

“Uncle Josh and the Insurance Company”—Cal Stewart (1904)

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Essay by Randy McNutt (guest post)*



Cal Stewart as “Uncle Josh”

“Uncle Josh and the Insurance Company” entertained Americans of all classes when it was released just after the turn of the 20th century. It came at a time when listeners enjoyed rural and ethnic humor. Actor Cal Stewart, who wrote and performed the monologue, went on to record it a number of times for various record companies, and it became synonymous with farmer Josh’s misadventures.

In 1903, in the heyday of the wax cylinder recording, he signed an exclusive, five-year recording contract with Columbia Records. The following year the company released “Uncle Josh and the Insurance Company,” which Stewart based on the humorous folk tale “Barrel of Bricks.”

Thanks to the growing number of phonographs across the nation, Stewart became one of America’s most popular stars in the early days of the record industry. He started recording as early as the 1890s, and by 1900 had established himself on stage and records as Uncle Joshua Weathersby, a New England farmer who usually ended up the butt of the joke. Stewart also created Punkin Center and the many colorful characters who inhabited the fictional town from Way Down East. The more he told his Punkin Center stories, the more Stewart developed the characters. He rarely told a story the same way twice.

Stewart’s recordings were among the best-selling cylinders and discs of the acoustic recording period, and through his satire and humor he showed life in a fast-changing world. His subjects were often topical—Uncle Josh’s experiences with the airplane, the department store, the automobile, the cafeteria, and other things that were becoming forces in the new century.

After 1914, the actor, songwriter, and author performed across the nation with Cal Stewart & Co., which consisted of his wife, the Indiana violinist Hazel “Gypsy Rossini”

Waugh, and her younger sister and brother, Marjorie Innis and James Waugh, all of Tipton, Indiana. Stewart married Hazel that year. They also lived in Tipton, then a smaller town itself.

Calvin Edward Stewart began his acting career later in life, after working many kinds of jobs. He was born in rural Virginia in 1856 of Scottish immigrant parents. He claimed he left home at age 12. Over the next two decades he was a railroad worker, a cook on a riverboat, a shotgun messenger for Wells Fargo, a coal miner, a livery stable worker, and a circus performer. In his younger years on the railroad, he was known as an amateur storyteller, and at some point he made the transition to paid actor. He claimed to have been an understudy for the famous rural actor Denman Thompson, known as the author and lead actor in the play “The Old Homestead.” Apparently Stewart borrowed the name of the lead character, Uncle Josh, and used it in his own humorous stories. In the 1890s, Stewart transferred his acting talents from the stage to the recording laboratory, and by the early 1900s, he was one of the more popular recording stars of the pre-electric period, when recordings were made acoustically and most phonographs were hand-cranked.

Stewart’s rural sketches were popular because they offered people more than the typical belly laugh. His monologues made the listener smile, for they combined a humorous view of technology, progress, and society—the naïve country resident laughed at his own foibles. They were good-natured, happy records that left listeners feeling good.

So it is with “Uncle Josh and the Insurance Company.” Like many other Josh monologues, it depicts the “rube” as a sucker being talked into buying something he doesn’t need and can’t afford. In this case, an insurance agent sells Josh worker’s accident-compensation insurance for \$25 a week—a good amount of money in 1904. Things soon go awry, and the situation turns into another Uncle Josh fiasco when Ezra “Ezry” Hoskins, a tavern owner and leader of the local temperance group, asks Josh to help him build a house. Josh agrees. First, Hoskins sends him to the top floor to oversee a barrel filled with bricks that is to be lowered to the bottom floor. When the barrel brakes loose from the ropes, and sends a series of calamitous events into motion, Josh is not worried. He has accident insurance. “I hit the roof and the bricks hit the floor,” Josh says. “What it didn’t do to me in the first place it did to me in the second place.” The barrel ends up hitting him on the head. Getting further banged up, he figures at least a half a dozen accidents occurred during the one incident, so the insurance company should pay off on each one. Josh imagines staying in bed for ten weeks to pay off his mortgage on the farm. However, the insurance company sees only one accident. “I stayed in bed four days and got \$18.36,” Josh says. “Darned old insurance company! Wasn’t but a swindle, no how.”

Through 1919, Stewart recorded “Uncle Josh and the Insurance Company” a number of times for various labels, including the majors of the day—Edison, Victor, and Columbia. They often leased versions to smaller, independent labels. Other record companies releasing this recorded monologue included Busy Bee, Indestructible, and US on cylinder releases, and Duplex, Marconi, Silvertone, Zonophone, and Oxford on disc.

He recorded several different versions of “Uncle Josh and the Insurance Company” from 1908 to 1910. (They have been re-issued in recent years on compact disc.) In June 1919, Edison Records persuaded Stewart to return to its studios for the first time since 1915. He recorded 16 sides for Edison in only three months. During the same period, he also recorded again for Columbia, cutting a new version of “Uncle Josh and the Insurance Company.” It would be his last.

Stewart died in Chicago on December 7, 1919, after being taken ill on a tour of the Midwest. He was 63. His ashes were buried in Fairview Cemetery in Tipton, where a five-foot cross was inscribed, “Cal Stewart, Your Uncle Josh.”

The popularity of Stewart’s records continued after his death, until the electrical recording process arrived in 1925 and made the old acoustic records sound old-fashioned.

Is there any other way to listen to an Uncle Josh record?

Ohioan Randy McNutt is a freelance writer, independent record producer, and cultural historian. He is the author of 22 books, including “Cal Stewart, Your Uncle Josh: America’s King of Rural Comedy” and “Guitar Towns: A Journey to the Crossroads of Rock ’n’ Roll.” His feature stories have appeared in newspapers and magazines across the country.

*The views expressed in this essay are those of the author and do not necessarily represent the views of the Library of Congress.