</sup> It was designed by the Italian architect Vitaliano Poselli.<sup>9</sup> In 1913 there were approximately 1,000 Catholics in Thessaloniki.

### 3.4.8. *The Ottoman Bank*

The Ottoman Bank was established in Thessaloniki in 1867. In the early 20th century the bank, on behalf of the State, collected the annual revenues of Macedonia.<sup>10</sup>

### 3.4.9. *The Malta Han*

The Malta Han was a famous inn, reported in the sources as early as the 18th century. It was named after the slave-merchants from Malta, who sold prisoners as slaves in Thessaloniki.<sup>11</sup>

1 See Anastasiadis & Hekimoglou, 54-57, for the relevant bibliography and photographic material.

2 Hekimoglou & Danacioglu, 69 and on.

3 The short railway extension between the station of the Eastern Railways and the Port was constructed in 1910; Gounaris, 60.

4 Hekimoglou & Danacioglu, 79-81.

5 Demetriadis, 331.

6 Demetriadis, 474.

7 For *Ladadika*, see Yerolympo -Kalogerou et. al.

8 Papastathis 1974, 395; Mantopoulou-Panaghiotopoulou 1989, 491 and on; Hekimoglou 2001b, 139-144.

9 Mantopoulou-Panaghiotopoulou 1989, 495.

10 For the presence of the Ottoman Bank in Thessaloniki see Karatzoglou; also Hekimoglou1993.

11 Hekimoglou 2001a, 175-188.

## Section No 3.5. The coastal Jewish quarters

### 3.5.1. *The Salhane quarter*

Salhane literally means “slaughter house”. The quarter was named after a poultry slaughter house, which operated in the area. As time went by the area was upgraded and the *Stein Stores* building was erected on the site. To the north of the Stein Building there is the domed structure of Yehudi Hamam (The Jewish Bath).

### 3.5.2. *The Yehudi Hamam or Pazar Hamam*

The Yehudi Hamam<sup>1</sup>, i.e. the Jewish Bath, or Pazar Hamam, i.e. the Bath in the Market, was built in the middle 16th century.<sup>2</sup> It was the only public bath in the city situated close by the sea.

### 3.5.3. *The Yeni Havlu [; New Yard] quarter*

The quarter was named after a yard (havlu in Turkish, «avli» in Greek), in all probability, the open space surrounded by destroyed buildings between the Stein Building and the Pazar Hamam. The *Mayor* (Mallorca) *Synagogue*, which was located in this quarter, was at the corner of Venizelos and Old Tsimiski streets. It was established in the late 15th century by the congregation (kehal) of the Jews from the Spanish island Mallorca.<sup>3</sup> The building of the synagogue was not fully destroyed by the fire and soon, after some repairs, housed 39 fire hit families.

### 3.5.4. *The Premises of the Chief-Rabbi Office*

The premises of the Chief-Rabbi Office (*Bas hahamhane*) and the Talmuth-Tora School were located in a small square, to the north of Pazar Hamam.<sup>4</sup> About forty homeless families found a shelter in the ruins of the Talmuth-Tora after the fire.<sup>6</sup>

### 3.5.5. *The Saint Theodora Church*

Saint Theodora<sup>7</sup> was located to the west of the Saint Nicholas Street. The ensemble of Saint Theodora comprised of a church, a school and some houses; all of them were destroyed by the fire.

### 3.5.6. *The Findik quarter*

The Findik [;hazelnut] quarter<sup>8</sup> was located to the north of Saint Theodora. The main market in this quarter was the flour market (Un Kapan) –on the eastern side - which was destroyed by the fire.

### 3.5.7. *The Bedaron quarter*

The Bedaron [Beth Aaron: Aaron’s house] quarter<sup>9</sup> was to the south of the Saint Theodora Church. The school of *Alliance Israélite Universelle* was the quarter’s main building. About 170 fire victims found shelter in the school’s ruins.<sup>10</sup>

### 3.5.8. *The Ez Haim quarter*

The Ez Haim [;the tree of life] quarter<sup>11</sup> was located between the school of Alliance and the quay. The quarter’s synagogue was destroyed by the fire.<sup>12</sup>

### 3.5.9. *The Aguda quarter*

The Aguda quarter<sup>13</sup> was located to the east of the Saint Theodora Church; it was totally destroyed by the fire. In all probability the quarter was named after a place in Portugal, from which Jews had relocated to Thessaloniki.

1 See Hatzitritifonos, for an analytical approach to this bath.

2 Lowry 2009, 47.

3 Demetriadis, 171, 369-370.

4 Hekimoglou 1990, 40.

5 Demetriadis, 170.

6 Hekimoglou 1990.

7 Demetriadis, 76, 263. For a map of the establishment see Mantopoulou-Panaghiotopoulou & Hekimoglou 2004, 176-177;

for a list of the plots and the property relations in the area, ibidem, 207-209.

8 Demetriadis, 168.

9 Ibidem, 170.

10 Hekimoglou 1990.

11 Demetriadis, 171.

12 Nar, 112.

13 Demetriadis, 166.





Photograph No 4. The central business district [*Vue aerielle de Salonique*]

THIS AIR PHOTOGRAPH was taken from the sea at a point not far from the centre of the city. It shows the area between Saint Nicholas Street, Egnatia Street and the Port; it will be examined in two sections: the western side and the business district.





#### Section No 4.1. The western side

THIS SECTION includes a very interesting depiction of the old port quarter, consisting of Salaminos Street (to the left), the Londja Mosque, the Morihovo Square, and the Doxis Street (parallel to Kountouriotis Street).<sup>1</sup>

##### 4.1.1. *The residence of the Allatini family*

The residence of the Allatini family was erected in 1862. The Allatini were among the richest families in the Ottoman Empire.<sup>2</sup> The members of the family possessed factories – a flour mill and a brick production plant-, banks and other companies.

##### 4.1.2. *The Banque de Salonique*

The Banque de Salonique was established in Thessaloniki in 1888 and relocated in Istanbul in 1908. The share capital was owned by Austrian and German banks. The branch of Thessaloniki functioned until WWII, in a building erected in 1910 in the yard of the Allatini premises.

##### 4.1.3. *The Egnatia Street*

The Egnatia Street runs parallel to the sea. Back then it connected the western entrance of Thessaloniki to the eastern one. Until early in the 20th century it was simply called “the wide road” because it was the wider street in the city.

##### 4.1.4. *The Frangon (Franks) Street*

Beginning in the 17th century, a number of merchants from Western Europe (mainly Italy and France) settled in Thessaloniki. They resided in an intra muros quarter, close to the port. The area was named the “Franks quarter” after the appellation given to all Westerners by the locals.

##### 4.1.5. *The Egypt Street*

The Egypt Street was named after the Turkish expression “Misir Charsi”. Charsi means market, whereas Misir has a double meaning: corn and Egypt. In actuality, Misir Charsi was a Corn Market, but it was misinterpreted as Egypt Market and consequently as Egypt Street. This road suffered no fire damages.

##### 4.1.6. *The Emporiou Square*

The “Emporiou” [; trade] Square is located to the north of Egypt Street. It is just a small plot of land right in front of the city’s gate that opened to the port, the “Yalu Kapu” gate [;beach gate]. The city’s fortification and the gate were torn down in 1874. The edifices at the right side of the square were damaged by the fire.<sup>3</sup>

##### 4.1.7. *The Morihovou Square*

The Morihovou Square is located to the west of Egypt Street. Before the filling of the sea, it was a coastal open space for unloading the boats. It was named after a mountain near Florina.

##### 4.1.8. *The Mosque of the Pier*

That Mosque was located at the southern part of Egypt Street, by the pier.<sup>4</sup> In 1874, when the sea was filled to extend the land, the old pier was abolished and the mosque was not on the coast any more. The building was not damaged by the fire.

##### 4.1.9. *The Bedestan market*

The Bedestan (or else known as Bezesteni) is a domed commercial building, erected in the 15th century (prior to 1478).<sup>5</sup> Its stoned walls, about one and a half meters thick, resisted the fire. Its name derives from “bezzaz han” [;cloth market].

##### 4.1.10. *The Telalika market*

To the west of the Bedestan market stood another market that was destroyed, the «Telalika».<sup>6</sup> Not much is known about it. After the fire 55 families found shelter in its ruins.<sup>7</sup>

##### 4.1.11. *The Cité Saul*

The Cité Saul (Saul’s city)<sup>8</sup> was a 19th century arcade named after its owner, the Jewish banker Saul Modiano (died 1883), the second wealthiest businessman in the Ottoman Empire. The fire damaged a part of the arcade which was never restored. The photograph shows the original shape of Cité Saul.

##### 4.1.12. *The Saint Menas Church*

The basilica of Saint Menas<sup>9</sup> was built in 1851-52 on the site of a burnt church or of a monastery. The church itself was not damaged by the fire. However, the south-western side of the ensemble, which was owned by the Greek Community, was destroyed.<sup>10</sup>

1 See Hekimoglou 2001a, 167-168 for the rich bibliography on this area.

2 Trakasopoulou-Tzimou, 161, 165; Hekimoglou 1991a, 51; for the Allatini family see Hekimoglou 2004a, 290-295; Gregoriou 2008.

3 Hekimoglou 1992b.

4 Demetriadis, 330-331.

5 Lowry 2009, 47.

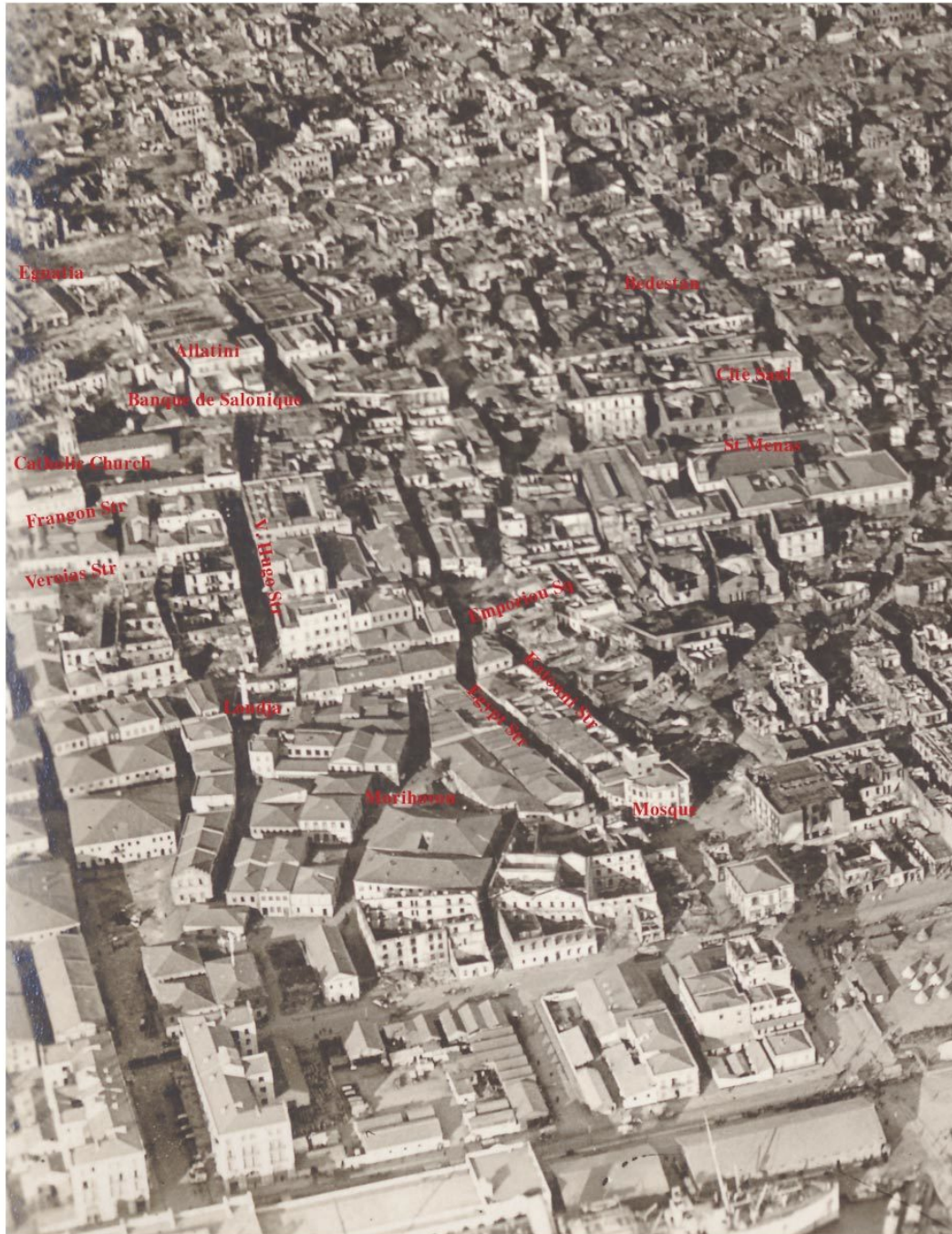
6 Demetriadis, 329.

7 Hekimoglou 1990, 40.

8 Zarkada-Pistioli, 132-139.

9 Mantopoulou-Panagiotopoulou 1996.

10 Hekimoglou 1992b.



## Section No 4.2. The city's business district

THIS SECTION includes the same elements with the already commented Section No 3.5. However, the present photograph is clearer and is taken from a different focal point; therefore some buildings may be seen more distinctly.

### 4.2.1. *Old Tsimiski Street - St Menas Road*

As with many other streets in Thessaloniki in 1917, the Old Tsimiski Street, was abolished by the new city plan, with the exception of its western part. The preserved part of the street ends at its intersection with Venizelos Street and is named Saint Menas Road. See also Section No 11.4.

### 4.2.2. *The Venizelos Street*

The analysis of cadastral sources dated to the late 19th and the early 20th century proved that the street originally known as "Charsi" (i.e. Market) and later as Venizelos, was the border between two areas, that differed on the following social factors: (a) the property relations (to the west of Venizelos street the land was owned by waqfs and to the east by private owners); (b) the use of the place (a commercial district extended to the west of Venizelos Street; a mixed housing and business district to the east).<sup>1</sup>

### 4.2.3. *The Bank of Athens*

The building of the Bank of Athens was not damaged by the fire and was used by that bank until 1926.

### 4.2.4. *The National Bank of Greece*

The premises of the National Bank of Greece, right across from the Bank of Athens, were totally destroyed at about midnight of August 5th.<sup>2</sup>

### 4.2.5. *Coastal buildings*

The luxurious *belle époque* hotels of Thessaloniki, like Olympos Palace, Hotel of England<sup>3</sup> and Splendid Palace, appear to be heavily damaged by the fire.

### 4.2.6. *Liberty Square*

In 1908, after the Neo-Turk Movement, the southern part of the "Charsi" street (nowadays Venizelos Street), which led to the promenade and was so wide that looked like a "square", was named Liberty Square. Six years after the fire (1923), the block of burnt buildings, along the promenade to the west of the "Charsi-Liberty Square" street, was finally demolished. After an unsuccessful attempt to erect a Post Office in that place, the land was left open and took the name Liberty Square.<sup>4</sup>

### 4.2.7. *The Ali Pasha Mosque*

The Ali Pasha Mosque<sup>5</sup> was a contemporary mosque that was built at the site of an older mosque, which, before that, was a church. Because it was registered as early as 1478 in the cadastral of Thessaloniki we assume that the first Ali Pasha Mosque was in fact a church transformed into a mosque, one of the many that underwent such conversion after Sultan Murad had conquered the city (1430). However, in the 1917 photograph the mosque appears orientated along the east-west axis and not along the axis of Egnatia Street, appropriate for a church; therefore, in all probability a new building must have been built at some point to serve as mosque.

### 4.2.8. *The Suleiman Mosque*

The Suleiman Mosque, which dates to the middle 17th century, was destroyed by the fire of 1917. Early in the 20th century archaeological excavations revealed that the mosque was built on the ruins of a 9th century Christian church.<sup>6</sup>

### 4.2.9. *A camp in the Port*

A camp -not reported by any of the period's sources- is established at the first pier of the Port.

### 4.2.10. *The Saint Theodora Church*

See Section No 3.5.

### 4.2.11. *Talmud Tora, Chief-Rabbi Office*

See Section No 3.5.

### 4.2.12. *Hamam*

Section No 3.5.

### 4.2.13. *Olympos Palace*

See Map No 2.

### 4.2.14. *Splendid Palace*

See Photograph No 9.

### 4.2.15. *Fetiye Mosque*

See Section No 3.2.

### 4.2.16. *Saint Demetrius*

See Section No 3.2.

### 4.2.17. *Virgin Church*

See Section No 3.2.

1 Mantopoulou-Panaghiotopoulou & Hekimoglou 2004, 27-30.

2 Hekimoglou 1988.

3 Gregoriou 2003, 61-65.

4 For extensive bibliography and new elements, see Gala-Georghila

2008, a collection of papers which was published long after the compiling of the present study.

5 Demetriadis, 339.

6 Demetriadis, 324-25.





Photograph No 5. Franks Street [*Vue aerielle de Salonique. Quartier Franc*]

PHOTOGRAPH NO 5 is thematically identical to the lower part of photograph No 4, but it was taken the day after the fire. The buildings on the plot nowadays known as Liberty Square are ruined. The smoke in the centre of the photograph covers the Saint Menas block and its cluster of buildings, the core of which, including the church, survived the fire.



## Map No 2. The central business district [*Quartier des affaires*]

THE MAP presents the same area as photograph No 5. The quarters which were destroyed by the fire are depicted in black; the locations of organizations and businesses are pointed with white lettering.

The *Stein Store* building escaped the fire and stands on the site even today, whereas the neighboring edifices were completely destroyed. Abutting against the Stein was the first-class *Hotel of England*.<sup>1</sup> At the same block were the premises of *Messagerie Maritime* (a navigation company)<sup>2</sup> and the *Club des Intimes* (a social club for the bourgeois class).<sup>3</sup> The area of the modern Liberty Square included the *Flocas* patisserie, the *Olympos Hotel*, luxurious by the standards of that time,<sup>4</sup> and the *Post Office*.<sup>5</sup> The grand clothing stores *Orosdi Back*<sup>6</sup> and *Tiring*, which were located on Venizelos Street, were also destroyed.

Three buildings were reported as undamaged in the

cluster of Saint Menas Church: the church itself, the premises of the *Orient Bank* (owned by the Christian Community) and the premises of the *Bank of Athens* (owned by the Jewish Community). Paradoxically, the map does not include the Kyrtsis building, which stood just opposite to the Bank of Athens and housed the premises of the *National Bank of Greece*; this building was completely destroyed.<sup>8</sup>

At the northern side of the same cluster the premises of the *Ionian Bank* appear to be destroyed. Diagonally opposite to the Ionian Bank there was a commercial building (Katouni Han) owned by the Christian Community, which, until 1911, housed the *Mytilene Bank*.<sup>9</sup> It too appears to be destroyed, as well as the *Ottoman Bank* (see also 3.4.4). The Catholic Church, situated between those banks, escaped the fire.

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1 Hekimoglou 2001c, 32-33.

2 Ibidem, 34.

3 Molho 1988; Molho 1995.

4 Gregoriou 2003, 67 and 69-73; this study was published after the compilation of the present paper.

5 Hekimoglou 2001c, 30-31.

6 For the long history of the Orosdi-Back company, which now deals with real estate activities and is based in France, see Uri M. Kupferschmidt, *European Department Stores and Middle Eastern*

*Consumers. The Orosdi-Back Saga*, Istanbul 2007.

7 Tiring apparel store was established in Thessaloniki in the year 1867. In November 1910 Tiring relocated from the Franks quarter to 56, Venizelos Street, in new luxurious premises. It was one of the greater apparel stores in European Turkey and perhaps the first building with elevator in Thessaloniki. Totally damaged by the fire, Tiring left Thessaloniki.

8 Hekimoglou 1988.

9 Hekimoglou 2002.







Photograph No 6. From Lebet to Saint Sophia [*Vue aeriennne de Salonique*]

THIS PHOTOGRAPH gives an impressive view, not only of the greater part of the city but of the north-west area outside the walls as well. Since many of the burnt buildings appear demolished, the photograph must be dated to June or July 1918. In June 1918, the Municipality was being criticized for delaying to clear the ruins. Thus, in the meantime, many owners had already knocked their burnt houses down by their own means, in order to remove and sell the building material.<sup>1</sup> We shall examine the photograph in three sections.

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<sup>1</sup> *Makedonia*, 3.6.1918, 9.6.1918.