


A CENTURY IN HARTFORD

THE HARTFORD COUNTY
MUTUAL FIRE
INSURANCE COMPANY



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PRESIDENT GEORGE H. BURT
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A CENTURY IN HARTFORD

being the history of

THE
HARTFORD COUNTY
MUTUAL FIRE
INSURANCE COMPANY

*in relation to the
Hundred Years of Local and National
Progress and Experiences and the World Development
in Invention and Discoveries—
the Age of Marvels*



Written by
CHARLES W. BURPEE
1931

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THE HARTFORD COUNTY MUTUAL
FIRE INSURANCE COMPANY
HARTFORD, CONNECTICUT

*From the press of
The Case, Lockwood & Brainard Co.
Hartford, Connecticut*

P R E F A C E

Impersonally reviewing the main points of this history which the writer has tried to set forth with its sidelights, and apart from any commercial consideration, I should consider it incomplete if, for readers in general, it does not prove a contribution to the worthwhile history of sundry of America's most solid institutions and the homely principles to which they have adhered.

In an hour when America as a nation was beginning to find herself; in the early 1830s when alert minds were teeming with plans of development along lines the vast territory offered; when enterprise jostled with enterprise and a seemly project might be crowded out by another overnight, there were those who thought plain thoughts and clung to them with the wisdom of their pioneer ancestors.

A little group of men, from the farm suburbs of a small but historic city, adopted an idea which they maintained with a faith which was to continue constant with all their successors. That is the substance of the lesson.

The value in the study of their course of action, taken in connection with nation-wide effort, struggle, change and net progress, lies in the fact that the kind of foundations they laid were destined to

endure. There never has been flourish of trumpets. Adherence to simple, beneficial principle, set against allurements and temptations, has won through for honorable comparison with the best in human endeavor. Looking into the future, it is upon the steadfastness of such units that the country can rely.

C. W. B.

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A CENTURY IN HARTFORD

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Chapter One

TOKEN OF FAITH



THIS painted metal token over many a Connecticut door was an emblem of distinction. Adopted from England, it was not supercilious, nor did it mean, as originally it meant over there, that the local firemen, if any, were to exercise special watch and ward over the honored structure and its contents.

It meant, rather, that the owner of that house himself was protected against property loss by a purely mutual company. Though long since discontinued in later service, it means the same today, for the very first house on which the token was placed, according to the custom of a century ago, is still standing. The house, then owned by Preserved Marshall of Avon, bearing the testimony to constant fidelity, is pictured herewith and is now the property of the Hon. Joseph W. Alsop,

one of Connecticut's foremost public men and an eminently progressive agriculturist.

And further it meant that the owner was a member of what has become a very large family of policyholders pledged to stand by each other, entitled to receive benefit from such fellowship and assured by the necessarily good management which they had selected that, while paying their stipulated contribution, they never would be assessed.

In America, especially here in the East, mutuality has been the rock upon which savings banks have been built, those great institutions in which farmer and mechanic, clerk and merchant, laborer and professional man have put their savings till the sum total of this evidence of thrift amazes the world, attesting the country's solidity. None of these banks—of which, in the Society for Savings, Hartford has one of the first—had volume as its chief object; rather, the avowed and constant object was and is to serve the interests of depositors only.

By the same token, mutual fire insurance started, in its definite form, in response to the needs of men, even as also did government itself. Co-ordination marks the best that civilization has brought us, in education, in religion, in polity, and is what mankind is now more rapidly approaching in international relations. Among the individual nations, the one most nearly mutual in its character

is the greatest and, if it departs not from the principle, is likely to be the most enduring.

Among fire insurance companies, the statistics of Professor Gilmore of the University of Virginia show that mutuals have four and three-quarters times the enduring power of any. Which recalls that the oldest company in America, the Philadelphia Contributionship, organized by Benjamin Franklin and his associates in 1752, is a mutual. Conflagrations have demonstrated that cash surplus per million at risk, and not size, is the secret of longevity.

If one wishes to go back to the very earliest stage of progress out of confusion and darkness, he will find that mutuality—brotherhood of interests—was the fundamental idea of insurance established by the guilds of the Middle Ages, appearing in stronger form in the Friendly Society in England and again in the Hand-to-Hand Company, still flourishing as a mutual, in London only.

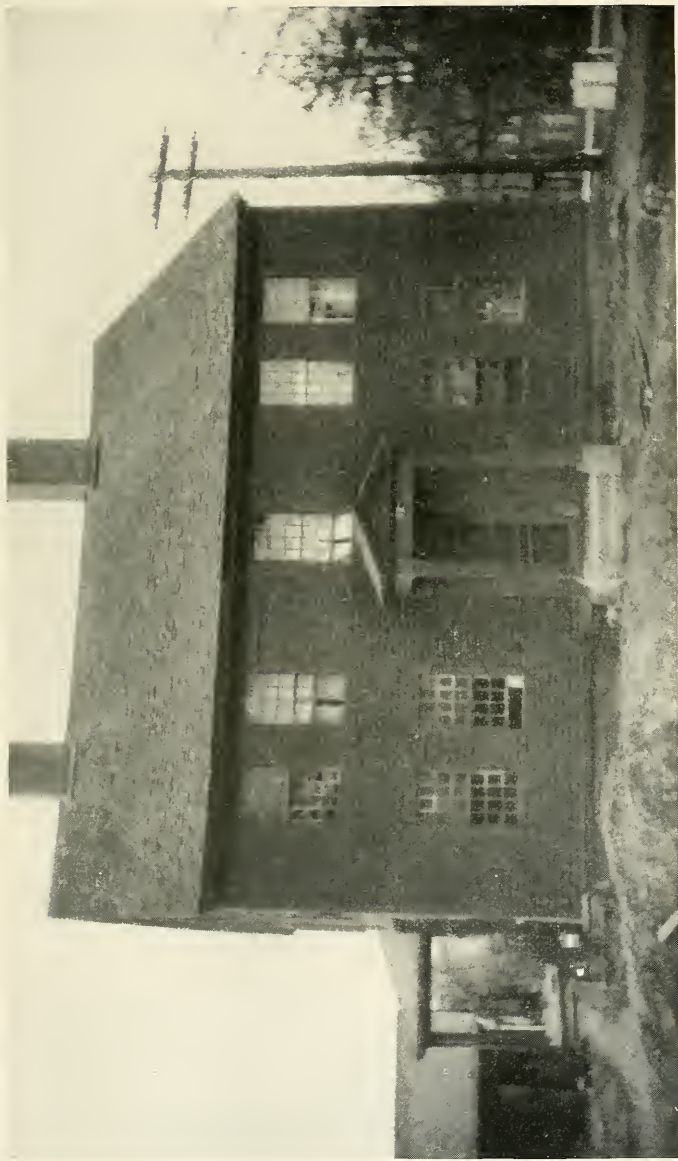
In America the idea, through experience and scientific observation, has been carried to highest point of perfection as illustrated by the Hartford County Mutual Fire Insurance Company. The original association of a distinct group for the purpose of standing by each other was logical and commendable at the time the business was established a century ago—was logical, commendable and far-sighted,—but the rapid changes which have made these last hundred years, especially in

America, the most notable in all history have served to strengthen and improve mutuality in fire insurance as they have improved transportation, communication, commerce, industry and all that goes to make the marvelous world of 1931, so much worth while to look back upon now.

Certain companies, to be sure, fell by the way, but foresight which impelled thrift in management and investment of the individual contributions, consideration of extent and quality of mutuality under the changing conditions, and a keener study and analysis of the workings of fire, the great enemy, did away with the need of emergency assessments, secured for all the aid of profits and, in brief, made that mutuality which the Hartford County Mutual Fire Insurance Company today manifests with its \$55,000,000 of insurance and 28,000 policyholders within the boundaries of the state of Connecticut.

One hundred years of this mutual service.

That is what this body of 28,500 members is celebrating in 1931.



FIRST HOME INSURED

Under Policy No. 1. House of Preserved Marshall in Avon. Now owned and insured for Joseph W. Alsop.

Upon the memorial of David Grant, Elisha Phelps, Amie R. Palmer, Calvin Burnham, Job Hubbard, Miller Fish, Erasmus D. Hudson, John Hubbard, Junr. Hiram Roberts and Jeduthun Burnstead; all residing in the county of Hartford in this state, and others, their associates, inhabitants of said county, shewing to this Assembly, that for the purpose of protecting their houses and other buildings, in the county, from the ravages of fire, it would greatly promote their security and safety, and facilitate their views and operations, to be incorporated upon the principle of mutual insurance; and praying for an act of incorporation for this purpose; as per petition on file, dated the tenth day of May, A. D. 1830.

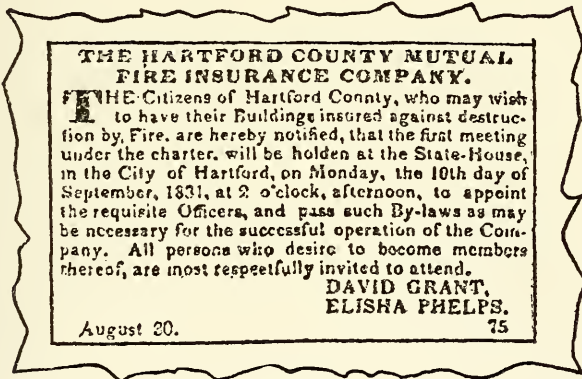
Sec. 1. Resolved by this Assembly, that the aforesaid David Grant, Elisha Phelps, Amie R. Palmer, Calvin Burnham, Job Hubbard, Miller Fish, Erasmus D. Hudson, John Hubbard, Junr. Hiram Roberts and Jeduthun Burnstead, and all others who may become members or associates with them, as hereinafter provided, and their successors forever, be, and they are hereby created, ordained, constituted and declared to be a body corporate and politic, for the purpose of insuring houses and other buildings belonging to Farmers, Merchants, Mechanics and others, in the said county of Hartford, without the limits of the city of Hartford, against loss by fire; whether the same shall happen by accident, lightning, or by any other means, excepting that of fraud or design in the assured; or by the invasion of a public enemy, or insurrection, by the name and style of The Hartford County Mutual Fire Insurance Company; and by that name are, and forever hereafter shall be capable in law, to have, hold, purchase, receive, possess, enjoy and retain to themselves and their successors, not exceeding ten acres of land, rents, tenements, hereditaments, goods, chattels and effects, of what kind or nature soever, and the same to grant, sell, demise, or alien and dispose of; and by that name, to sue and be sued, plead and be impleaded, answer and

Chapter Two

THE CALL AND THE PLAN

I

THE venerable "Hartford Courant" and the "Hartford Times" of September 6, 1831, carried this notice:



CALL FOR FIRST MEETING

It was an era of new enterprise, indicative of recovery from the Revolutionary War, of the satisfactory tests of the new government the United States of America, of the readjustment after the War of 1812 so disastrous to New England commerce, and also of the volcanic financial disturb-

ances. Hartford County citizens had written the first pages of their enduring record for thoughtfulness and courage, moral, mental and physical.

Their banks had been firm in their honorable course through troublous seas. The Connecticut River Banking Company, sister of the Connecticut River Company which was promoting navigation, had been added to the list of banks in 1825 and still, as we shall see, the demand for capital was more and more insistent. Solid improvement was in evidence throughout the land, and at the inauguration of President Jackson in 1829, the national debt had been practically wiped out, surplus revenue was about to be distributed among the states and income was to be derived from the sale of public lands. Soon after came President Jackson's attacks upon the United States Bank and his criticism of internal improvements in general.

It was on the eve of that second financial chaos that representative men whose brains and courage had helped bring the bright prospects assembled at the noble old Statehouse on this September day. They were mostly farmers, the idea of the mutual company having originated in that part of the neighboring town of Windsor known then as Wintonbury and now as Bloomfield.

Fire insurance had commanded local attention since the 1790s. The Hartford Fire Insurance Company had emerged, under that name, in 1810 from the period of personal and collective under-

writing of marine risks; the Ætna, another stock company, had followed in 1819 because, in Connecticut, there were "but four offices and the whole amount of their capital but six hundred thousand dollars." Their territory was the United States, on the stock-company principle, and they still continue to discharge their trust with credit to themselves and the nation.

But the very nature of "Connecticut Yankee", thrift-bred, could but suggest the neighborly principle of the English Hand-to-Hand Company in the matter of protection for their comparatively modest, individual homes out on the farms, though it is not altogether likely that Captain David Grant and his associates were ever familiar with the Hand-to-Hand Company, the oldest of its kind in the world.

It was long-inherited common sense and custom that, within given territory, neighbor could help neighbor. Why not in the matter of fire? If all "chipped in" a certain equitable amount, wise investment of the total should mean that interest—that great aid in business affairs—would co-operate generously, thereby diminishing the amount to be paid for losses and, as time went on, cutting down overhead expense.

A study of the charter at the end of this history will show how well these plain ideas were worked out, and also it will be noted how few changes the progress of time and conditions have necessitated.

Hartford was extending its territory, and the first of these changes, in 1853, very notably was to do away with the exclusion from protection of houses within the limits of the city, and later the exclusion of those in the state outside the county. Beyond those boundaries the Company never has gone. As then, so now the theory is that territory should be limited, to the end that there be absolute certainty about high quality of risks.

II

The petition to the General Assembly for this charter, after many neighborhood discussions and advice from the Hon. Elisha Phelps, had gone to the spring session of the General Assembly on May 10, 1830. The memorial "shewed" "to this Assembly that for the purpose of protecting their houses and other buildings, in the country, from the ravages of fire, it would greatly promote their security and safety, and facilitate their views and operations, to be incorporated upon the principle of mutual insurance."

The memorial or petition went over to the next spring session when it was approved, May 28, 1831, and was signed by Governor John S. Peters of Hebron, who had been lieutenant-governor the previous four years under Governor Gideon Tomlinson of Fairfield. (There was no election of lieutenant-governor in 1831—the only time in history.)

The petitioners, Captain David Grant, Elisha Phelps, Ammi R. Palmer, Calvin Burnham, Joab Hubbard, Miller Fish, Erasmus D. Hudson, John Hubbard, Jr., Hiram Roberts and Jeduthun Bumstead, their successors, associates and assigns forever were "created, ordained, constituted and declared to be a body corporate and politic" for the purpose of insuring in this county outside of Hartford against loss by fire, whether by accident, lightning or any other means, excepting that of fraud or design in the insured, or invasion or insurrection. As said, the limitation against Hartford and later that against the other counties was subsequently removed.

The annual meeting day should be the third Monday of September, changed in 1848 to the third Tuesday of September and in 1884 to the fourth Tuesday of January.

Ten directors were to be elected annually. In 1903 that was changed to make the number from nine to twelve for terms of three years. The directors were to fix the sum of insurance on any building at a total not to exceed three-quarters of the value of the building, to determine the amount of premium and prescribe all forms.

The secretary should keep the records and should give copies of any record to any person desiring it, receiving therefor such compensation as clerks of court were entitled by law to receive.

Premiums were to be rated by the year, having reference to the number of years each policy was to run. Each policyholder was to pay one year's premium for the purpose of constituting an incidental expense fund and for payment of losses and other charges, the surplus to be invested, the remainder of the premiums to be paid when and if called for; and at the expiration of the term of insurance, the charge for the premium or such part as remained unpaid, after satisfying all losses and expenses accrued, should be relinquished to the insured. By making low yet adequate premium the effect has been to give the policyholder in advance the return of unpaid part of premium.

Policies should be for a term of from one to five years. No insurance should hold good on any building unless title of ownership of both building and land rested in the insured unencumbered, or unless title or encumbrance were fully disclosed and specified in the policy.

No policyholder should be bound to pay more than the premium charged against him, during term of insurance, in assessments, excluding the original one-year's insurance, and should be fully discharged on surrendering his policy.

If it ever should happen that funds, charged and paid, should not be sufficient to cover all fire losses, those insured should receive a proportionate dividend of the whole, according to their losses and the amount insured to them relatively by the

Company. Claims for losses should be presented within sixty days of loss.

Directors after examination should determine the amount to be paid the insured by the members of the corporation and publish it as should seem proper, and the respective proportions of the members should be paid within thirty days, failing which the delinquent member should pay an additional equal amount, and failing sixty days more should be excluded and lose all benefits and interests while still being liable to pay his proportion of the assessments during his term of insurance.

All rights in the property and in the land the property stood on should be pledged to the corporation, and the corporation should have a lien thereon for all demands. If payment of assessment, forfeiture or penalty should be refused, the corporation could bring action of debt.

Payment of approved losses should be within ninety days after notification.

Notification of any alteration of a building which should increase the hazard must be given to the corporation, or the insurance should become void, and so, also, unless additional premium were paid according to agreement with the directors.

The insurance should be void in any case of double insurance without the knowledge and approval of the directors, endorsed on the policy.

Hazardous risks were formally excluded.

No proposals should be received or policy be issued except within thirty days of the corporation's annual meeting. (Nothing gives a clearer conception of the neighborhood principle than this section of the charter. Of course as soon as it became more than a neighborhood affair, or in June, 1833, this limitation was removed.)

The books always should be open for inspection by any member, his heirs, executors, administrators or assigns.

At their discretion, directors might declare a dividend from funds in the treasury of the Company, to be paid, for the time being, in proportion to the amount of each member's premium. This was amended in 1889 to provide that there be no dividend except from accumulated cash assets in excess of 2 per cent of the total amount of insurance in force at the time when any dividend might be paid. (This was to preclude the kind of pitfall which was to be embarrassing to other companies. The theory always has been that the Company's low premiums had the effect of giving the members a dividend in advance.)

Meetings of the corporation should be open to the members themselves in person or by proxy good for not exceeding six months. The powers conferred by the charter should be operative after property to the amount of \$20,000 had been insured along the lines of the charter.

In June, 1867, an amendment to the charter

was adopted by the General Assembly allowing office of vice president in addition to the other offices.

In the session of 1880, an amendment was adopted permitting insurance against damage by lightning whether there was fire or not. Also that surplus funds could be invested in federal or Connecticut bonds, town and city bonds, stocks of dividend-paying railroads, national banks in the state and any like securities, at the discretion of the board.

In the session of 1889, an amendment provided that policies might be issued for any term not exceeding five years; also that personal property might be insured; also that directors might cancel the premium charge or lien on the books, and have power to collect in cash on all policies issued thereafter the entire premium charged instead of requiring any premium note or receiving premium lien for any portion thereof. Should directors ever wish to insure property outside the state, the policies might be framed to comply with the laws in force where the property was located. But, as said, the Company has preferred to confine itself to Connecticut.

III

The interested citizens of the county who met at the Statehouse on the afternoon of September 10, 1831, were representative of the rural com-

munities and of the descendants of the founders of the colony. Proceeding promptly to business they elected directors as follows:

David Grant	David W. Grant
Elisha Phelps	Jasper Morgan
Charles Woodward	Joab Hubbard
James Loomis	Joel Holcomb
Jeduthun Bumstead	Henry Phelps

These family names long have been and have continued to be well known not only in the county but throughout the state and beyond its confines.

Captain David Grant was chosen president and Elisha Phelps secretary and treasurer. Born in Wintonbury (now Bloomfield), President Grant was a lineal descendant from Matthew Grant of Windsor, progenitor of a long line of distinguished men by that name, including President Ulysses S. Grant. Plain, outspoken pioneer, Matthew was born in England in 1601 and had come with the Dorchester (Massachusetts) party in 1635 to found Windsor. He kept a store and held the high office of surveyor and also of recorder or town clerk. In addition to the regular records in his books he made entries of local events, so that altogether he supplied a mine of information for future historians. He and the others of the Dorchester party, under the Rev. John Warham, had come to Connecticut River with intent to make their homes there. Captain Grant kept the state and town farm

for the poor and was interested in mercantile business, acquiring what was then considered a fortune. He was captain of a local cavalry troop.

David Wadsworth Grant of the board of directors was the son of Captain David. His farm was one of the best in the state and he had various interests in Hartford.

The Hon. Elisha Phelps was one of the prominent Phelps family of Simsbury—a name that became prominent in mercantile and financial circles in New York. After practicing law in his native town of Simsbury, he removed to Hartford and had his office here from 1805 to 1847. He was representative from this the First Congressional District in the Sixteenth, Nineteenth and Twentieth Congresses (1819-1821, and 1825 to 1829) and was judge of the county court. While in Simsbury he was part proprietor of a carding factory. In every way he was active in encouraging the progress of his times.

Prominent among the petitioners for the charter was Hiram Roberts, for many years the merchant of Bloomfield and twice representative in the General Assembly. His death at the age of 48 was widely mourned.

Judge Phelps's election was rather honorary than otherwise. His many responsibilities caused him to resign the office of secretary after a few weeks and Charles Shepard, future president, was chosen in his place on October 17. Mr. Shepard,

after practicing law in Suffield seven years, had removed his office to the building on the southwest corner of Main street and present Asylum street which formerly was Tower Hill street. For years, as the present building today is, it was one of the most popular "business blocks" of the city (as will appear further in this history) with upper floors devoted to offices.

The directors continued to hold their meetings at the Statehouse till October 22 when they began meeting at Secretary Shepard's office which soon after became the regular office. As by the original regulations no applications for insurance could be considered except within thirty days after annual meeting, the original secretary's duties were not burdensome. Withal President Jackson's course relative to national finance had caused the period of business confidence to be followed by one of uncertainty throughout the country, with Hartford particularly interested.

At the annual meeting in 1832, Secretary Shepard was directed to procure a "suitable number" of "tin insurance plates"—"Insured Mutual Hartford." For a symbol, the Company adopted that which is traceable back to Hertford, England, from the neighborhood of which the Rev. Samuel Stone of the Hooker party had come, and after which town the Connecticut town was named. It represents a hart crossing a ford.

The Company paid Secretary Shepard office

rent and one-half of his expense for fuel. By 1835 the president was allowed as much as \$30 a year for his services. He and the treasurer were usually the committee of investigation or survey when there was a loss claim, and for this they had been receiving a nominal amount. But for service of that kind there was exceedingly small demand in the earlier years, as will be seen in the detailed story of the Company after the background of history has been given, along with surroundings and conditions, national and local.

Chapter Three

HOME CITY, CONSTITUTION'S BIRTHPLACE

I

FROM the windows of the first office—and, for that matter, of the three other offices the Company has occupied in the century of its existence—President Grant, Secretary Shepard and Treasurer Phelps looked directly out upon adjacent land which the world over is considered sacred in world history. For it is the birthplace of the first constitution framed by men for the government of men, recognizing no superior but the Almighty.

When the precepts of the Magna Charta were neglected by Charles I and his embittered Archbishop Laud, and sturdy Puritan separatists from the Church of England were fleeing the country, the Rev. Thomas Hooker abandoned his auspicious beginnings as a clergyman in the land he loved and, preceded by his devoted but harassed parishioners, sailed with John Haynes and the Rev. John Cotton for Massachusetts Bay Colony. Hooker joined his people at Newtown (now Cambridge) on his arrival September 3, 1633, and his church society—now Hartford's First Church of Christ—was organized.

Not pleased with that colony's theocratic form of government, he diplomatically obtained permission to remove to the Connecticut valley, the fertility of which had become known. Enterprising Dutch traders in 1623 had established one of their trading posts, the House of Hope, at the mouth of the stream which flows into the Connecticut at present Hartford, and recently had fortified it, placing two cannon. Defying this post, Lieutenant William Holmes of the Plymouth Colony (of Pilgrims) had sailed up the river in a shallop in 1633 and had erected at present Windsor a house the frame of which he had brought with him. This also was to be a trading post, though it is a matter of record that the governor of Plymouth dreamed of a formal settlement.

Likewise dissatisfied with the autocracy of Massachusetts Bay, the Rev. John Warham, who with the members of his church, established in England in 1630, had arrived at Dorchester in the Bay Colony that same year, came with his people to present Windsor in 1634 to establish a settlement, soon buying out the Plymouth party.

John Oldham, an adventurer from the Bay, with eight companions, had located the alluvial field (Pyquag) at present Wethersfield in 1633 and returning in 1634 had planted corn there. In 1635, by permission of the General Court of the Bay, two clergymen John Sherman (ancestor of General John Sherman) and Richard Denton with

five other members of the Church at Watertown in the Bay Colony arrived on Oldham's fields to make their homes.

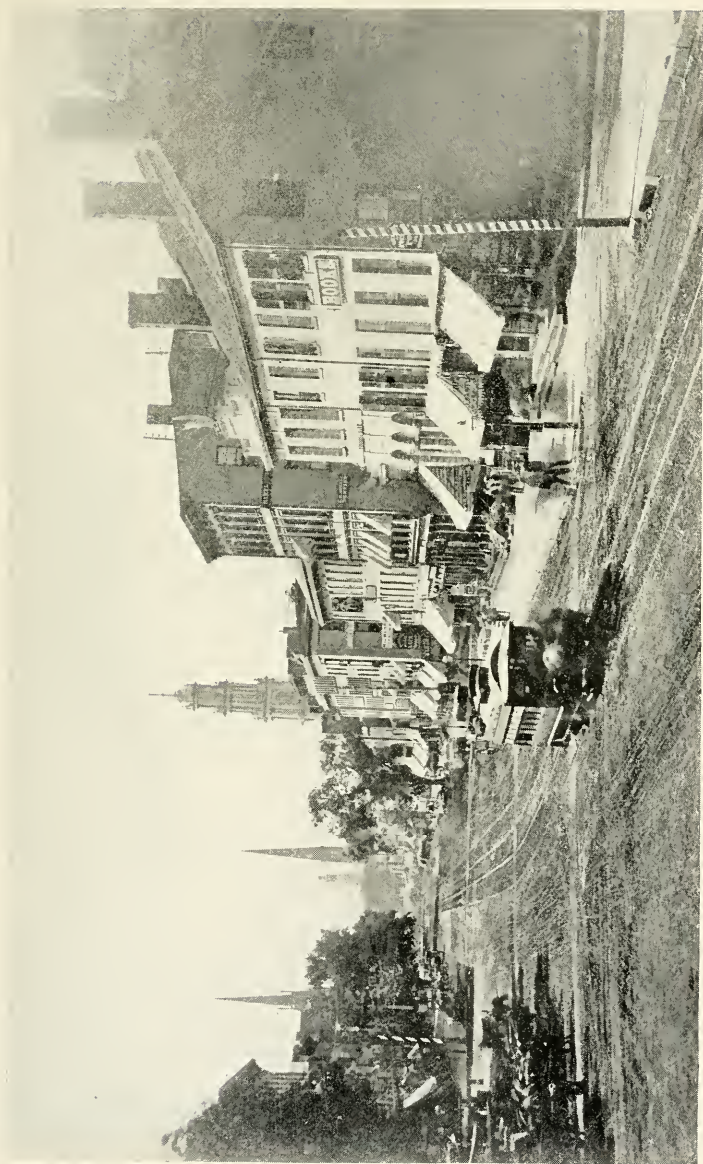
Elder William Goodwin and a few selected men from the Hooker congregation arrived at present Hartford (or Suckiag as the Indians called the spot) in the fall of 1635 to select location and arrange purchase from the Sequin Indians, the rightful owners. The Sequins, a mild tribe, had recently been compelled to pay tribute to the arrogant Pequots of New London, as other Connecticut Indians had to pay tribute to the Mohawks of present New York state. The Dutch, mistakenly—if we recognize the laws of Europe at this time of pioneering,—had bargained with the usurping Pequots, but the English rights to the Dutch House of Hope land were not settled till the close of the war between England and Holland.

Goodwin's party, climbing the slope from the rich river meadow, got their first view of present Hartford, probably from the very spot where the Hartford County Mutual Fire Insurance Company had its first office. That terribly severe winter they spent in dugouts half way up this slope, or about where Market street now is. Hooker, his sick wife in a litter, and his hundred followers with their livestock and household belongings made their long trip through the wilderness, arriving in June, 1636.

The three settlements narrowly escaped being



A WELL-PRESERVED COLONIAL DOORWAY



COMPANY'S FIRST HOME

Exchange Building, southwest corner of Main and Asylum streets. 1831-1840.

wiped out by the Pequots. An expeditionary force of ninety crudely armed men—all the able-bodied men to be had—sailed with a small complement of friendly Indians from the present Hartford dock, in May 1637, were joined by a few from Saybrook, attacked the strong fort near New London and forever destroyed the power of that warring tribe.

The representatives of these three towns, in the General Court they had established after it was known that they were outside of the jurisdiction of the Bay government, resumed their discussions for an absolutely free government. Hooker outlined the main idea in a sermon, Lawyer Roger Ludlow of Windsor aided in the drafting, and the greatest instrument in the progress of human liberty was adopted, as the Fundamental Orders, January 24, 1639.

The principle of it was carried on into the royal charter of the Connecticut Colony in 1662 which has remained the keystone of Connecticut government ever since, and the idea was embodied in the Constitution of the United States.

II

From the windows of the Company's first office, the officers of the Company looked out directly upon the "Meetinghouse Yard," the first piece of land to be marked out by the constitution-makers. By 1831 it had been encroached upon about fifty

feet on the north and south sides and was called "Statehouse Square." Main street, running north and south right at the officers' feet, was "citified" but it still was near the western border of the city's built-up section.

Many of the fine old residences lingered on the eastern slope toward the Connecticut river, on Front street and on Market street, but latterly with a clinging more to the section south of the street leading down to the docks and named State street. This section was bounded by that street, Prospect street, Arch street and Commerce street. Prospect street had been Thomas Hooker's "Ministers' Lane" to his home near where the "Times" building now stands and to the home of his assistant, the Rev. Samuel Stone, across the way, near the present Municipal Building.

On Main street nearby stood the mansion of Jeremiah Wadsworth of Revolutionary fame, where Washington was entertained, and its majestic elm in front was still flourishing. The site is now occupied by the stately Wadsworth Athenaeum. A little to the north of this, set well back, was the old Addams Inn where the General Court held its sessions till 1713. The lot is now covered by the main part of the Travelers Insurance Company's building. Addams Inn was superseded by Samuel Flagg's Black Horse tavern nearer the street, and that by David Bull's renowned Bunch of Grapes close by the site of the Hartford County

Mutual Fire Insurance Company's office building in 1831.

III

Addams Inn was the scene of another incident which went for the making of history—the saving of the freest government the world had known. School children the land over know the story of King James's usurpation of American colonial powers in 1687 and the dramatic way in which Connecticut preserved her unique charter when the royal governor, Andros, came here from Boston to seize it.

The General Court ostentatiously received him and his retinue at its session in the inn. The box containing the cherished parchment was solemnly laid upon the table in front of him. Though there was no prolonged discussion of his rights—which the stubborn colony had declined to recognize in his earlier quo warranto proceedings,—there was general conversation over liquid refreshment till darkness came and the candles were brought in.

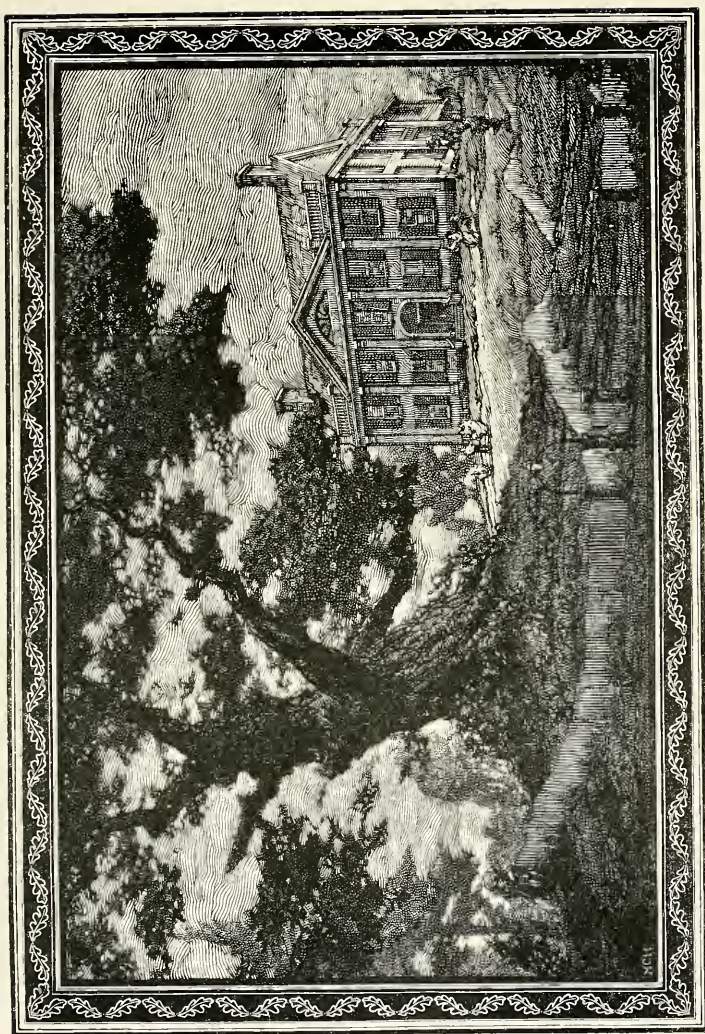
The governor was about to rise, the secretary having written "FINIS" at the end of his records, when, as it were, a gust of wind blew out the candles. Upon their being relighted at the command of Connecticut's redoubtable Governor Robert Treat, box and charter were gone.

Captain Joseph Wadsworth, concealed outside the window of the council chamber, had received

the box in the moment of darkness and had fled with it down across Little (now Park) river, to the south and westward, along its bank to a high point nearly opposite the homesites of Hooker and Strong. Appropriately enough. There stood an enormous oak which from time immemorial had been held in high regard by the Indians. Under its wide-spreading branches they held their councils and in the spring the size of its leaves told them when to plant their corn. Into a hollow in the trunk of this, Wadsworth thrust the king's one and only pledge of liberty for an American colony.

After the tyrannical King James had been driven from the throne of England by King William, in 1689, and Andros's brief reign had ended, the charter was again put into effect. The precious charter itself had disappeared, but that fact was of no serious moment, since it never had been surrendered as had the others, and the English courts acknowledged that Connecticut's liberties, unlike those of sister colonies, were undisturbed. Thus is it truly said that Connecticut has been the only sovereign state from the beginning.

Way on in 1858, a Trinity student chanced to see a parchment which Mrs. Wyllys had given a friend for millinery purposes. His borrowing it to show to the secretary of the state resulted in its being identified as the charter, and today, framed in wood from the old oak, it stands in the Memorial Hall in the Connecticut Supreme Court,



THE CHARTER OAK

The Wyllys-Stuart mansion in the background.

Library Building and Memorial Hall, the Stuart portrait of Washington over it and the portraits of the governors of the state on the walls on either side.

In the possession of the Connecticut Historical Society is the charter's twin. The document, as was the English custom, had been engrossed in duplicate. This latter one—which really was the first of the two to be engrossed, as its markings show—had been left in England by Governor John Winthrop (the younger) whose fertile genius and courtliness had won those exceptional rights the charter provided—left there for reference purposes if questions ever should arise, as they did in 1686-7. In due time it came to Connecticut.

The old oak, on the land of the distinguished Wyllys family*, was visited by innumerable thousands of people from all parts of the world before it was blown down August 21, 1856, and the city bells tolled the requiem. The rings showed its age to be 1,000 years. It was a large tree but not so large as the relics of it, in various countries, would indicate.

*Members of the Wyllys family included: George, deputy governor 1641-2; governor 1642-3; Samuel, magistrate at time of the Andros incident; Hezekiah, secretary of the State, 1712-35; George, secretary of the State, 1735-96; Samuel, secretary of the State, 1796-1810. From that family the property passed to Stephen Bulkeley, descendant of Gershom Bulkeley; then to his daughter, wife of Isaac W. Stuart, to whom the Charter Oak property and the so-called "Wyllys Mansion" belonged during the last years of the tree's life. The spot where the tree stood, at the junction of Charter Oak street and Charter Oak Place, is now marked by a granite shaft placed there by the Society of Colonial Wars.

IV

But to get back to the officers of the Company in their first office on Main street which has been the constant home street of the Hartford County Mutual for all the hundred years.

To the east, their view down State street was little obstructed for half the distance to the docks. They could see the elm trees and a corner of the building at Numbers 33 and 35 which marked one of the chief centers of social and business activity and the birthplace of some of the best corporations in the city today, including the Ætna Fire Insurance Company and the Connecticut River Banking Company. The particular building, where "election" balls were held on the third floor and where men assembled as at a present-day club, was Morgan's Exchange Coffee House. A very substantial brick structure, it had been built by John Morgan who had been the leader in the building of the first bridge across the Connecticut in 1809.

When John Morgan built his mansion on Morgan street, leading to the great bridge, he sold his State street place to Joseph Morgan (not of the same family). Joseph Morgan, born in West Springfield in 1780, had had a coach line and tavern in Westfield, Massachusetts, before coming here, was active in many lines, was one of the promoters of the Ætna Fire Insurance Company and became a director. His genius for finance was in-

herited by his son Junius S. Morgan who established the great international banking house of Morgan. Junius's first son, John Pierpont Morgan, was born in 1837 in the Morgan brick residence near the southwest corner of Asylum and Trumbull streets.

Joseph's early ambition had been to provide a good tavern and to take advantage of the opportunity to develop the coach lines now that turnpikes were making travel more possible. He opened the Morgan Exchange Coffee House on New Year's day, 1817. Later he was proprietor of the City Hotel. The coffee house was the headquarters of "J. Goodwin, Jr. & Co., Agents," to quote the old advertisement and posters, whose handsome coaches ran to Boston by way of Worcester, at which city, by 1839, one could take train for Boston.

James Goodwin was but 16 when he entered the employ of Joseph Morgan as an assistant. He married Mr. Morgan's daughter Lucy. Both of the men, after coaches were relegated, interested themselves in railroad development. Mr. Goodwin was president of the Connecticut Mutual Life Insurance Company from 1848 till his death in 1878. His sons, James J. Goodwin and the Rev. Francis Goodwin, and their sons in turn have perpetuated not only the name but the ability.

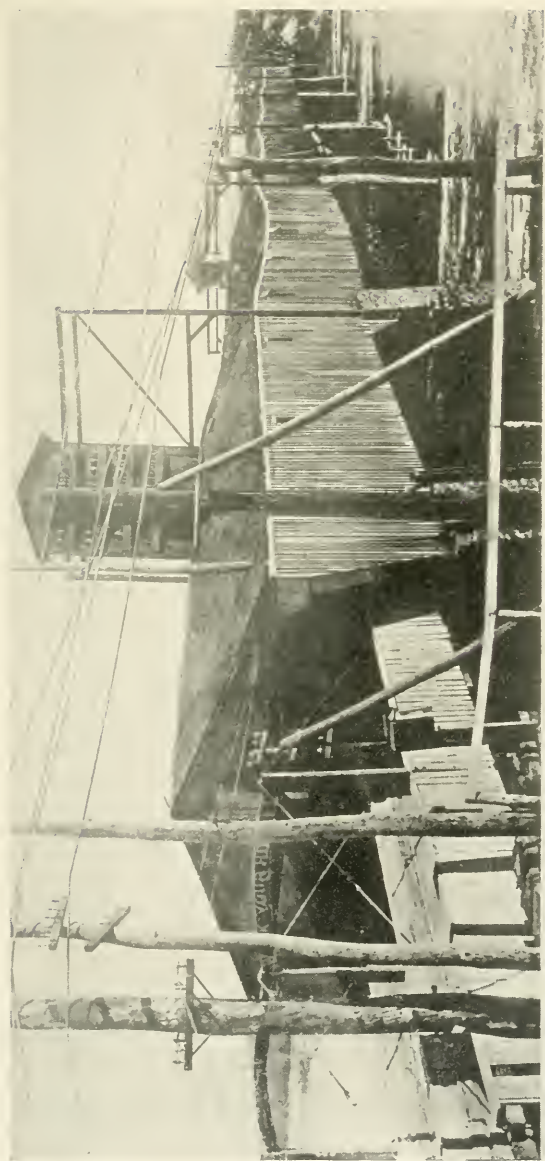
One of the proudest days for James Goodwin, many years after his coach enterprise, was when

he performed the ceremony of driving the first horse car on one of the first lines in the state, from Hartford to Wethersfield.

The story of the river bridge, with which the name of John Morgan is intimately connected, is one of the most prominent in Hartford chronicles. The first one, built by Mr. Morgan's stock company, was swept away in the freshet of 1818. It was rebuilt at great expense and continued in service till it was burned, perhaps with malice prepense, May 17, 1895. At a cost of \$3,000,000 for bridge and approaches it was rebuilt and dedicated in October, 1908, by the the neighboring towns, Hartford, East Hartford, Glastonbury, South Windsor and Manchester, the largest stone bridge in the world, 1192 feet long and 82 feet between side walls.

North of the East Hartford approach to the bridge is a perpetual reminder of the sometimes costly playfulness of one of the best friends of New England, the Connecticut river itself. Nature has changed the general location of the river once or twice since the ice period; at one time it emptied into Long Island Sound at present New Haven. Crowded easterly during the volcanic era, the river settled down to something like its course of today, well adapted to Hartford's needs. Yet still, in the soft upland reaches, is its tendency toward the rising sun.

After the first white men came to Wethersfield,



ORIGINAL BRIDGE WAS BUILT 1809 AND CARRIED AWAY BY FRESHET IN MARCH, 1818.

REBUILT AS SHOWN ABOVE IN DECEMBER, 1818.

BECAME A FREE BRIDGE SEPTEMBER 11, 1889. BURNED BY FIRE MAY 17, 1895.

THE FIRST BRIDGE

Original was built 1809 and carried away by freshet in March, 1818. Rebuilt as shown above in December, 1818; became a free bridge September 11, 1889. Burned May 17, 1895.



DAYTON ISLAND

Which began to appear in the Connecticut north of 1880 and tries to reappear.

it busied itself with new separations of meadow territory, necessitating changes in man-made boundaries. At Hartford, while the western bank has receded about fifteen feet; while, per contra, an island a little below and on the eastern side has been joined to the East Hartford land, and while the old bank at South Windsor, also on the eastern side and above East Hartford, has become a wide sandy beach out into the river, it is noted that at the same time the once broad meadow along the East Hartford front, where farmers worked within the memory of middle-aged men, is being submerged back to the "meadow hill" of the founders. The former small basin below the bridge approach is now Long Pond and, especially at freshet time, "Old Man River" indicates his will to go through that approach.

Of course this would deprive Hartford of its present water front, make the stone arches supporters of a dry bridge and necessitate a new bridge where the causeway is now. Engineers, expressing no alarm, are planning heavy expenditures along present contours, but old residents and readers of river history point to the river's previous sly tricks.

The "perpetual reminder" above the causeway was known as Dayton's Island when the great bridge was built. It was removed from the old-time channel—which even then was shallowing toward the western shore. In a short while

it reappeared. Today it is an unending supply of builders' sand to contractors who have federal license. This sand, supposedly, comes down thus into the present channel-way from where the river is digging out its East Hartford course.

Whether or no, old Dayton Island, once the abode of a squatter sovereign, is the subject of many debates.

Chapter Four

MAIN STREET AND FIRST OFFICES

I

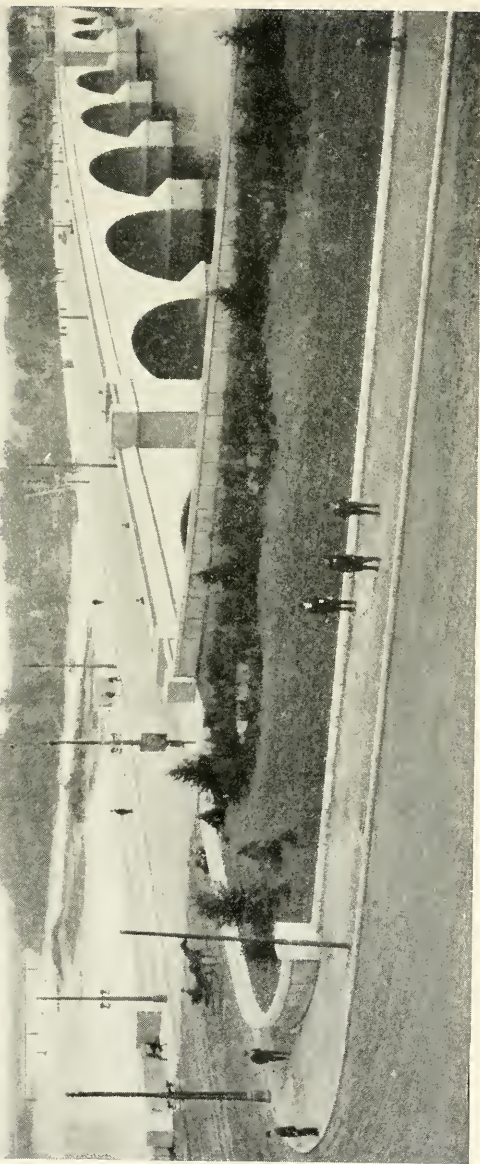
MAIN street, or Great street as it was first called, and then Queen street till the Revolution, was but a pathway on the edge of a surrounding wilderness in Thomas Hooker's day. The native Indian tribe was not hostile, but the settlers could take no chances. The Sequins were allowed a small village in the North Meadows, near the present Riverside Park and Village street, where the first road was cut through leading to Windsor. This section was commanded by a comparatively high hill near the present junction of Main street and Morgan street. On that knoll was placed a sentry post, whence the name "Centinel Hill." In a straight line to the south and on the northerly bank of the "rivulet" (Park river) another sentinel's post was protected by logs and called the "palisado." At the moment there was less anxiety about Indians in that quarter for there were none there, though it proved, just prior to the Pequot War, that the Pequots did steal upon Wethersfield from the south and make a bloody attack. The presence of the Dutch at the House of Hope was

quite likely the reason for establishing this post on the river.

Pastor Hooker and his "teacher", Samuel Stone, could see from their homes about all that was going on in the vicinity of the House of Hope across the rivulet. Much of it caused them to fear that those sturdy traders and their families were not seemly neighbors for Puritans. After Dutch soldiery from New Amsterdam had marched with considerable panoply and more patient endurance to drive the venturesome Holmes from his post at Windsor in 1633, had surveyed the palisade and had marched home again, like the heroes of the "noble Duke of York," there had been no attempt at hostilities on the part of the traders, but there had been rumors of threats and an occasional collision in the hayfields when, in the opinion of the busy English, the Dutch showed negligence about harvesting their hay crop.

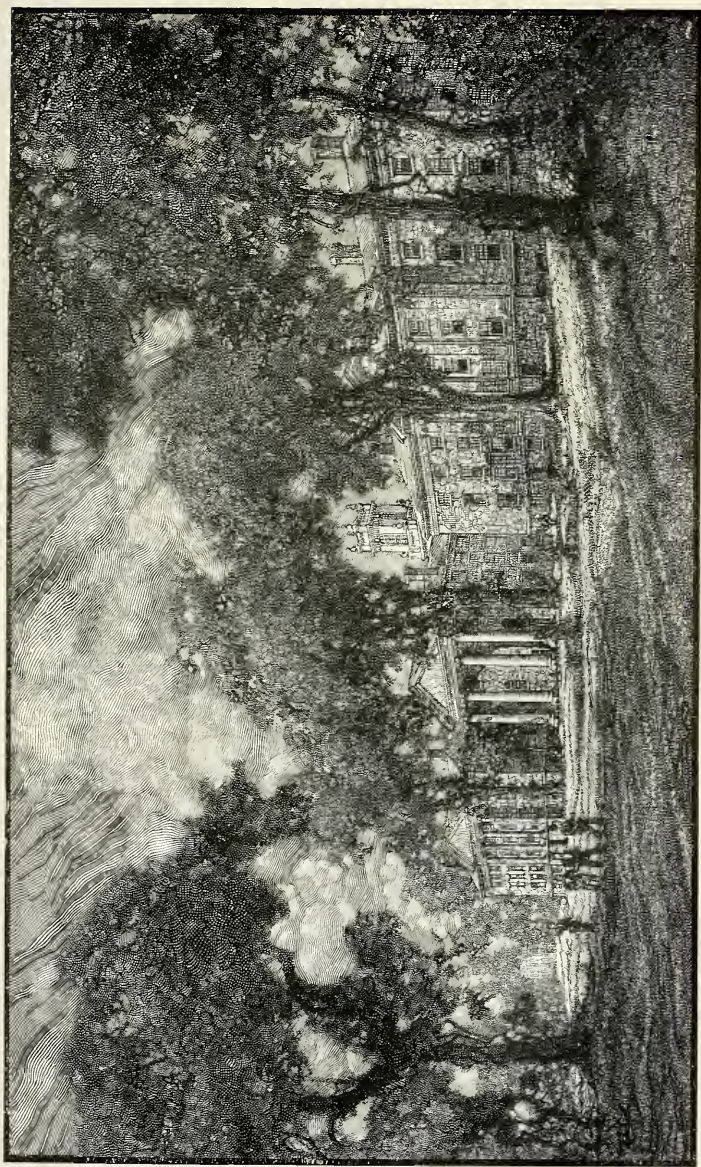
In any event, there were all the makings of an international episode, and the Dutchmen would bear watching. What neighborhood squabbles there were, be it said, eventually received attention in the international court which considered the Dutch claim of right by purchase, as previously told herein, and war for sundry causes between the mother nations settled the whole matter.

Be the first cultivated land and the homes to the east of this pathway of sentinels what they were, the optimistic founders showed their con-



THE STONE BRIDGE

The largest of its kind in the world. Built at a cost of \$2,500,000 by the neighboring towns, Hartford paying about four-fifths. Dedicated October 6-8, 1908.



TRINITY COLLEGE

When located on present Capitol Hill—Chartered as Washington College in 1823; name changed to Trinity in 1845. Ground was broken at the present location in 1875.

fidence in the future when they apportioned their individual rights to land. Main street's popularity began then.

Main street skirted the western side of the Meetinghouse Yard, the first tract to be set off. The first governor, John Haynes, took for his portion the northerly part of this land west of the commons, and Edward Hopkins, Haynes's wealthy successor as governor, the southerly portion which included practically all now bounded by Asylum, Trumbull, Pearl and Main streets.

Edward Hopkins had also large interests in England which called him back in 1652, to succeed his brother as warden of the fleet, commissioner of the admiralty and member of Parliament, and by whose bequest the Hopkins Grammar School, now associated with the Hartford Public High School, was established. He then sold this section to Thomas Olcott, one of the 1635 party and a merchant and trader whose other property included the site of the American Hotel which stood until recently on the eastern side of Meetinghouse Yard. Haynes sold his section to John Pratt and removed to present Front street.

The roadway "to the mill" cut through along the southern side of the Hopkins section. The mill was Matthew Allyn's grist mill on the rivulet, now Park river, near the present railroad station, a long way out in the wilderness. Yet it was a choice location, for it was the only path to the great "ox

pasture" to the northwest and it was at the mouth of a little tributary to the "rivulet". The tributary, draining the swamp land around the railroad station site, was to be called Kiln brook after they began to make brick in the swamp—or Gully brook in more recent days, after it began to flood the basements of business blocks and had to be bricked in. The island later was joined with the mainland to the south of it.

II

There soon was a pathway and then a roadway from present State street and the northwest corner of Meetinghouse Yard to the mill on the rivulet and the ox pasture—or perhaps from the mill to David Bull's Bunch of Grapes tavern, who shall say? The tavern was burned in 1815, after Mr. Bull's death. He had bought his land of Joseph Morse in 1751, extending to the Haynes section, which section, along the adjoining side, was at that time owned by Joseph Pratt, a descendant of John Pratt who had bought of the original proprietor, Governor Haynes, and by Samuel Wadsworth, a sea captain, who died in 1799.

The survey for the city authorities by Daniel St. John and Nathan Goodwin in 1824, now in the collection of Albert L. Washburn, shows that in 1801, when a "turnpike" forty feet wide was laid out, the city took twenty feet from the Bull side

and the same from the Pratt and Wadsworth side, owned by their heirs. (Trumbull street was being laid out at the same time.)

William Hills had acquired considerable of the Bull property in 1815 at the southeast corner of the new highway and built the first house there, a substantial business structure, in which the Company's first office was to be located.

The Phoenix Bank acquired the land next south on Main street for its marble-front building in 1814. The name of Lois Bull appears on the deed. For the westward highway the city bought also of Ann Devan and others west of the Bull property.

On the northeast corner of the new highway, Nathan Allyn and Lawyer Henry L. Ellsworth, twin son of Chief Justice Oliver Ellsworth of the United States Supreme Court, became the owners of the Main street frontage. Mr. Ellsworth, who had bought of Nathan Wadsworth, built in 1821 on the corner itself, exactly on the line of the turnpike and a little out on the Main street front, according to a jog taken in by his predecessor, for which the predecessor had had to pay the city forty pounds. This accounts for the slight bulge eastward of the Asylum street line at that point today. The land-level there was a little above the present street line. Allyn built just north of Ellsworth on Main street. Joseph Pratt had a brick tavern west of the Ellsworth purchase.

The distance was exactly forty feet from the Ellsworth building to William Hills's on the opposite corner, and the unfortunate narrowness of the important thoroughfare of later years was thus established. It was a generous width in its generation.

Portions of the property on the southeast or Hills corner after that were owned by sundry individuals. In 1827, Mr. Hills sold to George Brinley of Boston. In 1828 the property was sold to Hezekiah Huntington, Jr., and Francis Huntington. Jeremy Hoadley had an interest the next year by quit claim. In 1831, when the Company took occupancy in Lawyer Shepard's office on the second floor, Dr. Horace Wells, the discoverer of anaesthesia, gave a share to his daughter, Mary Wells, the wife of George W. Corning. Samuel H. Huntington bought thirty-four feet on Asylum street plus seventeen feet owned by the Cornings.

In 1836, Mr. Huntington sold to Lemuel Humphrey and Charles T. Wells. The next owners were Hezekiah Huntington, Jr., and George Sims, to whom Lemuel Humphrey sold his interest. There was more changing in 1847 when Hezekiah Huntington sold to Lemuel Humphrey and in the same year deeded a portion to Thomas Belknap and William J. Hamersley, acquiring all of this portion. Another portion went to Mr. Sims.

The middle portion in 1850 was sold by Mr. Hamersley to David F. Robinson. The Sims por-



THE "CATLIN MANSION"

Home of Lieutenant-Governor Julius Catlin after 1840; previously the home of Lydia Huntley Sigourney, the poet; model for the Connecticut House at the World's Fair in St. Louis; latterly used for school purposes. Steps are being taken for its preservation.



PEARL STREET CHURCH SPIRE

*In demolition of the edifice to make way for extension of
Connecticut Mutual Life Building. August 26, 1899.*

Photo by Dr. Joseph E. Root.

tion went to Colonel George P. Bissell by sale in 1891 and was left by the colonel to his daughter, Mrs. Caroline Garmany, George Lux also acquiring an interest.

The corner building, which was in two sections on the Main street front and long was known as the Corning building, was torn down and replaced by the present handsome store and office structure by Dr. James H. Naylor and Judge Solomon Elsner in 1927-1929, they buying of the Robinson heirs and leasing the corner proper of the Corning heirs, Zelma Corning Brandt and Madeline Corning Storer.

III

The building on the opposite corner of Tower Hill street, as the Common Council named the westward thoroughfare in 1829, was the Company's second home. The move was necessitated in 1848 by the yearly increase of the Company's business. The building, to be the Company's home till 1897, was known as the Catlin building, named after Julius Catlin, the owner, who for several years was proprietor of one of the largest stores of the city, on the first floor. The store was finally rented to Horace Johnson for like purposes. Mr. Johnson was the local "weather man," making a study of the subject and gaining fame when he predicted the great blizzard of 1888 and Main

street was made to look as seen in this volume. David Mayer, diamond merchant, next occupied the corner store.

Mr. Catlin, who was one of the city's most progressive citizens and held the office of lieutenant governor from 1858 to 1861, was a director in the Company from 1851 till his death in 1888. He was president in 1873. George Sawyer, for his dry-goods store, replaced this building with what was then a very high one for Hartford. The tall steel and brick structure on the site today, the city's first real "skyscraper," was built in 1912 by the Hartford National Bank, the city's oldest bank, which merged with the Ætna in 1915.

IV

There is no record of any tower that could have given Tower Hill street its temporary name. The high land beyond the present railroad station was Lord's Hill. The highway to Farmington is still Farmington avenue. At the top of the hill, the highway divides, at a point to which the Asylum street thoroughfare extends. The northerly portion runs out into West Hartford. It is Asylum avenue, taking its name from the deaf-mute asylum near this dividing point in the highway. The asylum was opened in 1821 and is now known as the American School for the Deaf. The

first nationally-aided institution of its kind in America, it began with the determination of Dr. Mason F. Cogswell, whose daughter was a deaf-mute, that something should be done for the afflicted. In 1815, he and Ward Woodbridge were appointed a committee which, with the aid of a group of Hartford citizens, brought Laurent Clerc to this country. The rooms were on Main street near Gold till the structure on Asylum avenue was built. On the school's removal to West Hartford in 1921, the Hartford Fire Insurance Company erected its building on the Asylum avenue site.

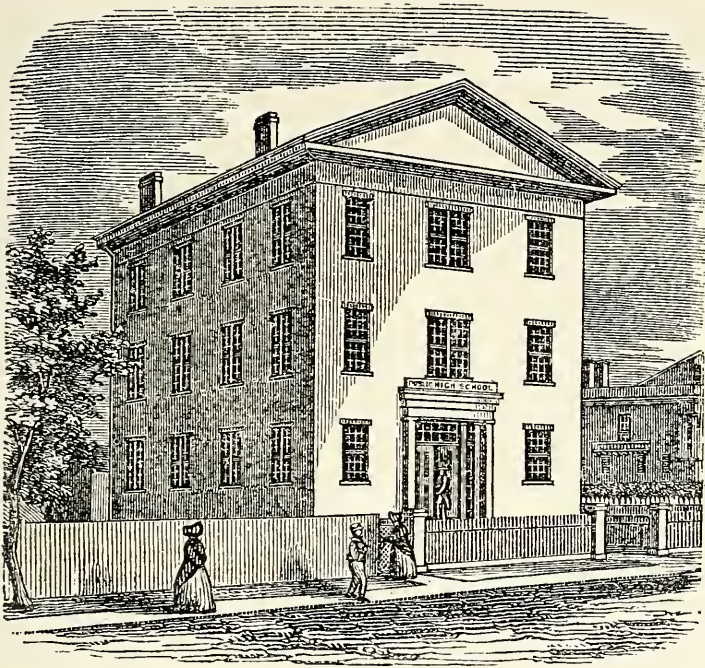
On the eastern slope of Lord's Hill and overlooking the present Park river and the site of the town's first mill, Charles Sigourney built a residence of architectural beauty with gardens and lawns down to the river. Trinity (originally Washington) College at that time was on the crest of the hill across the river, the Capitol's present slightly location. To this new house, Mr. Sigourney, who was one of the town's leading financiers and an earnest supporter of the Episcopal church, brought his bride, Lydia Huntley, the poet so popular here and in England. Mrs. Sigourney was a national representative of the naive period of "Annuals," "Memorials," "Lady's Wreath," "Gifts" and the like. Many came to Hartford at the period we are considering to pay tribute to her genius. The residence was bought by Julius Catlin in 1840. Latterly it has been used for school

and welfare purposes. Hopefully it will be preserved.

The New Haven railroad, which came to Hartford in 1839 and was completed to Springfield in 1844, cut through the slope near the river, after it had abandoned its first station at the foot of Mulberry street lower down the river. The tracks had made a V with apex at Mulberry Street. The space between the tracks, covered by small shacks and railroad refuse, became a portion of Bushnell Park, named after the Rev. Dr. Horace Bushnell who worked early and late for this and other adjuncts to Hartford.

Topping the V, as it were, the new tracks came into the station built on Asylum street, where the present stone structure stands. That station was famous in its day. People came from miles around to see it. Built at street grade—the tracks were not elevated over the Asylum street crossing till 1892,—the rails ran through and west of the wooden establishment lengthwise, one set for the New York, New Haven & Hartford and one for the Hartford, Providence & Fishkill (to use their later titles.)

Smoke from the engines filled the blackened interior like a dense fog and rolled out at both ends in heavy clouds, while the clanging of the engine bells reverberated through the waiting rooms and restaurant. One could tell how long a passenger had been waiting for his train by the amount of



FIRST HIGH SCHOOL

Built at the corner of Asylum and Ann streets in 1847. First structure on Hopkins street erected in 1869; burned in 1882; rebuilt in 1884—the nucleus for the present structure on Hopkins and Broad streets and Asylum avenue. One of the city's three high schools.

cinders on his or her shoulders and of smudge on the face. Of the few extant pictures of the old station, none conveys the outside spirit of it so well as the one reproduced in this volume.

With railroad commerce now in first place and river commerce secondary in importance, the trend of the town was westward from Statehouse Square. The site selected in 1847 for the first high school building for the consolidated districts, long sought for by Henry Barnard of national repute for many years, was located on Asylum street at the corner of Ann and was continued there till the first high school building on the present Hopkins street site was built in 1869.

V

At the southerly end of the line from Asylum street to Pearl, facing Statehouse Square, Thomas Olcott, who bought the Governor Hopkins section, built his house well back from the Main street corner. It was of modest proportions, but, being added to, it remained as a landmark till 1826. At his death in 1654, it descended to his son John. It was one of the few "fortified" Hartford houses, under direction of the General Court, during the Indian alarms of 1689 and 1704.

The house was torn down to make place for Allyn Hall built by Nathan Allyn who had leased the land. This at the period which we are con-

sidering was the most pretentious brick building in town, for general purposes. The third floor was an assembly hall which vied in popularity with the old one at Morgan's Exchange and Coffee House. (By the extant bills of expenses for entertainments at these places not so much coffee as other liquids was served.) On the lower floors were police and fire department offices, the adjutant general's office and stores.

When Mr. Allyn failed in 1838, the property was bought by William H. Imlay, proprietor of Imlay's mills, near the old Allyn mill on the "rivulet," and owner of a beautiful residence and grounds just west of the lot. He renamed the building Union Hall. Upon Mr. Imlay's becoming financially embarrassed in 1854, B. W. Bull acquired it in trust for A. B. Bull and Mrs. Sophia T. Beach. The Connecticut Mutual Life Insurance Company bought it in 1867 and in 1870-1872 erected the finest building in this part of New England. This was enlarged in 1899, the company acquiring the Pearl Street Congregational Church property for that purpose and adding a story to its original building.

The next change was even greater. The insurance company having built a large colonial structure on Garden street removed thither and the corner property was bought by the United States Security Trust Company in 1925 for \$2,375,000, the largest real estate transaction in the city's his-

tory up to that time. The trust company and the Hartford Ætna Bank were united in 1927 as the Hartford National Bank and Trust Company and the building was remodeled for its purposes.

VI

Between the two corner buildings—that of the Company's first office and that known at the time as Union Hall—there were two others. The one next to the former office home was the building of the Phoenix Bank (nationalized in 1864).

The granting of the charter for the bank by the General Assembly in 1814 had to do with a phase of the "toleration" conflict between Congregationalism as a sort of state creed and Episcopalianism, which brought about the revision of the Constitution in 1818 and the elimination of denominationalism. Among the promoters of the bank were Congregationalists.

The discussion which arose was over the distribution of the \$50,000 bonus that was to be paid for the charter. Yale College, the Medical Institute in New Haven and the Bishop's Fund had been nominated in the petition, written by the well-advised Charles Sigourney, ably supported by Ward Woodbridge and Samuel Tudor. Elimination of nominees was effected after wrangling, and when the state council recommended \$10,000 for the Bishop's Fund, the General Assembly would

not tolerate it. Yale after a time received \$20,000 and the Medical Institute \$30,000.

The banner for "toleration" having thus been raised was carried to victory under Oliver Wolcott in 1817, and the constitutional convention sealed the victory. The bank's own purpose in securing a charter was to break the monopoly of the only other bank, the Hartford, with its stiff regulations.

Thomas Olcott's descendant Michael Olcott and his two maiden sisters deeded the site for the bank building. The house which had stood on it had been the home of James Church, a merchant, the old Bunch of Grapes tavern close to it on the north. The directors at once proceeded to build the first marble structure seen in Hartford. With its Phoenix bird on the front of the roof, the couchant lions (now at the south entrance to the Municipal Building) surmounting the two wings of the building, and the terrace-balcony entrance, it long was one of the most notable buildings in New England. A rival in this respect was its branch bank in Litchfield. Changes had to be made in the building as business increased, the last one being a complete reconstruction on the bank's centennial, but the individual character and the bird surmounting the beautiful facade have been retained.

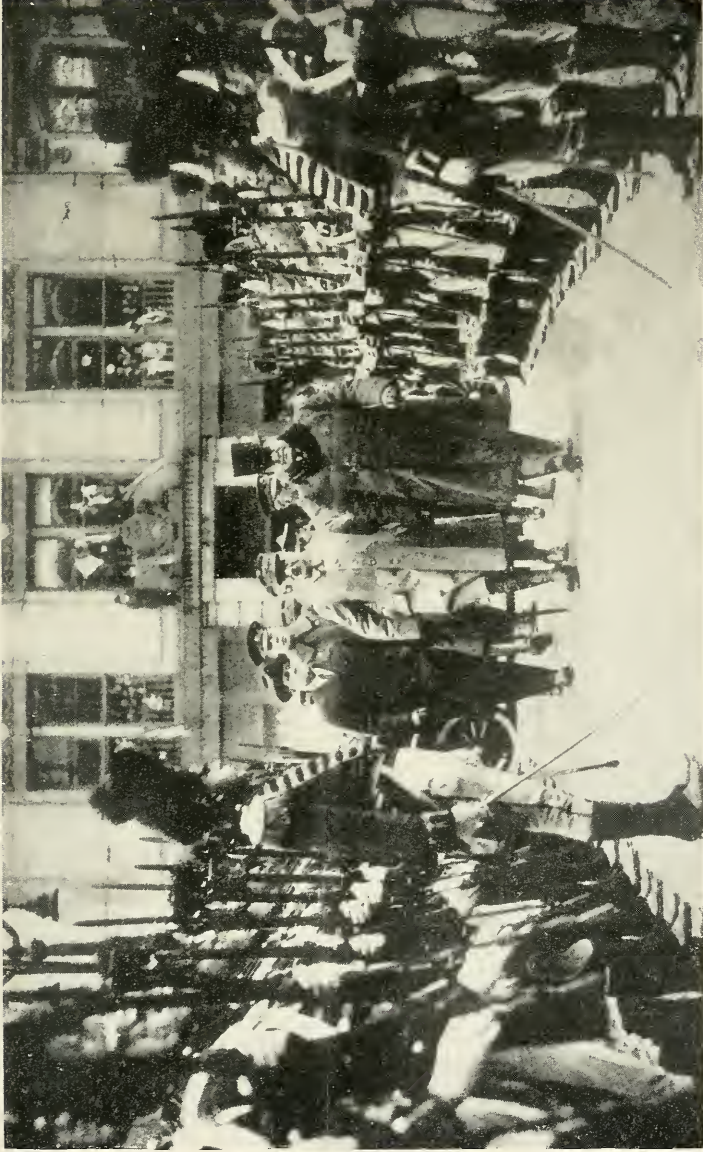
It was on this balcony entrance that the citizens of Hartford in 1817 presented to Commodore McDonough of Middletown a sword in honor of his



CONNECTICUT MUTUAL LIFE
INSURANCE COMPANY.

HARTFORD COUNTY MUTUAL
FIRE INSURANCE COMPANY.

NORTHWEST CORNER, MAIN AND PEARL
When the Home Office was in the State Bank Building.



FOCH IN HARTFORD

Escorted at Old Statehouse by Governor Everett J. Lake and Governor's Foot Guard, December 12, 1921. (Company's Home Office in background.)

victory on Lake Champlain in the war of 1812. Here, too, was the vantage point on the occasion, September 3, 1824, of the parade and reception for Lafayette, the general himself standing under an arch which spanned the street at this point.

VII

The frontage of the bank's lot was one hundred feet. Of this, in 1849, the bank sold sixty feet for the erection by William H. Imlay of a home for the State Bank which that year had been incorporated. The business-like structure, a story and a half higher than Union Hall, completely filled the space between that and the Phoenix Bank.

Still with its outlook upon Statehouse Square, the Company chose the second floor of this building for its third home. It continued there from 1897 till 1907.

The State Bank occupied a good part of the first floor. The Dime Savings Bank, incorporated in 1870, had its offices in the building as also did the Connecticut Mutual Life Insurance Company till it moved into its new building on the Union Hall corner in 1872. The building likewise housed the Hartford Fire Insurance Company (incorporated in 1810) from 1859 till it removed to its new building on the corner of Pearl and Trumbull streets in 1870.

It can be seen by this description that this short

block, from Asylum street to Pearl street, was pre-eminently the financial center of the whole county. Prospering with the years and therefore needing more room, the bank tore down the building and erected in place of it the present handsome structure, dedicated in 1909. With the merging of the bank with its next-door neighbor as the Phoenix State Bank and Trust Company in 1926 it was necessary only to cut away the wall between the two artistic and well-equipped counting rooms, the exteriors of which are in remarkable architectural harmony.

The Company, on the rebuilding of the State Bank building, or in 1907, moved its offices to the Phoenix National Bank building, whence was taken the accompanying picture of General Foch, accompanied by Governor Lake and the Governor's Foot Guard on the occasion of his visit December 12, 1921.

Chapter Five

THE SQUARE AND THE FIFTH OFFICE

I

THE old Statehouse, the place of the Company's birth from which it never has wandered, is one of America's most historic buildings. Dedicated in 1796, it was at that time considered the handsomest public building in the country. Charles Bulfinch of Boston had designed private residences of exceptional merit and had been making drawings for the Massachusetts Statehouse, the Capitol at Washington to come later. This was the first of his public buildings.

After the Connecticut and New Haven colonies had merged, following the procurement of the charter for Connecticut in 1662, there were two capitals, one in New Haven and one in Hartford, till the present Capitol was built and occupied in 1878. The Addams Inn and Caleb Williamson's taverns in turn having served the purpose of a meeting-place, a combination courthouse and meeting-place for the General Court was built on the southwest corner of Meetinghouse Yard. It served till it was beyond repair.

The new building was further back from Main street and half way between the thorough-

fares to the north and south of the "square," facing east, toward the docks and the then center of business activities, down State street.

The encroachments on the north side of the yard had been due largely to the using of the north-east corner of the yard as a burial place till the Olmstead lot was bought for that purpose on Main street, adjoining the site of the present church. The encroachments on the south side had been due in a measure to the placing of the public market on that side, near the old church.

Their "commons" in all the earlier towns were distinctly for places of assembling for meetings, for trading, for drilling and often for common pasturage of the smaller livestock. They were not planning for breathing space among crowding business structures.

Altogether, then, this commons had come to taper somewhat in the portion between the first cemetery (and the jail was across the road from that) and the market-place. This space the appreciative successors of the founders turned into a park with a fountain in the center, flower beds around it and Lombardy poplars in place of a fence. In later years, a more material generation beholding the park run to seed and become an eyesore allowed the federal government to erect thereon the present post office of nondescript architecture, now at last to be abandoned for a more commodious site in the vicinity of the railroad station

and to allow, perhaps, for recurrence to park-like conditions, worthy setting for the honored structure.

Colonel John Trumbull of the committee on the new state structure was instrumental in securing the services of Bulfinch. The sum of \$52,480 was raised for it, partly by subscriptions, a small amount by lottery—a system which was losing its popularity—and \$40,000 by state appropriation. The roof balustrade was added in 1815 and the cupola, with its statue of justice, in 1822 when the city gave a bell.

The new Capitol having been completed in 1878, commercialism would have swept away the Bulfinch treasure but for a rally of good citizens, men and women. It was then being used as City Hall, but, having been outgrown, the Municipal Building had been built in 1915, and the question had become: What shall we do with the State-house? Patriotism, respect, love of art were invoked with the result that the building was restored to its original condition and preserved for such purposes as should seem suitable. It was the headquarters for Liberty Loan and Red Cross work and for recruiting for the Connecticut State Guard in the World War days, and now has offices for the committee on Americanization.

Since the erection of the federal government building directly in front of the original main entrance, the Main street side has become front and

in 1880 the statue of Justice was turned to face the West.

Here it was that the "Hartford Convention" of New England public men was held in 1813 to discuss the inequities of the War of 1812 with view to suggest remedies and with no treasonable intent. The Governor's Foot Guard was held in readiness to protect the building from the boisterous, including army sergeants who were trying to drum up recruits and were resorting to somewhat exasperating and unnecessary parading. It was here, in the old Senate chamber, that General Lafayette was welcomed on his return to this country in 1824 and General Foch on his visit in 1921. It was here that many other distinguished leaders, in peace and war, have been welcomed, and it may be added in this history that it is upon this building that the windows of the offices of the Hartford County Mutual Fire Insurance Company always have looked out.

II

In that summer of 1831, President Grant and Secretary Shepard, sitting in their first office, with Judge Phelps occasionally dropping in, no doubt commented upon the great changes that had taken place the previous decade in the town that erstwhile was redolent of the products of the Indies. The large warehouses along the river front were passing; the busy wholesale establishments on

State street where fortunes of today had had their beginning were changing their line of goods; heavy wagons laden with pitch, staves, lumber and corn and drawn by tired horses and oxen, were no longer to be seen making their way along roads deep in mud or half hidden by dust. Dashing post coaches and flitting chaises enlivened the prospect around the old Statehouse, and there was mail service every evening to and from points south.

But Statehouse Square had changed little within their memory. The accompanying picture of it, as of 1825, shows how it looked in that period. The original, without the snow effect, was drawn by the well-known artist Henry C. White in the '70s, from surveys, descriptions and recollections of those then living. The story of the Statehouse and its park at the eastern front has already been given. It remains, then, to note only the more historic monuments of early times.

Foremost of these is the location of the first real church which was built, for it was in that building, with its pyramidal roof, that in 1639 the famed Constitution was adopted.* It was on the

*There has been a period when it was argued that these "Fundamental Orders" were not, properly speaking, a constitution but rather a form of government, but the latest students have affirmed the original conception that the exact form as recognized today is not an essential; it was the first document to lay down the principles of free and representative government, recognizing no non-elective head, and therefore, despite the absence of formalities which had become necessary at the time of the writing of the second great document one hundred and fifty years later, the Constitution of the United States of America, it was in the true sense of the word a constitution.

easterly side of Meetinghouse Yard about three hundred feet east of the church we see in the picture which was the Universalist church for many years. Also, allowing for the encroachments which had been made upon the yard territory, it was about fifty feet south from the present building line at that point. The spot, about on the dividing line between the Parsons Theater and the Hartford Steam Boiler Inspection and Insurance Company, will be the object of much attention in the coming state celebration of the tercentenary of the founding of the Connecticut Colony and of that event which, in many ways, is the most notable in the progress of civilization.

This meetinghouse was the successor to one which had been put up hurriedly at a point a few rods west of this site as soon as the founders arrived in 1635 and 1636. That one was given later to Pastor Hooker to use as a barn. "Ministers' Lane," previously referred to, came into the yard area about halfway between these two locations, or at the point where the Parsons Theater stands today.

The pyramidal roof of the church was surmounted by a small turret and tower. There were galleries and a division of sittings according to social standing, in keeping with the custom of the times. The upper floor was devoted to the storage of arms and ammunition till rearranged for the use of the General Court. A bell from Cambridge,

England, was mounted in the tower in 1641, to take the place of the regulation drummer. The third meetinghouse was built where the present edifice stands, in 1739, one hundred years after the signing of the Constitution. The present edifice was dedicated in 1807.*

The stocks were out in the Meetinghouse Yard in front of the church, the most conspicuous place in town. When the wooden horse was introduced in 1780 as a milder yet reasonable form of punishment for offenders, it also was located on the same spot. The "Connecticut Courant" of January 4, 1785, preserves for us the result of the change thus:

"The Supreme Court at their present session has tried and convicted several persons of the crimes of forgery, horse-stealing and bigamy, and the villains received their respective punishments. One of the rogues was sentenced to ride the wooden horse, that wonderful refinement of punishment in our modern statutes. Accordingly on Thursday last, the terrible machine was prepared—consisting of one simple stick of wood, supported by four legs; and by order of the sheriff placed in State-house Square.

"Hither the prisoner was conducted, and being

*Its predecessor stood sidewise to Main ("Great") street, the spire at the north end. The cemetery to the west, where lie the remains of the great men of the early days, was fittingly enclosed and placed in charge of the park board in 1900, as the Ancient Cemetery, on the suggestion of Mayor Newton C. Brainard and through the activities of Mrs. John M. Holcombe and the Daughters of the American Revolution.

previously well booted and spurred by the officers, was mounted on the oaken stud. Here he continued for half an hour, laughing at his own fate and making diversion for a numerous body of spectators who honored him with their company. He took several starts for a race with the best horses in the city; and it was difficult to determine who were most pleased with the exhibition, the criminal or the spectators. After this part of the sentence had been legally and faithfully executed, the culprit was dismissed and led to the whipping post, where the duties made him more serious. The whole was performed with great order and regularity."

III

In 1831, the building in the "square" nearly in front of the church site was the public market, erected to accommodate those who brought their produce and homespun from throughout the county and for those who wished to buy or barter. It was about seventy-five by twenty-five feet in size, built of brick, with basement for winter use. It was wholly open, the roof being supported by large brick piers. The architecture is suggestive of the Roman forum. At about this date the market itself was taken to the new city hall and market building built in 1829 on Market street, the site of the present police department building. The base-

ment was used for market purposes; city offices and an assembly hall were on the floors above. It was in this hall that Abraham Lincoln made his address during his campaign in 1860.

The gambrel-roof house to the reader's left from the market was the Hartford Hotel, convenient for the marketers. It gave place to the American Hotel, so popular in Civil War times. The house next to that was a paint shop, and then, the edge of it showing, a building used for entertainment purposes. The house dimly seen to the right of this was on the site of the schoolhouse where occurred the worst calamity of early days. The structure was of brick, built by the First Church Society proprietors in 1759, in distinction from the Second Church proprietors, the one particular school of the section north of Park river. Some munitions were stored in it. On the occasion of the fireworks celebration of the repeal of the stamp act by Parliament in 1766, the munitions were exploded, wounding many and causing the death of six sons of prominent families.

The buildings on the south side of the square have long been known as "Central Row." Those of the 1820's at the eastern end, near where the Parsons Theater now is, were a dwelling and a grocery, at the corner of Minister's Lane, or Prospect street. In 1829, soon after this picture's time, Henry L. Ellsworth, who, as has been noted, built on the northeast corner of Tower Hill and Main

streets, built the substantial "Ellsworth block" which is standing today. The eastern section was bought by the new Connecticut River Banking Company for its offices. Mr. Ellsworth also rebuilt all of Central Row.

The large gambrel-roof building at the corner of Prospect street was built in 1750 by Dr. Roderick Morrison who maintained his office and drug store there for several years. In 1767 it became the home of Henry Green who founded the "Courant" in 1764, the oldest newspaper of continuous name and publication in America. Mr. Ellsworth removed the house to the next lot back, on Prospect street, where it continued as a residence for many years or till the Travelers Insurance Company extended its buildings on that street.

The church with the bell tower is the Universalist. That sect in 1790 began to hold meetings in the first Statehouse and elsewhere till in 1822 sixty members of the Second Congregational Church joined with them in building this edifice, Hosea Ballou preaching the dedicatory sermon. This was occupied till the Church of the Redeemer was built on Main street opposite the First Church, in 1860.

IV

The building between the church and the corner structure was the branch of the United States

Bank, symbol of the great national and state financial disturbances recently experienced, in which Hartford played a creditable part. Briefly: In 1791, after long contentions, Congress granted a charter for a Bank of the United States, to run for twenty years, for purpose of overcoming the currency stringency due to the Constitution's prohibiting state bills of credit. Politics later crept in.

On expiration of the charter in 1811, state banks opposed its continuance and the bank's charter was not renewed. After the experiences of the War of 1812, when the government was dependent upon state banks, the value of its notes was measured only by the local standards. These banks suspending specie payment in 1814, the government's predicament was alarming inasmuch as funds could not be distributed around the country. Most of the specie was in the South.

The Phoenix Bank was organized here at almost the hour Washington was burning. The courage of Connecticut men did not fail. While Key was writing "The Star Spangled Banner" during the British attack on Baltimore, almost the last of the state banks had succumbed. Laws prohibiting issues of bank bills of less than one dollar were ignored. As corporations, some cities were issuing bills for as low as a penny.

Soldiers, paid in worthless paper, were begging; primitive barter, with its attendant evils, was becoming common; there was rioting in the cities.

The government insisted, in a letter to Boston, that government treasury notes must be accepted; public creditors flatly refused to listen; January 1, 1815, the government defaulted.

Bank officers being forbidden by statute in most states to sign small currency, they had outsiders sign for them, and outsiders began issuing on their own account. In all this frenzy, the Hartford banks stood calm and firm. They issued, to meet the exigencies of the people, as low as seven-cents bills, but no lower, and saved the local situation. The well known fact that they stood behind every issue checked the furore caused by the reports from outside. The Legislature permitted the issue of post-notes up to half of a bank's total capital, to be redeemable after the war, but there was little need of it here.

After the war notes came flooding from the large cities to get the Connecticut specie, but bill sharks intervened and the specie was refused at source of demand, since the sharks were profiting by manipulating the paper. New York business men sought by legislation to compel resumption of specie payment. When the various banks ignored legislation, Connecticut banks suggested percentage resumption, but New York found it inexpedient to make any pledges.

Thus Congress was constrained to reestablish the United States Bank and resumption of specie payment was brought about in 1817. The end was

not yet, however. The taste of paper money had become like the toper's taste for rum. Private brokerage houses improved the "bootlegging" opportunity (as one might phrase it now). The federal bank's supply of specie depleted, the wheels of business were slipping. With it all, the government had put an import duty upon the West India trade which, in the case of Hartford, was like the straw on the camel's back, the final touch to war's devastation.

The new United States Bank had a credit of \$35,000,000, the government to hold one-fifth of it. Reputable banks were permitted to buy stock. With its branches, it was the depository of government funds, its bills legal tender. Hartford banks looked askance, but at the same time were not averse to having Connecticut's branch located here.

As luck or pull would have it, Middletown was the city chosen by the mother bank. Of course in a state where banks had had their specie and all obligations had been discharged, neither the nominal resumption, which was brought about, nor the location of the branch of the United States Bank was a vital matter, but in the turmoil of politics it sometimes was made to appear to be. However, Hartford bankers, whatever their politics, never lost their heads.

The branch bank was brought to Hartford from Middletown in January, 1824. Said the "Hartford

Courant", historically but with insinuation as to the source of the bickerings:

"It is finally settled by the mother bank to remove to this city that branch of the institution hitherto located at Middletown. The long contested claims between New Haven, Middletown and Hartford which originated with the bank, and which have been regularly followed up to this time, leaving the public mind in a state of suspense where the bank would be ultimately fixed, are finally settled and wisely settled in favor of Hartford. Notwithstanding the collision of interests, an honorable testimony of liberality has been displayed by our city banks in tendering their vaults and spare room for the accommodation of the branch until preparation can be made for the permanent arrangements."

Said the "New Haven Register" (Jacksonian), blithely, facetiously giving a bit of color to illumine the conditions of the times:

"The United States Branch established at Middletown is to be removed forthwith to Hartford, by a sudden and unexpected order from the directors of the mother bank. We believe the inhabitants of New Haven are well pleased that so great a calamity as the branch bank would have been is not to be inflicted on this place. We have now as many picture-shops as can well be supported."

The branch continued, doing an important business, till President Jackson's assaults upon it had their effect as will be noted in the progress of the Company's story—and the charter of the mother bank was not renewed at its expiration in 1836.

Julius Catlin was one of the local directors and likewise a director of the Farmers and Mechanics

MAP OF 1830
CITY OF HARTFORD,
From the Latest Surveys.
 1830.
 Published by M. Gardner & T. Wentch



Dist. Branch
 Station

To Farmington

Entered according to act of Congress, May 1830, by M. Gardner.

MAP OF HARTFORD IN 1830

Bank which in 1833 was appointed by the secretary of the treasury to be a government depository in lieu of the United States branch bank.

V

Hartford County Mutual Fire Insurance Company policyholders are particularly interested in the southwest corner in this picture of the "square," the Company's present home. That land originally was assigned to Clement Chaplin, the one trouble-maker of Hooker's "original proprietors."

His brief career adds spice to the story of the settlement of both Hartford and Wethersfield. He had been a wealthy chandler in Bury St. Edmunds when he sailed for Massachusetts Bay in 1635, at the age of 48. At the time of the migration to Hartford he held the position of deputy to the General Court of the Bay Colony and doubtless had had influence, by reason of his wealth and his church membership, in getting the court's permission for that migration. The Hookerites had complained of lack of room (!) in Newtown, but their real purpose was to get away from the church- and wealth-bound colony, and finesse was required.

Politically Chaplin was a good Puritan, but why he came with (or in the next year joined) Hooker's party is a mystery, unless on his very out-

set from England, he was one of the literal "adventurers" in the material sense. In 1638 he was made treasurer of the Connecticut Colony. The land assigned to him was the whole frontage on this the south side of Meetinghouse Yard—from Main to Prospect streets, the entire modern Central Row, or rather fifty feet back from the modern street line. But he forfeited his rights to the land in 1640 because he had gone to rule it over the Wethersfield settlement, and apparently did not intend to return, quite likely was not urged to return.

It is sometimes intimated that Wethersfield was unfortunate in having too many clergy to begin with. There had been no migration of the Watertown church as such, so the "adventurers" of John Oldham and others had been given permission to form their own society. The talkative, bustling Chaplin seemed a good choice for presiding elder. In that high office he appears to have found pleasure in knocking the clergymen's heads together. No pastor of the new church was "settled" till 1641 when the Rev. Henry Smith was the choice. The sparks of dissension, fanned by Chaplin, started the hegiras to shore towns.

Yet in 1644 he was a deputy from Hartford. Two years later he returned to England where he died in 1656. He was then owner of some piece of land in Hartford, which his widow sold to Henry Wolcott.

In the period of the Revolution, the town's two leading doctors, Dr. McLean and Dr. Merrills, had their homes on the part of the land which faced Main street. These were replaced by the pretentious building we see in the picture,—a fair rival of the Statehouse in popular esteem. After a fashion it always had been something like the more recent Union Hall across the way, for both business and entertainment. Waxworks and freaks of nature ever have had their attraction and what later were known as "Bowery shows" traveled solemnly around the country. There was a museum in nearly every city. Barnum's in New York was the "last word" in this sort of thing.

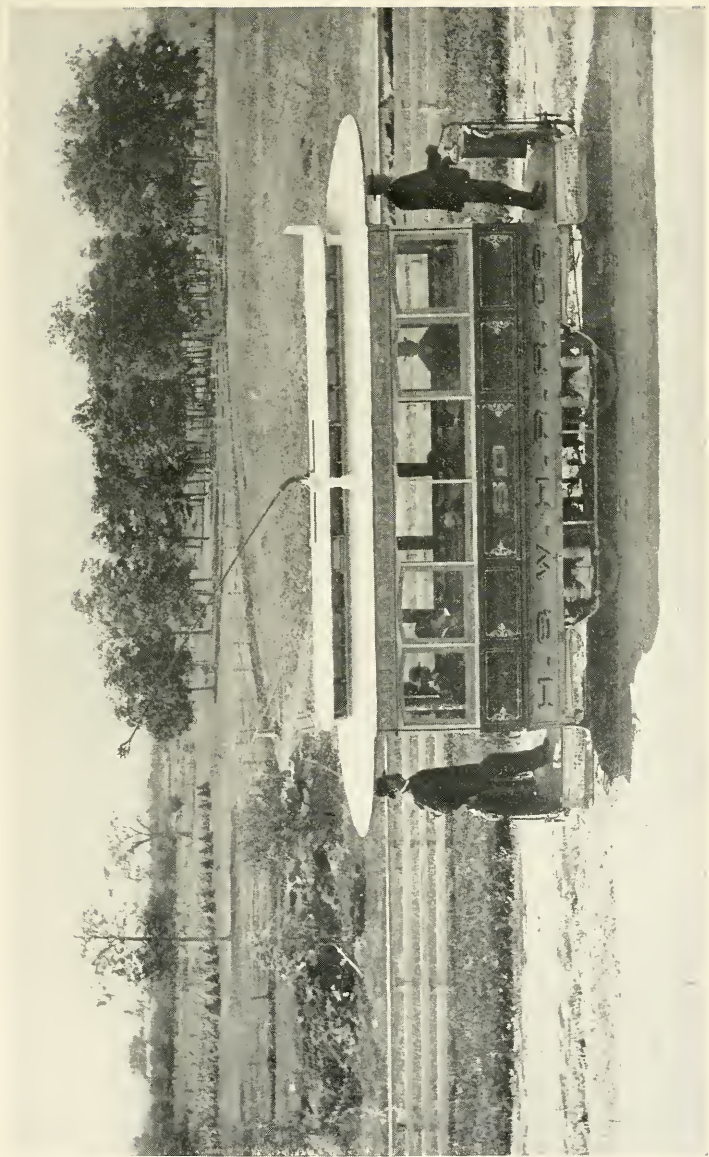
But the "Museum" in Hartford on the third floor of the four-story building was a semi-scientific institution in the '20s. Aided by Washington (Trinity) College professors, there was a Natural History Society doing good work, and this museum was helpful in the days before the society became a part of the Wadsworth Atheneum group. Central Row for a few years in those times, or until 1838, was designated as a part of State street.

The museum building is especially worthy of attention in that within its walls was witnessed the first evidence in Connecticut of a revolution in the publishing business. The "Hartford Weekly Times" had been born in 1817 through the zeal of Frederick D. Bolles, a printer and a promoter of the cause of "Toleration." Its first office had been

on Main street, partly blocking what is now Gold street of varied history. The office had been removed to near the corner of State and Main streets and then, at the time of this picture, to the second floor of the new Museum building. It was there, in 1848, that the first cylinder press in Connecticut was set up and operated.

For the next sixty-five years, Hartford would not have been Hartford without the substantial law-office and banking building which succeeded the Museum building on this corner. It was built in 1856 by William Hungerford and William R. Cone. Mr. Hungerford from 1830 to 1873, the year of his death, practiced law in Hartford and was known as the most learned lawyer in the state. Mr. Cone was his law partner. He was the third president of the Watkinson Library trustees and the fifth president of the Wadsworth Atheneum. Both he and Mr. Hungerford were natives of East Haddam, and the city of their adoption owes them much.

For its period it was a very large building and with its solid masonry imposing. To admiring visitors local citizens pointed out that those window casings and the carved cornices were of solid brown stone. On the second floor there was a rotunda, approached also from the Central Row side, from which many offices opened off. Waldo, Hubbard & Hyde and several other of the leading lawyers had their offices there. Descendants of



HARTFORD'S FIRST TROLLEY CAR
No. 50 of the "Hartford & Wethersfield Horse Railroad Company," Main street and Wethersfield
avenue.

Courtesy of Elmer E. White, Binghamton, N. Y.

the firm named have continued it, now Gross, Hyde & Williams, Pearl street. There were stores on the first floor, like that of Hemingway & Stevens, jewelers, on the corner proper, but in general it was the "Lincoln's Inn" of Connecticut.

The post office was almost next door from the Central Row entrance, in David F. Robinson's "Marble Block," in which block Mr. Robinson's sons, Lucius F. and Henry C. Robinson, and their descendants were to continue their law office till the building was rebuilt as a part of Travelers Insurance Company's buildings and the law office moved into the Hartford-Connecticut Trust Company's building. Back in 1852, after some question came up with the post office department of the government and the location of the post office was to be changed, Postmaster Hamersley and his friends secured removal to Thomas Belden's new brownstone building near the corner of Grove street on Main street, eventually taking in the whole corner. It became known as the "Times" building for there also the "Times," removing from the Museum building, had its offices through the years till the completion of its present classical building on Prospect street in 1920, a fitting addition to the city's "Civic Group,"—the Wadsworth Atheneum, Colt Memorial, Morgan Memorial and the Municipal Building.

The Hartford Trust Company, the oldest trust company in the state, at the time of its organiza-

tion in 1868 leased office space in a Main street store near Central Row corner, its treasurer taking the cash and securities down to the Charter Oak National Bank each night for safety. Meeting a long felt need, however, the institution was bound to flourish vigorously and had the warranted confidence to put in its whole capital when it forthwith bought the "Hungerford & Cone" building on the museum site and made its permanent home where the jewelry store had been.

The Connecticut Trust and Safe Deposit Company came into existence three years after the Hartford. Its first offices were in the Hartford Fire Insurance Company's building just built at the corner of Pearl and Trumbull streets, removing thence to the Connecticut Mutual building.

In 1919 these two institutions combined as the Hartford-Connecticut Trust Company and in 1922 dedicated their present sixteen-story steel, stone and brick building on the old site. It had as much right to boast of its architectural beauty as of its size and of its capacity for retaining the class of offices which had made the corner famous and for which there was now such large demand.

Immediately upon the completion of the building, the Hartford County Mutual Fire Insurance Company moved from the Phoenix National Bank building diagonally across Main street to its suite of offices on the thirteenth floor, still facing the old Statehouse and with view overlooking all the his-

toric places and far up the Connecticut valley to Mount Holyoke and Mount Tom beyond Springfield, to beyond the Bolton Hills on the east and to the dim line of the southern spur of the Green Mountains on the west. All the northern, eastern and western portions of their Hartford County lie before them, one of the most beautiful views New England affords.

President Grant, Secretary Shepard and Judge Phelps, sitting where we left them in the Company's first office and noting the changes taking place around the old "square", could have had no vision of such change as this.

Chapter Six

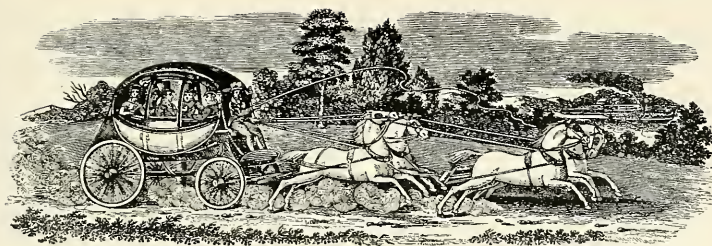
LOCAL SHARE IN CENTURY OF MARVELS

I

REFERENCE has been made to the financial ups and downs of the period just preceding the birth-date of the Hartford County Mutual Fire Insurance Company. Looking back over the town's entire history since Elder Goodwin and his little band of first "adventurers" braved the cold of one of New England's hardest winters and lived here in log-lined dugouts, there is no year in the entire three hundred in which it can be said that Hartford men were lacking in enterprise, courage and progressiveness. Despite the financial disturbances there was now, in 1831, a matter which had fired the enthusiasm of men of affairs as little before ever had done.

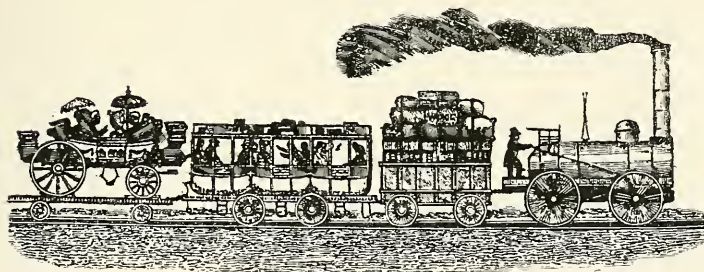
Plans were maturing to bring to Hartford County more than it had lost through the disasters to its commerce by reason of the wars of the Revolution and of 1812. It was not given them to see that, the plans failing, still greater benefits than finite mind could conceive were to come in their Century of Marvels.

The particular plans were to restore prestige in commerce by making the Connecticut river navi-



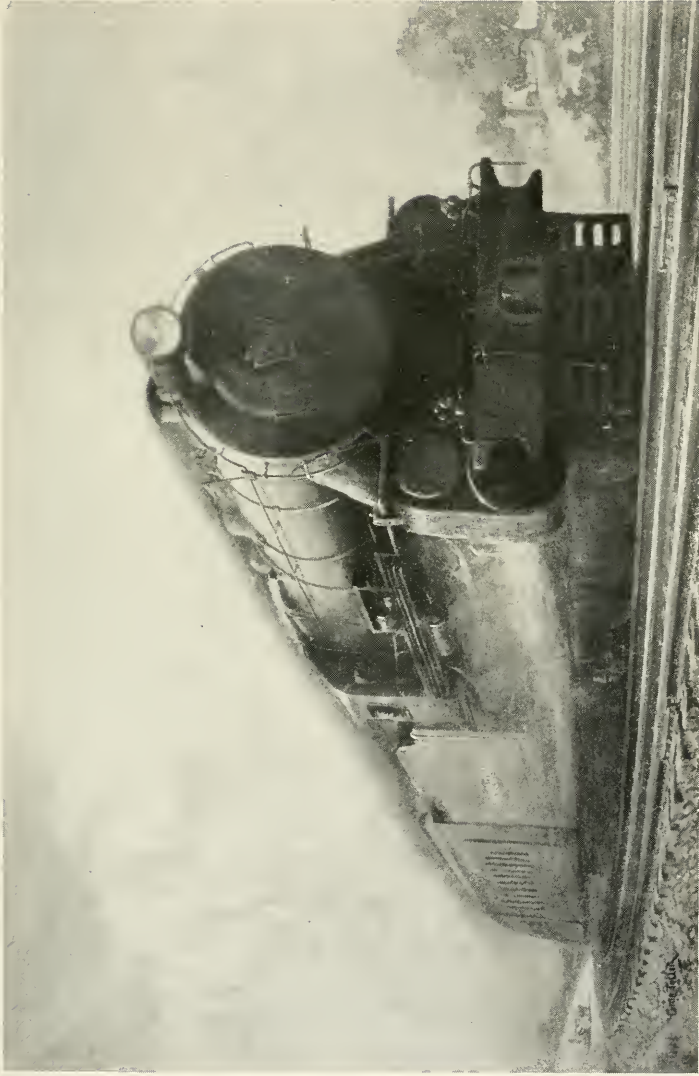
STAGE COACH, 1839

*On the Morgan-Goodwin line from Hartford to Worcester.
Connecticut River steamboat in background.*



RAILROAD, 1839

*Connecting with stage coach from Hartford at Worcester
for Boston.*



TRANSPORTATION STEAM POWER, 1931

gable from Long Island Sound up into Vermont, New Hampshire—yes, Canada, by Lake Memphremagog. Such improvements as removing sand bars between here and Middletown (and without government aid) already had made this the most navigated river of its class in America. There were minor canals in the upper reaches of the territory already, and by poling flat boats over Enfield rapids, Wells river was even now reachable.

Hartford could not forget the colonial days when fortunes were made in the shipping of live-stock, staves, lumber, pitch, and other products of all this section out to the Indies, East and West, and the bringing back of the quickly saleable goods of those countries. If wars had put an end to that, there were in the present generation new and wider demands for all that New England could furnish once it could be brought to the river post, avoiding the long hauls over impossible terrain to Boston and New York. Modern railroad-fed people cannot realize the possibilities that loomed.

The Erie canal, opened in 1825, had just begun to demonstrate. New Haven had awakened and was engineering to divert the river and its upper-tributary waters into a canal that should run from Northampton, Massachusetts—and from north of that, as the prospects brightened—to New Haven's harbor. In 1829 that canal was open (and leaking, in many spots where farmers considered irrigation to be more important than commerce) from

Granby to New Haven. Farmington was alive with celebrants and speculators.

In response to a call, Hartford citizens assembled at the City Hotel January 1, 1824, a charter was procured in May and organization of the Connecticut River Company was effected with Alfred Smith president. Co-operative meetings were held in up-river towns. Sites for factories to use the power contemplated were checked from Enfield to Barnet, Vermont, most northern point of the original survey.

In the descent of 420 feet in 219 miles from Vermont to the Sound, 2,000,000 people would be directly benefited. The estimated cost would be \$1,500,000, including \$368,000 for the upper canals. Steam had been applied to water craft—thanks to John Fitch of East Windsor, who had been the first to employ steam for navigation; there would be no banks, like those of the so-called "Farmington" canal, to be broken down by horses dragging the boats; the wash of the water, to say nothing of the farmers' needs, were items that did not enter in.

The new steamer "Barnet"—75 feet by 14½—came up from New York in November, 1826 as the first of a fleet, and carried an enthusiastic and warmly received party of backers of the project to rejoicing towns upstream. The Enfield canal was opened in November, 1829. There was immediate evidence that this kind of navigation

would be three times as fast as that by canal barges.

Reports of steam railroads in England caused a committee to go over and investigate. The general belief was that even if steam cars could go as fast as steamboats, the expense of building roads would preclude competition. The canal proposition was carried through bravely, but the railroad proposition overtook and passed it. Long enough for Charles Dickens and other celebrities to travel on the boats, the Connecticut River Company went on; and then it was left that periodically Massachusetts people, even up to the present hour, should ask the federal government to dredge and keep dredged the river to Springfield for purposes of navigation.

The Connecticut River Banking Company, formed to help finance the canal project in which all were joining, continues today one of the city's foremost financial institutions. Its officers and those of the Hartford County Mutual have been closely affiliated. Henry W. Erving, chairman of the board of the bank, is the son of Daniel D. Erving and brother of William A. Erving, both of whom are in the list of presidents of the Company.

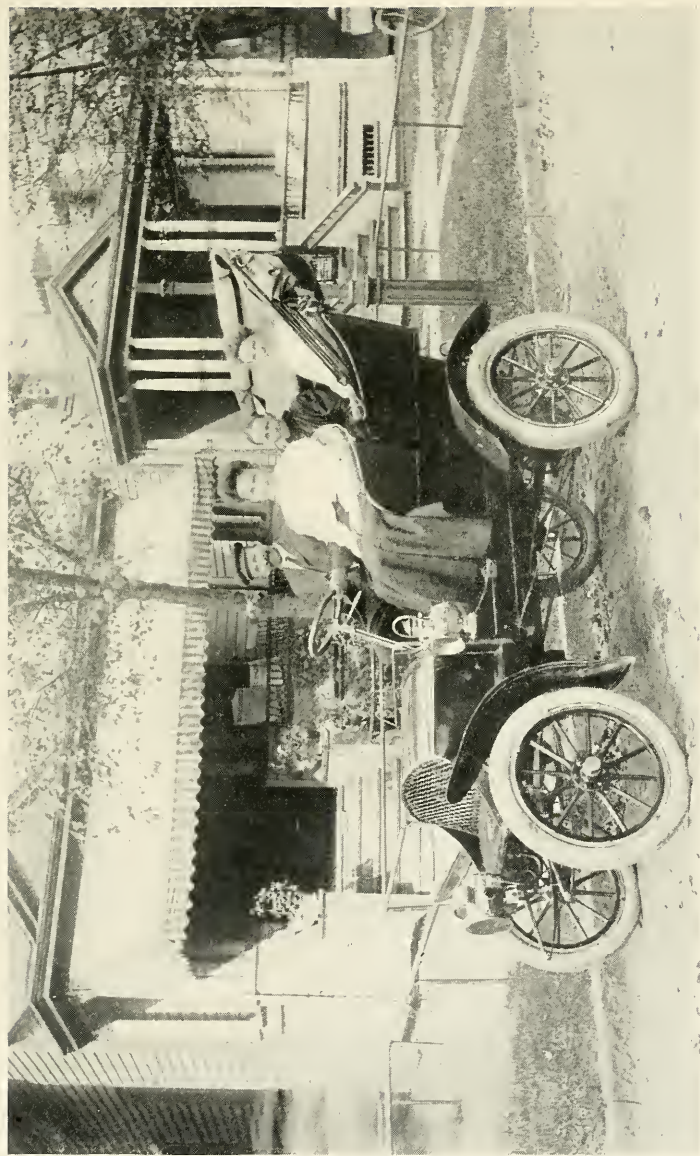
II

The marvel of the steam railway that overwhelmed the sturdy men who so confidently cre-

ated the Connecticut River Company was but one of the tokens of this era of marvels upon which the country was entering. We who enjoy the fruit of invention and discovery, we of the Machine Age, the Air Age, the Steel Age, the Noisy Age—whatever we wish to call it—have seen one marvel overcome another till we forget or fail to comprehend how things were a century ago. Leastwise a review of the interval thrills us.

Insurance aside for the moment, let us consider, the better to secure the background of our picture of 1831. One of the first things to astound those insurance men of that year would have been to see their office housed in a sixteen-story building and then to learn that a seventy-seven-story building (1,046 feet) was being completed in New York while other still higher ones, made wholly of improved metal, were being planned. Two inventions, the elevator and improved steel, make these possible. The cliff-dwellers of Arizona had only one advantage over the cliff-dwellers of New York,—their houses were fireproof. But even in that particular such inventions as fireproof wood and this latest treatment of steel remove the boast of the Arizona aborigines.

The homes insured by the Company a hundred years ago were not supplied with running water which today is a requisite in every laborer's cottage. Modern plumbing was not thought of. In the country, as a rule, the only hot water came from



EARLY AUTOMOBILE

the fireplace kettle. The Franklin stove was being superseded by the wood-burning stove, followed by the wonderful base burner and kitchen stoves with ovens. Furnaces were far in the future.

Art in architecture was suffering a long period of eclipse and the same with wall decoration. The iniquity of cold floors was relieved only here and there by a rag rug. If one had inherited furniture—we must admit—he had treasure which a century later would yield him a fortune, but in the 1830s it was only something that required tinkering and was not conducive to comfort or peace of mind.

For illuminating sperm oil and floating wicks were the signs of progress from the candle-wood days of the pioneers. Lucifer matches were introduced just prior to 1830 and for years, as strongly as now, were looked upon as inventions of the devil. Yet their real inventor was entitled to rank with the old god Prometheus who brought fire to the earth—and, shall we say, thereby started fire insurance companies.

Happy the home with an ancient spinet or the new-fangled organ of sorts. Pianos and self-playing pianos, phonographs, the whole array of musical devices now common appeared not even in dreams.

The crude hand-presses that ran off slowly the mighty spelling books of Noah Webster here in Hartford where he lived would amaze a boy today

as much as a boy of 1831 would be amazed at all the printing machinery of 1931, reeling off the folded newspapers with lightning speed, and, by lightning's aid, printing pictures from originals thousands of miles away, sewing magazines and books, putting on the covers, sorting, counting, distributing.

But for paper, here again we must admit they turned out a product from their old rags that is priceless in 1931 when we are using annually thousands of square miles of forests for the same purpose.

There followed the linotype machine, setting the type and casting it in a full line all at one touch' and now the device for literally telegraphing that one touch for many papers at the same time, much as we telegraph typewriting, itself one of the marvels.

Toilsome hand-spinning and weaving were still consuming long hours of the housewife's crowded day in many parts of the country, in 1831. At the United States Patent Office, attached to the earliest model of Elias Howe's sewing machine is a card reading:

*"I am the iron needlewoman,
Born to toil but not to feel."*

The familiar song before that was Hood's "Song of the Shirt",

*"My tears must stop, for every drop
Hinders needle and thread."*

They would tell us there are instances of severity yet among the sewing-girls, but the advent of sewing machinery for both cloth and leather goods has made it possible for the humblest citizen to clothe decently.

Great was the rejoicing when a man in Manchester, Benjamin Lyman, turned out his first practical iron plows and a man in Hartford, later of Collinsville, David C. Collins, put really serviceable axes on the market. Crops had to be reaped by hand long after 1831 or until the inventions of McCormick encouraged the tilling of millions of acres hitherto untouched. And transportation was keeping pace with the necessity of getting the crops to market, however remote.

III

Dobbin and yokes of oxen toiling through muddy roads and streets was the familiar sight in 1831. In the '20s, the prisoners in the jail at the southwest corner of present Pearl and Trumbull streets were formally complaining because the jail was in such a lonesome quarter, deep mud preventing travel that way. The evil today lies in the danger to pedestrians who try to escape the columns of horseless vehicles rushing so rapidly over the table-like roadway. There are electrically

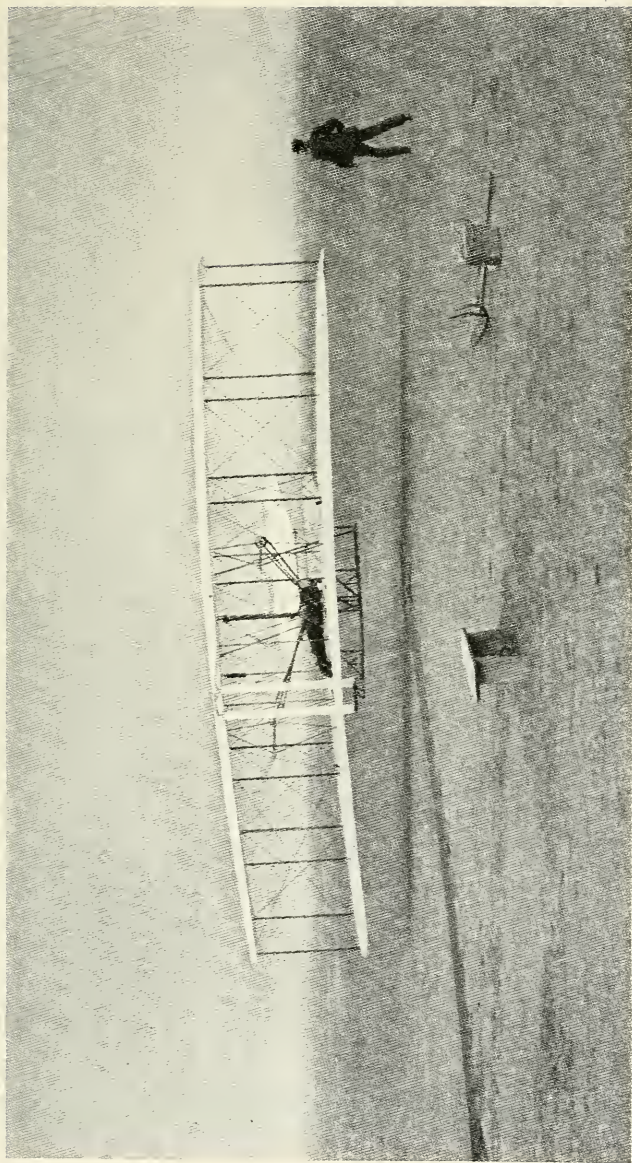
impelled trolley cars to all points of the compass, eked out in number by motor busses; and trucks with loads a hundred horses could not have drawn come and go from far places. Busses bring merry parties from California and the points between, each vehicle fitted out palatially, while the reports of railroads show substitution of highway trucks for rail cars for an increasingly large proportion of their traffic.

If in 1831 a bold traveler was in a particular hurry to get to Boston, say, he must wait for the next coach, on the line established by James Goodwin, and reach his destination the next day. Today he would taxi down to Brainard Field, where the 1630 Dutchmen harvested hay, step into an airplane equipped with a Wasp (as the engine made in East Hartford by the Pratt & Whitney Aircraft Company is called) and be at his destination and transacting business at Governor Winthrop's old home town within forty minutes.

After Sir Hiram Maxim had built the first airship in England in 1890 and the Wright brothers on December 17, 1903, had made aviation possible it seemed a long time before evidence of practicability was forthcoming.

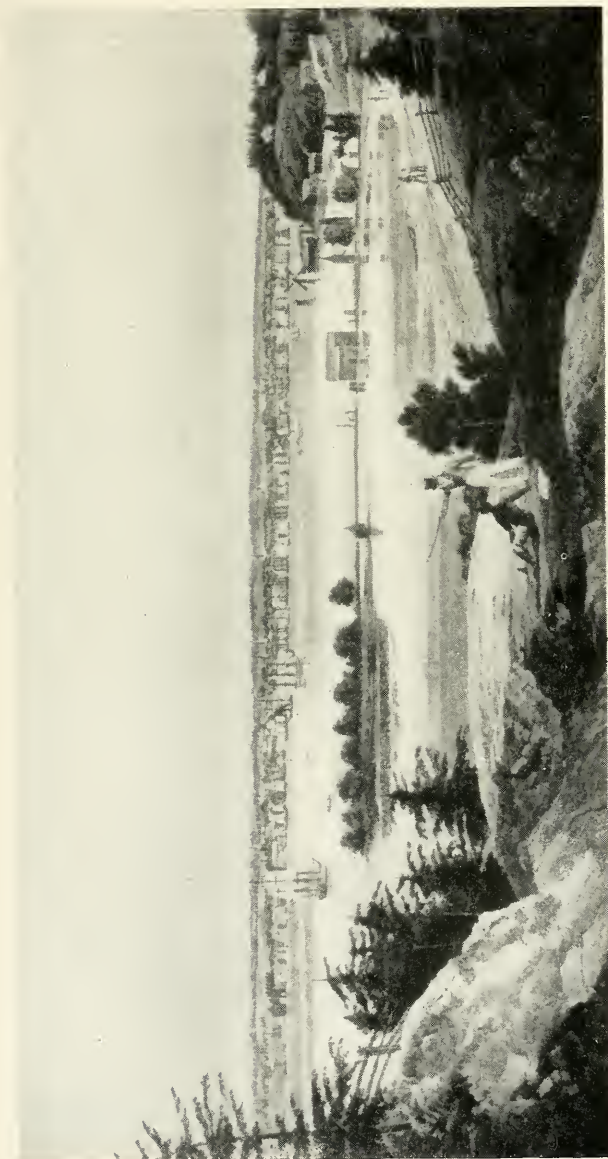
IV

When on June 11, 1878,—according to the accounts in the local papers—Professor Richtel had



FIRST AIRPLANE FLIGHT

Orville Wright making 120 feet in twelve seconds at Kitty Hawk, N. C., December 17, 1903. Wilbur Wright (foreground) immediately thereafter flew 852 feet in fifty-nine seconds.



NEW YORK IN 1823

View from the heights near Brooklyn.

Courtesy of the Manhattan Company.

given his exhibition of air travel, it soon had been laughed out of memory as a vaudeville performance. His advertisement had read:

*"Prof. Richtel's Flying Car Only Reliable
'Air Line' to All Parts of the World"*

He had a cylindrical bag filled with gas. In an attachment beneath, the man worked pedals which drove a propeller, turning one way to go up and the other way to come down. The "professor" sailed over the Connecticut river, turned and landed accurately at the feet of the manager. Next day but one he flew six miles to Newington, and on the way came down at a farmhouse, got a drink of water without landing, rose quickly into the air and continued. At Newington he stopped because his legs were weary.

The floating of the navy's great dirigibles over the same meadows on the tours around all America is today a familiar sight. In those meadows now is located the Hartford air port and across the river from them are the great factories of the Pratt & Whitney Aircraft and the Chance-Vought companies.

Lindbergh's lone flight to Paris made history, but that there can be practical flying overseas is still incredible to many, yet no more so than that steam cars ever could be faster than boats when the Enfield canal was being built.

And as to those steamboats we have noted run-

ning up the Connecticut river at that time, precursors of Commodore Vanderbilt's line, they were well enough for coastal service, but steamships to sail the ocean—impossible! They could not carry coal enough. Which was true because they were made of wood and there was no such thing as internal combustion for another seventy years. The achievement of the "Savannah" was still a fantastic romance. Equipped with engine and paddles made in New Jersey, purely as auxiliary for canvas, she was 130 feet long, 26 feet beam and 16½ feet deep. Sailing from Savannah, she reached Liverpool in twenty-nine days and eleven hours, using steam for eighty hours or six and a half days. To carry coal enough for complete passage, wooden ships had to give way to iron, Engineer Brunel demonstrating how in 1843.

V

Nathan Read in 1787 and Dr. Apollos Kinsley in 1797, both Hartford men, had made the wheels of vehicles turn by steam, the doctor driving down Main street, to the terror of the whole community. No man of 1831, recalling those experiments, ever could wish to see the hellish devices revived.

It was in September, 1895, that Hiram P. Maxim, son of Sir Hiram Maxim previously mentioned as having made in England the first aerial car, ran the first complete gasolene car on Park street. He was engineer in the factories of Colonel

A. A. Pope which then were leaders in the manufacture of another great invention, the bicycle.

Firearms were revolutionized just before the Seminole War by the revolving pistol invented by Samuel Colt who established his factory here; by the repeating rifle invented by Christopher M. Spencer of Manchester on the eve of the Civil War, and by the Christian Sharps breech-loading rifle which was produced in Hartford.

The first American watches were made by Henry and J. F. Pitkin of East Hartford in 1834. Silver plating was first practically applied; friction matches were patented by Alonzo D. Phillips; A. F. Cushman in 1862 put on the market the first chuck, Christopher M. Spencer invented the first machines for making metal screws; George A. Gray secured his patent for the first automatic telephone station in 1903; the Hartford Electric Light company installed the first steam turbine in 1911; these are a few of Hartford's contributions for the Century of Marvels.

In the building occupying the site of the Company's first office is a bronze tablet commemorating the fact that it was in his office there that Dentist Horace Wells discovered anesthesia, December 11, 1844, leading the way for the use of it in all surgical operations.

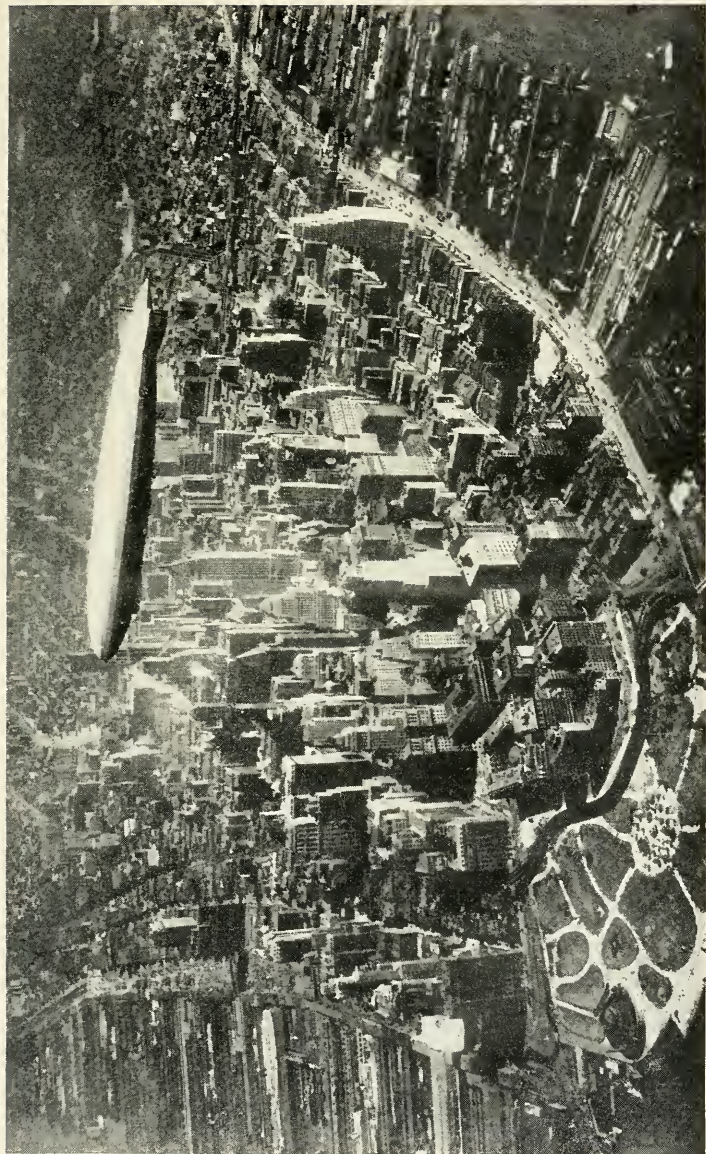
Marvelous, but we now have liquid air, liquid gas, liquid oxygen, liquid carbonic acid, "dry ice", glucose, natural gas, petroleum, carbonated foods,

pressed glass, dyes and drugs and perfumery from coal tar and cotton-seed oil. Many "waste products" have become enormously valuable.

The envelope, in the 1830s such an improvement over the old "cocked-hat" folding of paper, so deftly and rapidly made now by machinery worked out here in Hartford at the Plimptons', reminds one of the multitude of things in such familiar use that we think we always have had them. Carpets, car wheels, electric conduits, telegraph poles, combs, pails, coffins are made of paper composition under various patents.

Black profile portraits are a fad today; in 1831 they were in the class of marvels. Came the daguerreotype, but not till almost the Civil War days the sun-made photographs—and these photographs now transmitted by wire and cable. Lithography was hardly less a marvel in the arts.

A highly professional description of the new marvel wireless telegraphy in 1900 reads today, comparatively speaking, like a Webster's Spelling Book. English dictionaries were distanced. But nouns and adjectives called into service from Greek and Latin are now on the lips of janitors and grocer boys and the then priceless bulbs and mechanisms are passed out over the counter like Edison's glass pears for electric lights. The secret which Benjamin Franklin had begun to investigate had turned another chapter to set the world agasp.



NEW YORK IN 1930

Battery Park in the left foreground. Navy dirigible overhead.

VI

The Lord had moved in His mysterious way His wonders to perform when the Atlantic cable had been laid. Yet all before the late 1890's had been but a beginning in revelations. For it had been shown that messages could be sent without wire carrier between stations all of fifty miles apart. Instantly the question whether they could be relayed.

In 1929 a youth in his room in Hartford was listening to an entertainment on board a naval vessel sailing between Africa and Australia.

When the first complete Bell telephone line in history was set up in Hartford in 1878 and Mark Twain had been asked to have his house connected, he protested: "No! I want something to keep voices further away—not bring them nearer."

And on June 11, 1878, when Hartford first heard Edison's talking machine in Asylum street Allyn Hall, a gallery voice had said: "Ventriloquism!"

The listening youth of 1929 was calmly taking things as they came. He was well prepared for Einstein on relativity.

Simply stated, nevertheless almost incomprehensible, all space, however wide, however shut in by iron or solid masonry, responds to electrical pulsation in that rare medium, supposedly all-per-

vading, known as ether with its infinitesimal atoms, quivering like gelatine.

After-dinner speeches in New York are listened to in China. Admiral Byrd in the Antarctic converses with President Hoover in Washington.

Could the farmer of 1831, shouting for his neighbors when his house was afire, have prophesied this sort of thing. His successors smile at the thought as they sit at their ease and listen to remarks by King George in England. The wonder-working scientists of 1900 could not perceive how this could be brought about; Franklin could not have foreseen the Atlantic cable.

“God moves in a mysterious way his wonders to perform.” He had moved comparatively little when Cowper wrote that about 1770. Yet that is the only answer plain man can give to the continuous question—“How?”

Telephony? To us in 1931 no more than the morning cup of coffee so often disturbed by it. To the farmer in 1831—?

But to tell a torpedo under water on the way to its target which direction to take—to direct a bomb-carrying ship in the air with no human being in it—

Let us register some surprise to the end that those of the year 2031 may not think we were blasé.

The following condensation from the "New York World" in March 1930 may have been relegated to the past by the time this book is off the press, yet it may serve to mark comparison by the historian of the Company's second century:

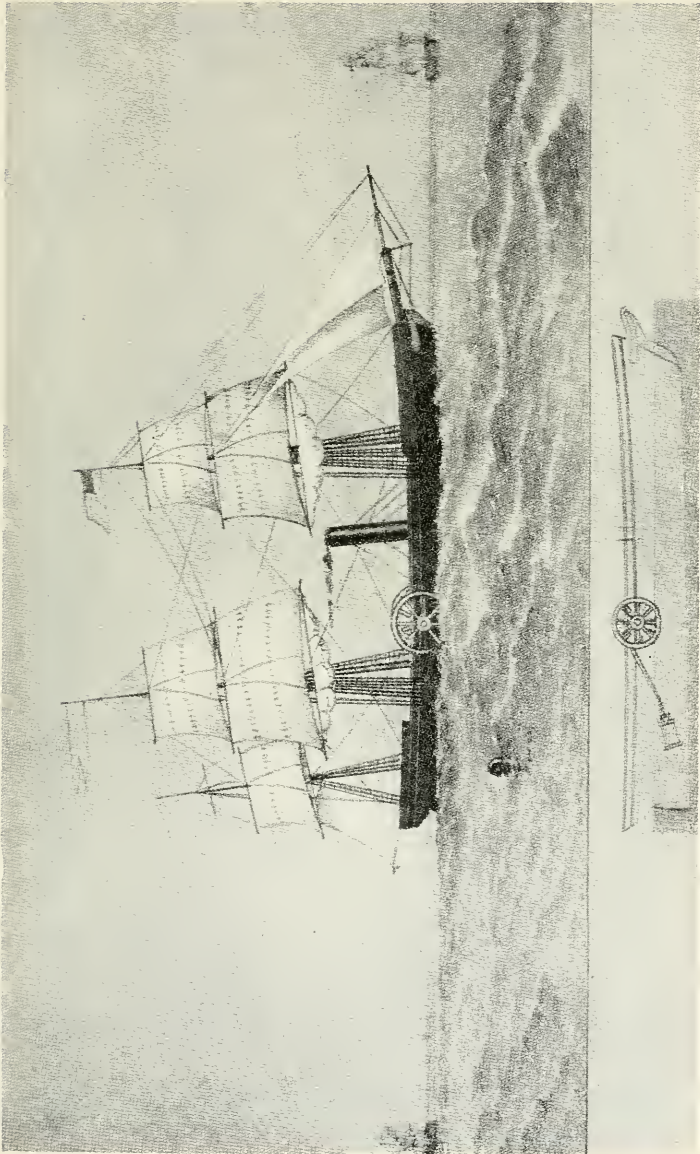
"SETTING FREE TERRIBLE POWER

"The picture of Signor Marconi aboard his yacht in the harbor of Genoa, pressing a button and projecting a radio beam which turned on the electric lights in Sydney, Australia, halfway around the world is something to stir the imagination. Many people who are still fairly young can recall the wonder and admiration which were evoked when this same Signor Marconi succeeded in transmitting for the first time a feeble wireless signal across the Atlantic. Today we may converse with London by telephone as easily as we do with Yonkers. But to transmit power to the other side of the earth without wires and in sufficient amount to close an electric switch and set lights to flashing or wheels to moving is a new sort of achievement. Its possibilities both thrill and appall.

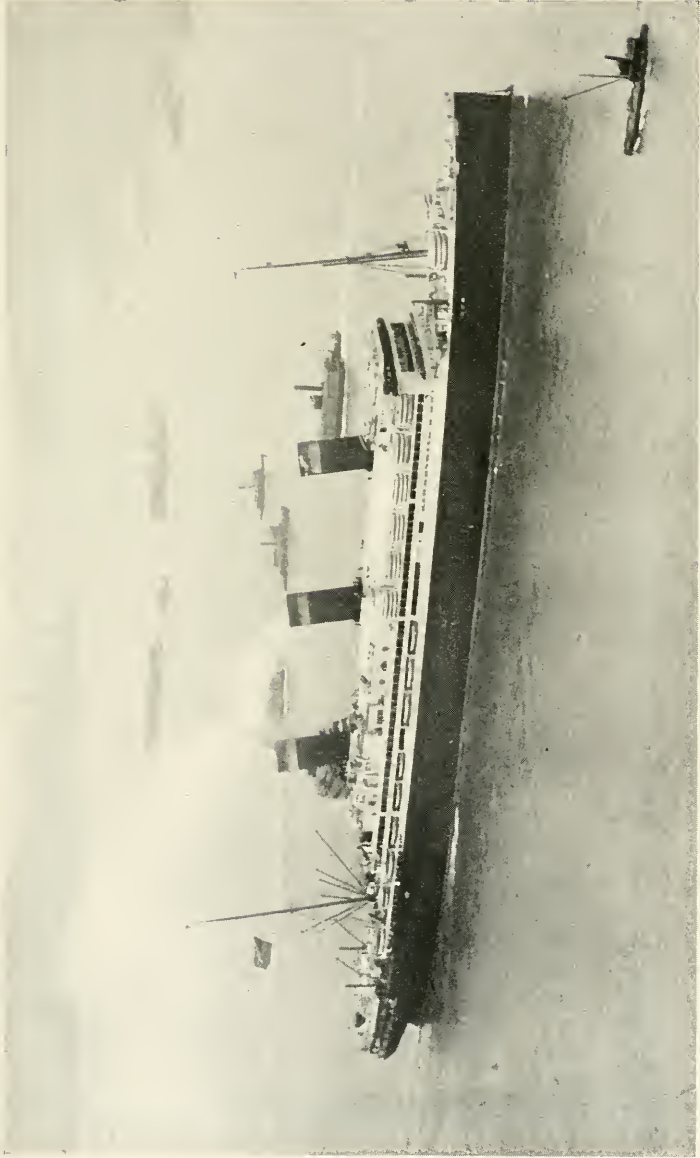
"The accomplishment thrills when we think of the ways in which it may finally be put to productive use, but it appalls when we also remember that it may have equally great capacity for destruction. It makes us believe that perhaps the scientists and engineers were not merely dreaming when they prophesied that in the next great war cities may be destroyed without invading armies and siege guns but by powerful rays projected from a great distance. Such things would be no more marvelous than many of the scientific achievements which have been witnessed during the life of the present generation. But they would be more terrible than any destructive devices which scientific warfare has yet been able to perfect. Appalling as this appears to be, it may after all prove to be a boon to humanity. Conceivably, the best way to put an end to the folly of war may come through mechanisms which multiply its horrible follies."

OUTSTANDING DISCOVERIES AND INVENTIONS

	<i>Date</i>	<i>Inventor</i>	<i>Nativity</i>
First portable steam fire engine	1830	Brathwaite & Ericsson	England
Chloroform	1831	G. J. Guthrie	Scotland
First conception of electric telegraph	1832	Prof. S. F. B. Morse	U. S. A.
Rotary electric motor	1832	Wm. Sturgeon	England
Locomotive "Old Ironsides" built	1832	M. W. Baldwin	U. S. A.
The first boat electrically propelled	1839	Jacobi	Germany
Daguerreotype	1839	Louis Daguerre	France
First incandescent electric lamp	1840	Grove	England
First telegram sent	1844	Prof. S. F. B. Morse	U. S. A.
The use of nitrous oxide gas as an anaesthetic	1844	Dr. Horace Wells	Hartford
The electric arc light (gas re-tort carbon in a vacuum)	1844	Leon Foucault	France
Sewing machine	1846	Elias Howe	U. S. A.
Hoe's lightning press, 20,000 impressions per hour	1847	Richard M. Hoe	U. S. A.
Electric locomotive	1851	Dr. Page	U. S. A.
Fire alarm telegraph	1852	Channing & Farmer	U. S. A.
Bicycle	1855	Ernst Michaux	France
Sleeping car	1856	Woodruff	U. S. A.
First Atlantic cable	1858	Cyrus Field	U. S. A.
Passenger elevator	1861	E. G. Otis	U. S. A.
First practical typewriting machine	1868	C. L. Scholes	U. S. A.
Railway air-brake	1869	George Westinghouse	U. S. A.
Speaking telephone	1876	Alexander G. Bell	U. S. A.
Phonograph	1877	T. A. Edison	U. S. A.
Linotype machine	1884	Ottmar Mergenthaler	Germany
X-rays	1895	Prof. W. C. Roentgen	Germany
System of wireless telegraphy	1896	G. Marconi	Italy
First practical flight by air plane	1903	Wright Bros.	U. S. A.



THE "SAVANNAH"



THE STEAMSHIP LEVIATHAN

Chapter Seven

WHAT OF THE FIRE FIEND?

I

THUS has man invented, discovered. There are no bounds to his genius. His joy is to build—his homes, his hives of industry, his temples to art, to government, to science, to education and to his Creator. In our own land peace reigns and he is encouraged to new endeavor.

But he does not subdue his most irritating, his most destructive enemy. He gains in material wealth yet he must see millions swept away irretrievably, blotted out of existence. The fire fiend takes his daily toll in property and in anguish. Curbed in one place, at great cost, he attacks in another, with roaring crackling vigor.

And—so familiar that it is well to recall it to mind at times, lest in our familiarity we fail to do homage where homage is due—man's most blessed ingenuity in the cause of human welfare is evidenced in fire insurance. Not that it restores that which is wiped out by the fiend but it does indemnify, give strength to go on.

In contrast with other fields of genius, how slow man has been in devising protection against fire, his greatest friend, his most cunning enemy.

In 1831, never had there been a time in history when account of progress was being taken so earnestly. Never had there been a time when such tremendous contrasts could be made during a period—historically—of a comparatively few years. And the contrasts continue to strengthen year by year till the laughed-at visionary of today is the back-number of tomorrow.

They are contrasts that thrill all of us; we never are too busy to turn aside to consider the high lights. They could not be eliminated from the history of any worthy institution, if one would get the correct background of the present picture and withal prognosticate.

These men who were creating their home-insurance company had been through a great nationally formative period. Round about them here in Connecticut, they saw the manufacture of implements and machinery the like of which their fathers had imported from England, either by preference or more often by compulsion under the Parliament-made colonial regulations.

The shops and factories springing up along the streams already were devising, through the ingenuity of our mechanics, new products and improving old. The year 1831 marked the opening of the era that was to revolutionize the material condition of humanity by industrial and commercial inventions and developments. Swift prog-

ress in building was running beyond the power of fire-protection in cities to keep pace with it.

Men like Captain Grant, Elisha Phelps and Lawyer Shepard saw peril in the congestion in cities where old buildings were being added to instead of being torn down and replaced with material more suitable; the capital was still insufficient to meet the requirements of radical replacements such as we see around us every day; non-inflammable or even slow-burning construction had not yet been devised.

Existing insurance companies with wide territory were to pass through the valley of despair if not of death as one city after another reported its heavy losses. The great New York fire was only four years in the future.

The year the Hartford County Mutual Fire Insurance Company's charter was petitioned for there had been a disastrous fire in one of Hartford's leading business buildings, the "Mitchell block," almost under the very eaves of the Statehouse. It was so impressive that in later years the picture of it was chosen to engrave upon the certificates of the Firemen's Protective Association. And there had been others in the commercial district.

Small wonder the cry was, "Beware of cities! Farmers, club together."

The two Hartford stock companies of those times, with far-spread risks, braved the storm so

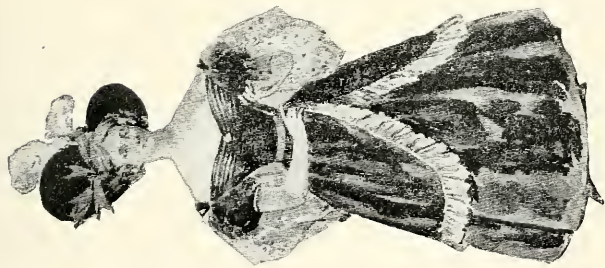
disastrous to certain others; individual officers pledged their fortunes and banks rallied to the support. The courage displayed, in manner full of romance, gave lustre to the name of Hartford and won deserved reward. But in cities with buildings unadapted to the steady expansion, the companies themselves were seeing that they were taking desperate chances.

II

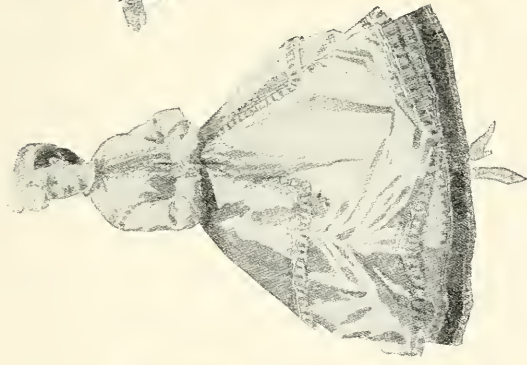
With it all there had been little improvement in fire-prevention and fire-extinguishing methods. We may talk of the automobile, airplane, radio, of the wonders of science and mechanics, but, when one comes to think of it, there has been nothing more remarkable and gratifying than the efforts at scientific warfare against His Devilish Majesty, the Fire Fiend.

One of the first acts of the founders of Hartford was to create the office of fire warden. He was to investigate every one of the unplastered chimneys in the settlement. Next in order an alarm, sounded on the church bell, compelled every able-bodied citizen to respond or be fined. There must be a fire bucket in every house, and a ladder.

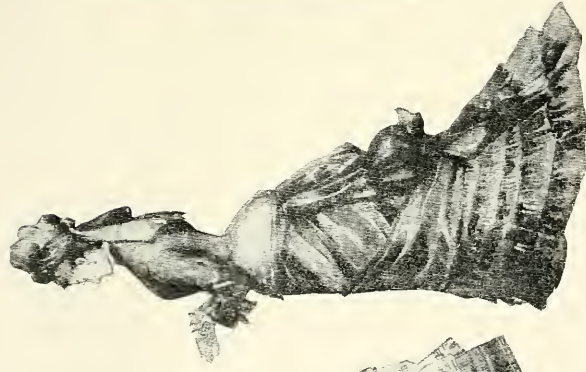
On through the years there were human "hose lines," women as well as men forming a carrying and returning bucket column from the nearest stream or well or casks kept filled by others. We



1830



1864

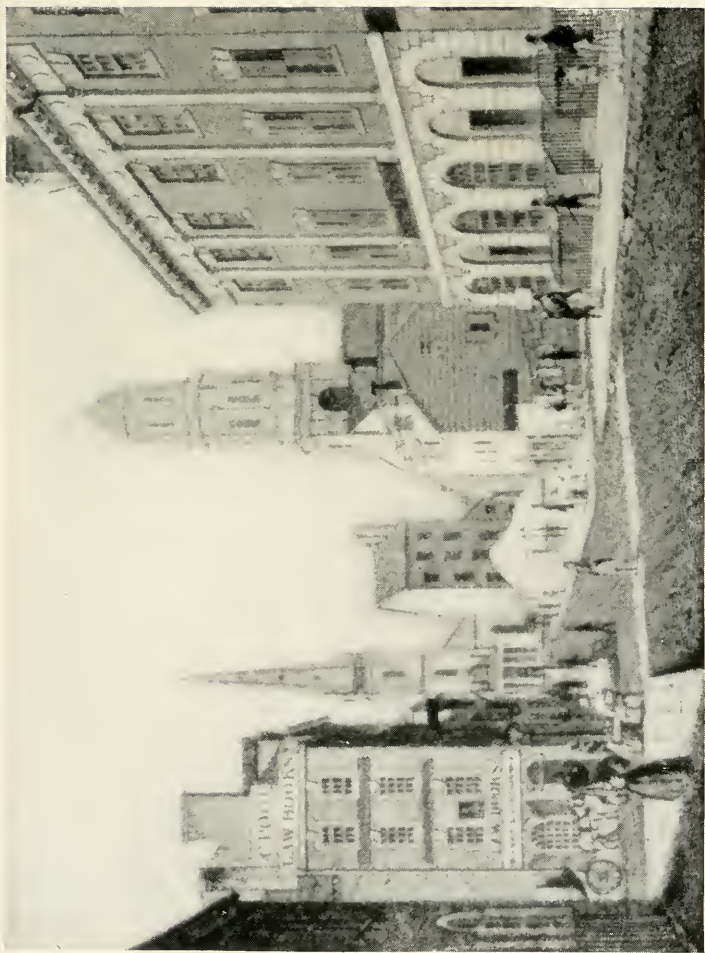


1876



1930

MY LADY'S FASHIONS



NEW YORK WALL STREET—1831

Trinity Church in the distance. First Presbyterian Church and Custom House on the right.

Courtesy of the Manhattan Company.

gaze at the old sketches of those performances till heart aches with compassion—howbeit those pioneers were proud of their efforts, whatever may be said of their achievements.

The first town appropriation for apparatus—chiefly buckets and hook and ladders—and for cisterns—brick-walled wells for drain water at here and there a street corner—was \$300, in 1789. The first “watch” in Hartford was established in 1812, four night patrolmen, receiving a dollar a night—increased to five in number in 1820 for duty only from December to April and to carry staff and lantern. The candle in the perforated tin pail would not drown the light from any sparks that might have started at someone’s kitchen door. The sparks were not so unlikely in times when smoldering coals were carried from fireplace of one resident to that of another, and when the smoking of pipes was becoming common.

These watchmen were paid from public subscriptions, chiefly from the Hartford Fire Insurance Company from the time it started formally as such in 1810. A double-deck pumper with forty men to pump was provided in 1815, and the following year the insurance company added a sack-and-bucket or salvage company and in 1821 a hose company. By 1822 a tax of one mill was levied.

From the earliest times, all able-bodied men constituted the militia, subject to training and military call at any time. This continued “on

paper" till 1848 when there were 54,000 militiamen, in three divisions, twenty-five regiments (including five of cavalry, a brigade of artillery—two regiments of light and two of heavy) and twenty companies of riflemen; or, as it was in 1847, 960 companies in six brigades.

The new law then made two classes of men between 18 and 35 (later 45,) the inactive and the active or "enrolled militia." By paying a commutation or poll tax (now the "personal" tax) of one dollar (later two dollars) a citizen could obtain exemption from service. The tax went to the maintenance of the enrolled militia, the men receiving \$1.50 a day for service which must be at least for three successive days a year.

By authorization of the Legislature thirty men, serving in two companies, were selected from the then general militia, which number by 1835 had been increased to four hundred out of a total population of 10,000. In the '40s each militia fireman received \$5 a year. Any man could be called upon to serve; failing to respond he could be fined \$2. The insurance company rewarded men for special exertion at any fire.

In the Hartford County Mutual Fire Insurance Company's birthyear, there were four engines in the city. Thomas S. Williams, later congressman and chief justice, was mayor. Interest in fire protection and insurance was at high pitch. The mayor gave an engine and three years later the town voted

\$50 toward the sixth, the balance coming from private citizens and the insurance people, increased in number by the Ætna in 1819 and the Protection in 1825, a revival of the original Hartford Insurance Company (not incorporated) dating back to 1794.

The fire department, which had been established in 1789, five years after the city had been incorporated, was now reorganized with Chief Engineer William Hayden in command. The first steam fire engine was bought in 1861, against the advice of Chief Norton.

The number of cisterns for drain water had been increased at the rate of one a year as the city grew. The supply of water for residences was from wells or from distant springs. If the latter, it flowed through wooden pipes made by boring logs and fitting them together. The most notable of these wooden conduits was a system leading down from Cedar Hill, south of the city, down under Park river and along Pearl and Main streets, with side branches. An especially large cistern near the corner of Central Row was thus fed. Certain of the large cisterns were dependent on distant eaves by means of the wooden pipes.

One of the many benefits for which Hartford reveres the memory of the Rev. Dr. Horace Bushnell is that of a water supply. His sermons in the late '40s aroused the people to the importance of it. "Brother Jonathan" Trumbull's grandson Joseph,

president of the Hartford Bank after having served as governor, in 1851 took the initiative in organizing a private company. The company was planning to inaugurate a pumping station at the river bank when the people, or the Common Council, distrustful of a private company for a public utility of this sort, obtained legislation creating a board of commissioners, subject in some particulars to the will of the council as now to the Municipal District.

Fortunately Dr. Bushnell was tireless in his propaganda so that by 1855 there was a reservoir on property now included in the grounds of the Hartford Fire Insurance Company near the corner of Asylum avenue and Garden street. It was fed by a pumping station at the Connecticut river, north of the present stone bridge. By 1865, after much wrangling and litigation, the beginning of the present elaborate system became an assured fact, water flowing in from behind West Hartford dams.

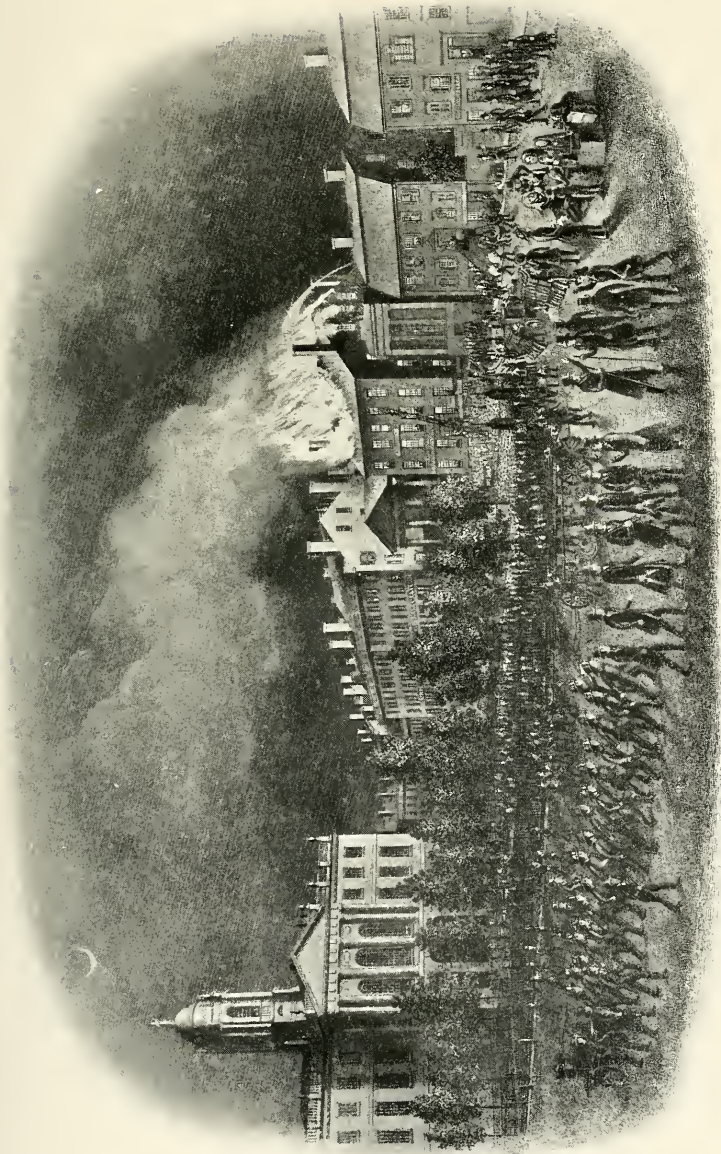
V

Judging by questions which are daily asked, there are few particulars in human progress about which the present public is less informed and more desirous of being informed than this of the colonists' attempt to battle with fire. Perhaps the most illuminating abstract is to be found in a volume



NEW YORK WALL STREET—TODAY

Looking toward Trinity Church—Stock Exchange on the left.



MITCHELL BLOCK FIRE

North of Statehouse Park about 1830. Front of Statehouse, then facing east. Old Hartford Bank west of burning building; Exchange Bank east of it. (See page 87.)

by Edward R. Harvey on "The Making of the Fire Insurance Rate," published by the Spectator Company of New York. He covers the period from the earliest efforts to long after the beginning of insurance.

It will be marked that while New Amsterdam and the colony of Connecticut had little in common, their people were from among the most intelligent nations of Europe and their ideas therefore not dissimilar.

The first extracts are from the records of New Amsterdam, covering a period of over twenty years, 1653 to 1674. The earliest appears to be on April 13, 1655, when fire wardens were appointed. The next is November 20, 1656, and deals with a damaged chimney. The owners of the building were forbidden to make a fire in the chimney, were ordered to pull it down, and erect a proper one in its place. The succeeding records in chronological order give a fairly complete picture of fire prevention and fire fighting in New Amsterdam:

"August 1, 1658.—Four shoemakers were called to court, and one hundred buckets were contracted for at six guilders, ten stivers, half seawant and half beavers, not including cartage. Fifty more buckets were contracted for with another party, and these all were to be delivered fourteen day after All Saints' Day.

"August 17, 1658.—The officer was directed to warn every one who has placed thatched roofs on

their houses, also who have plastered chimneys, to remove them.

“August 27, 1658.—The Schout declares that pursuant to the order of the Burgomasters dated August 17, 1658, he was with those who still have thatched roofs and plastered chimneys and notified them to remove them, and that they made fun at him, requests that a penalty be offered by the Magistrates on those who are unwilling to obey the order.

“August 30, 1658.—An order was passed that there should be collected one beaver for bucket money, and those who were unwilling to pay this were to be marked, and this order became effective October 1, 1658.

“November 29, 1658.—Court messengers are asked how it fares with the bucket money. They report they have collected 20 beavers, and then two half beavers, and some seawant.

“January 3, 1659.—The fire wardens are sworn in and on January 4, the commission is given to the wardens.

“January 31, 1659.—Twenty-five leather fire buckets are brought to the City Hall and taken away to have the City arms put on them and to be numbered.

“February 28, 1659.—It was reported that only half the bucket money was to be collected from the poor, and the other half to be charged to the house owner.

“August 8, 1659.—The Secretary was ordered to give a minute to the Fire Wardens to complete the fire ladders, fire hooks and to inspect the buckets, “whether they are tight for use in time of need.”

“January 12, 1661.—On this date is recorded the election of Fire Wardens. The oath to the watchman is also set forth, that part of it dealing with fire reading as follows: “If it happen, which God forbid, that any fires break out within this City, those not on duty shall forthwith proceed to the fire with their captains.”

“October 3, 1665.—The Fire Wardens were ordered to inspect chimneys and fire places, to fine, and to remove wood and improper ones.

“April 9, 1667.—Under this date there is an entry that the fire buckets in the town are to be examined, and the ladders are to be examined and checked up.

“(July 6, 1669.—This date records the election of three fire wardens, and an order is passed that the inhabitants deliver to them the fire buckets, ladders and other apparatus.)

“July 6, 1672.—It is ordered that the buckets and other instruments for fire belonging to the town shall be brought to the State House within fourteen days.

“October 26, 1672.—A Brand Master was appointed to examine the chimneys, impose fines, and care for the hooks and ladders.

“January 5, 1674.—A Fire Warden was appointed to examine the chimneys.

“January 30, 1674.—The Fire Warden reported the number of fire buckets and other fire implements to be provided and asked the authority of the court for their purchase.

From the “History of Kingston, New York,” to the year 1820:

“In those days every householder was required to keep a number of water buckets, made of leather, with his name, or initials, painted thereon. Whenever an alarm of fire was raised they were either carried to the fire by a member of the family or thrown out upon the side walk for some passerby to pick them up.

“At the fire, under the direction of the fire warden, the citizens were formed into a line or lines from the most available well or wells, or cisterns, to the fire engines, and buckets of water passed from hand to hand to supply the engines and empty buckets returned in like manner for further supply. The engines in the early days did not have the necessary appliances of feed themselves, but they were well manned by citizens of mature age, who by frequent practice, as required by the trustees and village ordinances, became conversant with their duties.”

The manner in which assistance was extended is well illustrated by the following notation which deals with a fire in Harrisburg, Pennsylvania:



IN STATEHOUSE SQUARE, 1829

Adapted from sketch by Henry C. White, Based upon suggestions of F. S. Brown and others.

“Fire in 1796. On the 22nd of March, about 1 o’clock in the morning, a new brick double house belonging to Messrs. Kutz & Seidle, was almost entirely consumed by fire. One hundred and fifty pounds were subscribed by a few gentlemen in the course of two hours.”

The next shows the method employed at a fire in Newport, Rhode Island, in February, 1762:

“A disastrous fire in the month of February, destroyed all the stores of Long Wharf, Newport. Some of the sufferers petitioned for and received the grant of a lottery for their benefit.”

The Fire Brief filled the same place among the colonies and in the beginnings of the United States that it did in Great Britain. The issuance of these briefs was under the care of the ecclesiastical court in England, and came to be commonly known as church briefs. It became the custom here, as it did there, to read these briefs in church and subscriptions were solicited. This is well set forth by extracts from the “History of the Old South Church,” Boston, Massachusetts:

“August 24, 1679.—Sabbath was at the South Church, both parts and heard Mr. Willard. This day we had a contribution for those that were burnt out to which I gave five shillings.”

“October 11, Fifth Day.—A collection was made for sufferers by the fire; 260 odd pounds gathered at the South Church, the oldest meeting house in town.”

"May 20, 1741.—The fire in Charleston, S. C., 300 houses destroyed. Help asked from the northern communities.

"At a meeting of the South Church and congregation, upon reading the brief emitted by his excellency the governor with the advice of his majesty's council, for subscribing to a charitable contribution for the necessitous sufferers by the late dreadful fire in Charleston, South Carolina; voted,

"That there be a public collection on the Lord's Day, the 31st of this instant May, to be put into the hands of Francis Foxcroft, Jacob Wendell and Anthony Stoddard, Esqre., and invested in such things as the governor and council shall judge to be most for the service and relief of the most necessitous sufferers by the late fire in Charlestown; and to be transmitted to Messrs. Benjamin Savage, Thomas Cooper and Joseph Morely, of said Charlestown, merchants, to distribute according to their best discretion to the said necessitous sufferers only."

"November 14, 1759.—Boston Fire. On November 18, a letter was read from the selectmen of Boston, asking aid.

"March 19 and 20, 1760.—The most serious fire since the 'Great Fire.' 400 dwelling houses, stores, shops, shipping, etc. Contributions from the neighboring governments and England.

"Fire on April 22, 1787.—A collection at the

church netted £800, and as much more the next day was added by calling.

“Lord’s Day, August 3, 1794.—Fire of July 30, 1797.—“Remarks—On the present occasion the members of the society did not subscribe themselves as before, but the papers were carried by the several committees to the inhabitants of the town in their respective wards. As much money was collected by this method as by the former. On Sabbath afternoon on 10th of August, at the request of the committee, there was a collection to give an opportunity to those who had not signed the subscription paper to add their mite in the general donation.

“Sabbath Day, July 23, 1797.—Voted that a collection be taken on the 30th to aid the Presbyterian Church in Savannah to rebuild their church destroyed by fire the preceding winter.

“August 11, 1815.—A collection for Petersburg, Va., \$3,932.29. It would have been larger, but for the privations of the past winter, and contributions to fire sufferers at Portsmouth and Newburyport.”

In turning from this phase of the matter, in the New York City Directory for 1786, under date of June 3, there is the beginning of the fire extinguisher:

“June 3: In this issue there is a prescription, as it may be termed, for treating water so as to make it more efficacious in putting out a fire. It runs as

follows: 'Into 50 or 60 pails of water put 8 or 10 lbs. of lime or potash; this, if applied to a conflagration, will stop it.' "

It will enable us to appreciate the slow growth of insurance in the first hundred years of its history if we have before us a list of the principal cities existing at the close of the Revolutionary War, and the number of buildings they contained. The figures quoted are from an article published in the "American Magazine" for March, 1788. The editor states that he had personally counted the houses in this list of cities:

Portsmouth	450	Philadelphia	
Newburyport	510	and suburbs	4,500
Salem	730	Wilmington	400
Boston	2,200	Baltimore	1,950
Providence	560	Annapolis	260
Newport	790	Frederickstown	400
Hartford	300	Alexandria	300
New Haven	400	Richmond	310
New York	3,140	Petersburg	280
Albany and sub- urbs	550	Charleston	1,540
Trenton	180	Savannah	200

With the exception of one or two references in regard to marine insurance, which was placed in Great Britain, there is scarcely a reference to the subject until we get down to the Eighteenth

Century. No movement earlier than one in Charleston, S. C., has been found and that is set forth in the "Charleston Museum Quarterly," 1923. The reference to insurance reads as follows:

"The question of insurance had become a matter of interest in Charleston as early as 1731-32. The 'South Carolina Gazette' (Charleston, S. C.), for January 15-22, 1731-32, published the following extract from a letter written by a gentleman in London to a friend in Carolina: "According to thy request, I have been at several of the Fire-Offices, and showed them what thou wrote in relation to their making Insurance on Houses &c in Carolina and had for Answer, that they had divers times Proposals of the like nature from New York, New England &c., but that they had never given the Least Encouragement, to any, to expect they would comply (no Probability as their Charter extended only to Great Britain and Ireland)."

The "Gazette" for November 8-15, 1735, has an advertisement to the effect that "there was one Day last week a Meeting of several of the Freeholders of this Town, who then entered into an agreement to form themselves into a Friendly Society for a mutual insuring of their Houses against Fire," and in the issue of December 6-13 all gentlemen wishing to enter this society are requested to meet at the home of Captain William Pinckney on the Bay, Tuesday the 9th. The society was organized on February 3, 1736, and John Fen-

wick, Samuel Wragg, and Charles Pinckney were chosen directors; John Crokot and Henry Peronneau, merchants; Gabriel Manigault, treasurer; and Gereit Van Velesen and John Laurens, fire masters. General Edward McCrady, in South Carolina under royal government, says that this was the first fire insurance company organized in America. Nothing further is known about this early movement but it is probable the company succumbed to the Charleston fire in 1741, above referred to.

As previously mentioned The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire, marked the beginning of real insurance history. It was organized in 1752 at Philadelphia by Benjamin Franklin and others. The company that was organized in Boston in 1797, though intended to operate throughout the state, is interesting because of the fact that it shows the method adopted for collecting information as to losses which had occurred by fire and then basing the plans of the proposed company on that information. It was known as the Mutual Fire Insurance Company.

The beginning of insurance in the city of New York dates from 1787, when a Mutual Assurance Company was organized. It enjoyed the distinction of having Alexander Hamilton on its board of directors and he drew up the deed of settlement as it is termed.

Mr. Hardy further in his volume says:

“It is a fact that from the beginning of fire insurance the policies had a tendency to be uniform. This was true to a degree of all forms of insurance, but not to that degree of which it was true of fire insurance. This is a little more remarkable because, for some time at least, one company carried all the insurance that was issued on a property. It would not be difficult to understand, as properties increased in size and the insurance began to be divided, how the necessities of the case forced an approach to uniformity in the policy; they did not actually reach it.

“Whatever pressure, however, a common interest developed, it never was sufficient to make the policies of fire insurance absolutely uniform. Efforts were made from time to time by various organizations, even including the National Board of Fire Underwriters, but these bodies represented organizations which could suggest but not absolutely command uniformity. With the passing of time and the increased size of risks, the differences became less and less, but they still existed until the adoption by the various legislatures of the standard policies of fire insurance.

“The first suggestion for a standard policy by a state legislature was probably in the state of Connecticut in 1867. Inasmuch as this was declared unconstitutional in the following year, it never went into use. The real beginning dates from the

action of the Massachusetts Legislature in 1873, when a standard policy was adopted and its adoption not made obligatory but allowed to the free choice of the insurance companies. Inasmuch as this came shortly after the Chicago and Boston fires, the field was undoubtedly ripe for the movement.

“The almost immediate result was that the companies elected to use the standard form and the following year it was made mandatory by the Legislature. The next advance was the adoption by the state of New York of the standard policy of fire insurance which became effective May 1, 1887. This policy made a wide appeal both to the companies and many other legislatures. It was adopted in several of the states and where there was no law requiring the standard policy, the companies adopted the New York policy.

“That policy continued in use until January 1, 1918, when the so-called commissioners’ policy went into force in New York state. This, too, has been adopted by other legislatures, though not to the extent that the former one was. It is being allowed, however, to gradually extend and in due time it is reasonable to expect that there will be one standard policy of fire insurance in use throughout the United States.

“The facts are that at the present time there are six standard policies in force; and while they agree in a very high percentage of their terms,

nevertheless there are slight divergencies. There are few people on earth that preach uniformity as much as the residents of the United States and are loud in regard to its value, but in their legislative tendencies they do not show practices in line with their expressed wish for uniformity. The movement, however, is growing and its full realization is probably not far off."

Massachusetts was the first state to put forth a standard policy, in 1873. The policy was permissive in character and not mandatory. On October 1, 1881, Massachusetts made the policy mandatory and thus was the first in the United States to adopt for all fire insurance contracts a uniform policy.

New York did likewise in 1887. Connecticut followed by passing in 1893 the following laws relating to a standard form of fire insurance policy:

Section I. No fire insurance company shall issue fire insurance policies on property in this state other than those of the standard form filed in the office of the secretary of state, known and designated as the Standard Fire Insurance Policy of the State of Connecticut, except as follows:

Section 2. A company may print on or in its policies its name, location, and date of incorporation, the amount of its paid-up capital stock, the names of its officers and agents, the number and date of the policy, and, if it be

issued through an agent, the words, "This policy shall not be valid until countersigned by the duly authorized manager or agent of the company at," and after the words "Standard Fire Insurance Policy of the State of Connecticut," on the back of the form, the names of such other states as have adopted this standard form.

Section 3. A company may use in its policies written or printed forms of description and specification of the property insured.

Section 4. A company insuring against damage by lightning may print, in the clause enumerating the perils insured against, the additional words, "also any damage by lightning whether fire ensues or not," and, in the clause providing for an apportionment of loss in case of other insurance, the words, "whether by fire, lightning or both."

Section 5. A company may write or print upon the margin or across the face of a policy, or write or print in type not smaller than long primer, upon separate slips or riders to be attached thereto, provisions adding to or modifying those contained in the standard form; and all such slips, riders, and provisions must be signed by the officers or agent of the company so using them.

Section 6. Every mutual company shall cause to appear in the body of its policy the

total amount for which the assured may be liable under the charter of said company.

Section 7. The said standard form of policy shall be plainly printed, and no portion thereof shall be in type smaller than the type used in printing the said form on file in the office of the secretary of the state.

Fire insurance required some two hundred years to reach a point where the minds of those engaged in it were sufficiently harmonious on the essential points to crystallize the material into what is called the Standard Policy. This instrument, or contract, forms the basis under which the business of fire insurance is conducted. Of all the contracts used in the business world, there are few more common and perhaps none more useful.

There exists, however, in spite of this fact, a most lamentable degree of ignorance concerning the fundamental principles of this contract. When it is remembered that there is scarcely any piece of property subject to destruction by fire and having what is known as "insurable interest" that is not insured, it is a wonder that the owners of this vast amount of property know so little of the contract itself. They have the all too prevalent idea that the payment of a premium cancels the entire responsibility of the person who is insured, completely overlooking the fact that there are many other considerations quite as important as the money to be paid.

Chapter Eight

NATIONAL DEVELOPMENT AND TEST

I

UP to the year 1836 the horizon of the United States had been limited, endeavor somewhat concentrated on the section of territory from the Atlantic to the Mississippi river. Connecticut, with its famous Western Reserve in Ohio, had played an important part in the development of that state and the Mid-West in general, and its capitalists and its Hartford County teachers were to be invaluable pioneers in promoting settlements and in education.

But the year the Hartford County Mutual Fire Insurance Company was becoming a reality was the very year of organized determination to push on to Oregon Territory,—the “Covered Wagon” year which witnessed the development of the greatest of all emigration movements recorded in history. Over half a million earnest men and women, imbued with the spirit of home-making, new lands, new skies, new places where the individual might expand with the utmost freedom, constituted what President Hoover, in the centennial year of the event, calls “the great westward tide which established American civilization

across a continent." Not even the nomadic excursions from the lands of man's origin could compare with that.

President Hoover's proclamation was for the celebration of the inauguration of the movement. Wagons had been used on the Santa Fe trail in 1828. Jedediah S. Smith, David E. Jackson and William Sublette, frontiersmen, insisted, against much ridicule, that wagons could be used through the pathless wilds of the Northwest, and the idea was carried into effect in 1830 when a party of less than a hundred trappers started out from St. Louis in their wagons and made through to Independence Rock in Wyoming.

But the hegira did not begin till 1831, after imagination had been fired. Whole families with all their household goods started, in heavily laden—often too heavily laden—covered wagons, as enterprising a means of conveyance in 1831 as is the automobile today. Among these people were many from the best of homes, eager for a plunge into primitive life. The qualification test was: "Can you swing an ax? Will you obey the commander of your wagon?" Ahead of each wagon was a drove of cattle. Trapper guides led the way and carefully instructed the people in the methods of the new life.

It was in 1831 that the Oregon Colonization Society was organized and issued the circulars which enthused many as far away as the New

England states. The circular was addressed "to all Persons of Good Character who wish to emigrate to the Oregon country." It said:

"The society views with alarm the progress which the subjects of England have made in the subjugation of Oregon Territory. Already they have flourishing towns, strong fortifications and cultivated farms," and the surmise was expressed that in Oregon each emigrant "will receive gratuitously a landed estate of great value."

It was not till 1842 that the real rush began and St. Louis was no longer the sole starting point. That was the year when Missionary Marcus Whitman came back from Oregon with report of possibilities. City men and professional men joined the farmers.

The covered wagon was advertised by displays on suburban lots much as automobiles are advertised in big city show-rooms today. Along the trail was property thrown overboard to lighten the loads—cookstoves, cupboards, beds, blankets, tables and excess provisions. Many arrived in Oregon with only the clothes they wore. Each party, after crossing the Missouri, made its own laws. For various offenses a jury was impanelled. Death was the penalty for murder of white man or red man. The Indians were clever in stealing cattle and often were able to segregate a wagon or two, in which case they would kill the men and take the women and children with them.

In one instance a wagon commander who had been hunting game returned to learn that an Indian had been killed. Immediately he ordered the execution of the killer and firmly repeated his order when he found that it was his own son who was guilty. But the young man had fled and was not seen again. Jim Bridger and Kit Carson were the most famous of the guides. They trained the parties in making a corral of wagons for protection against attacks.

A fight over a cow at one time caused the dispatching of a lieutenant and twenty soldiers from Fort Laramie. The Sioux surrounded the soldiers and killed all of them. They then made reprisal upon the emigrants and settlers, and it is estimated that this one episode cost the lives of several hundred travelers.

The earlier wagon trains were organized in parties of two or three hundred, sometimes in sections. The dust was one of the serious handicaps. The trail from South Pass to Oregon was the most difficult. Fort Hall was a graveyard of wagons for several years, emigrants going on from there to the Columbia river on foot or in the saddle.

One party, coming to a thousand-foot precipice on the summit of the Cascades, took their wagons to pieces to lower them down the cliff only to find that all their ropes and chains put together were not long enough. They killed an ox but the strips of

his hide were not sufficient. Two more oxen were slaughtered with the result that the journey could be resumed.

II

This was a period of general expansion. There was restlessness in the administration of John Quincy Adams, the sixth president, whose father had held that high office before him. Adams was for bringing Canada into the Union, buying Texas, annexing Cuba and pushing on to the Pacific in belief that all this territory would be needed. But his views were not popular with Congress.

During the forty years of living under the Constitution, a Virginian had been President thirty-two years and a Massachusetts man eight. In 1828 Andrew Jackson, hero of the War of 1812, a North Carolinian by birth and a Tennessean by residence, was eminently popular with the common people, by reason of his record and his democratic manner. While his education was limited, he had fought bravely against the Indians, had endured hardships and in every sense was a commoner in the eyes of the western people, the antithesis of Adams. He was elected and re-elected.

As we have seen, he rode roughshod over the banking system, which, with all its faults, had brought a larger degree of stability and had put



THE "COVERED WAGON"

Crossing the Sierra Nevada Mountains about 1831.

the federal treasury upon a good basis. He was by no means a New England ideal, but many admired him for his courage and his conception of what the common people needed. He and Vice President Van Buren were heartily welcomed and honored in Hartford in 1833 as had been Presidents Washington, John Adams and Monroe in their times and as were Presidents Polk, Johnson and Grant in theirs.

He joined in the sentiment that Congress had legislated too much in favor of New England industries, but when South Carolina said it would no longer be governed by such legislation and would "nullify" it, he firmly declared that the Union must be preserved and threatened to employ arms against the southern state.

The rumbling in the South was becoming more ominous. Arkansas came into the Union in 1836 as a slave state, offset by Michigan, a free state, the following year. Oklahoma (to use the present name) was set apart for the Indians who were taken from Georgia and Florida. The South desired more slave territory.

Jackson, like Adams, favored the purchase of the vast outside territory of Texas. Mexico, having freed herself from Spain, had no inclination to sell. Americans had been moving thither since 1819 and, as the country developed, its pioneers inclined to an independent form of government. Fighting ensued in 1835, to the discomfiture of

the Mexicans. The new republic of Texas requested admission to the United States. In the North there was suspicion that this would mean slaveholders' aggrandizement.

In the succeeding administration of Martin Van Buren, the over-ambition of the West to acquire competency and greatness by real estate speculation brought hard times. William Henry Harrison, another warrior of 1812 and in the fights with the Indians, was elected through the instrumentality of the Whigs, a party which was the outgrowth of Jacksonianism. His early death brought John Tyler, Virginian, into office and into conflict with Congress.

That was the period when the possibilities of Oregon came into prominence. The Great Salt Lake was discovered, by Captain Bonnaville, in 1832. Tyler urged the annexation of Texas, which was effected near the end of his term. The Lone Star state was granted the right to be divided into five states should it ever desire, but propositions for such change always have been discountenanced by the rank and file, despite the extra power that would accrue in Congress.

James K. Polk of Tennessee, who succeeded Tyler, pressed the acquisition of California. Also he would settle the dispute with England over the northern boundary of Oregon, then so indeterminate. There had been explorers from both countries and likewise from Russia and Spain along

the whole coast, but no nucleus settlements and Spain in 1819 agreed to yield any claim north of present Colorado.

In 1824 Russia formally consented to abandon title to anything south of the parallel of 50 degrees and 40 minutes. No value attached to the region except for furs and Russia was content with Alaska. Until agreement was reached, Americans and Englishmen might hunt there at will. However, settlers reported the conditions to be such as to warrant this country's maintaining its old claim. The number of settlers was increasing. For the English there were only for the military posts to protect the fur traders and that country was not averse to fixing the boundary at the Columbia river, which would have included the whole present state of Washington. The slogan of "Fifty-four-forty or Fight" was being heard; if England did not give up her claim to the "Oregon country", the claims of the United States should be enforced by arms. Inasmuch as the proposition would deprive England of a Pacific coast footing, she was stubborn.

The compromise was effected by agreement in Polk's time—and as another monument to Anglo-Saxon fairness; in consequence, America's expansion was still greater.

Polk's attempt to negotiate the purchase of California was resented by the Mexicans who were embittered by the annexation of Texas, along

with land that, it was asserted, had not belonged to that republic. Mexico never had acknowledged the Texas sovereignty over the land in question. Her attitude was belligerent.

In the North, particularly in New England, there was a disposition to agree with Mexico; this expansion of territory was looked upon askance. Alarm was expressed in certain quarters when General Zachary Taylor obeyed the order of the President to enter the territory in question before war was declared and to close the Rio Grande river.

Mexico attacked Taylor's forces, whereupon, in 1846, Congress declared war. For New England it was largely a matter of slavery aggrandizement and few troops went from these states. The Connecticut Legislature pronounced the war unconstitutional. Some 700 men enlisted for duty which was along the shores of the state.

Thomas H. Seymour served as major in the army and was made colonel by brevet. From 1850 he was governor for three years. Subsequently he was appointed minister to Russia and on his return was welcomed by the Putnam Phalanx, organized for the purpose and ever since continued to honor the name of Connecticut's Revolutionary hero after whom the organization was named. In the Civil War Colonel Seymour's portrait in the Capitol was turned face to the wall. In the third

year of the conflict he would have been elected governor on the Democratic ticket but for the soldier vote in the field. He received thirty-eight votes for candidate for President at the anti-war Democratic national convention that same year.

The redoubtable Taylor marched to a series of victories, General Winfield Scott co-operating. General Kearney took Santa Fe without bloodshed and turned to capture California but learned that the local Americans, led by Fremont, already had accomplished that. Mexico was forced to make peace. California and presently New Mexico were surrendered to the United States on payment of \$15,000,000. When two years later Southern California was bought for \$10,000,000 and when in more modern times Alaska was sold to us by Russia, the territory of the United States became what it is today.

Isaac Toucey of Hartford, governor in 1846 and later senator, was secretary of the navy in Buchanan's cabinet. When Lincoln came in and the smoldering fires broke into a conflagration, Gideon Welles, one of Connecticut's foremost citizens who had been an editorial writer on the "Hartford Times" but did not share his former party's views, was appointed to the position Toucey had held and demonstrated an ability which contributed greatly to the abolition of slavery and the saving of the Union.

III

Peace came which, economically speaking, for a long time was no peace. The country in 1873 experienced terrible financial disaster. The sudden contraction of the currency upon the retirement of a considerable portion of the legal tender notes known as greenbacks, together with the vast and for the time being profitless investment in western railways had plunged the financial world into disorder, caused the failure of banks and commercial houses and had thrown multitudes of men out of employment, who thronged the streets, having neither food nor lodging.

This industrial and commercial depression continued for several years. People were idle and hungry and there were fears of an uprising of the unemployed.

Salvation was in enterprise, in the marvels already recounted and above all in the spirit of the people. But it was not till the explosion of the battleship "Maine" in Havana harbor and the Spanish War of 1898 that there was formal demonstration of a united spirit which at once gave the nation a place as a world power. Expansion of prerogative over Spanish possessions in Cuba, Haiti and the Philippines had not been contemplated; new obligations simply developed and had to be discharged.

Development was rapid. Millions were throng-

ing here from the Old World when it became necessary to fix a percentage rate of immigration from each foreign nation, along with a qualification requirement.

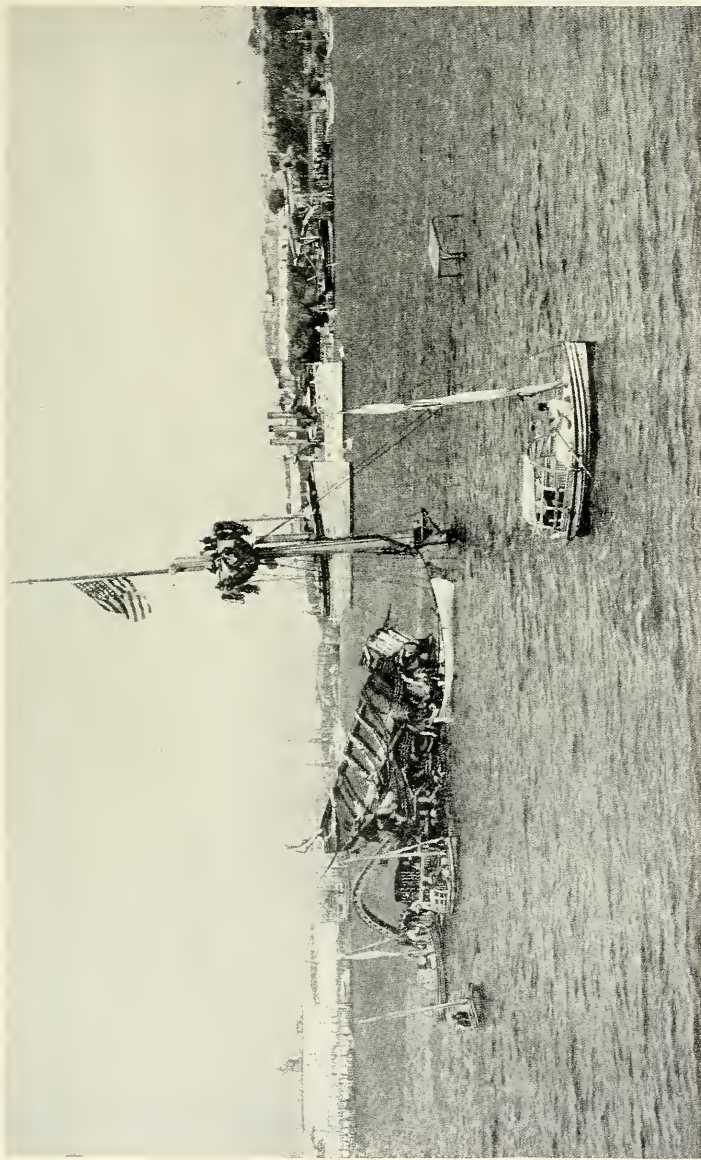
Progress in education, building, industrial and domestic arts, humanitarianism, transportation, banking, wealth,—in all that spells opportunity,—was at its height when the World War broke and America took her position among the nations in 1917 in defense of civilization. From the very beginning in 1917 her resources and industrial power had been strained to meet the requirements of the Allies and therefore the gold scales tipped in her favor.

In all nations, economic conditions after a war are distressful. America, now a creditor nation, quickly recovering her equilibrium moved on to greater things domestically and as a world power, but sought to avoid entanglements. She leads the way in efforts for international harmony and for reduction of expense for armament, meantime insisting that, in the matter of law and administration thereof, her own house shall be set in order.

On one thing in particular she puts her stamp of approval, and that is genuine insurance, both life and fire. From Jackson to Hoover there has been no faltering along this line, till today in good times or hard times, there is no hesitation in the

progress. Credit is assured and the true principles of mutuality are recognized and honored.

The century past was thrilling in achievement; the century to come will be more so.



THE WRECK OF THE MAINE

In Havana harbor February 15, 1899, the first anniversary of the explosion that killed 260 men and changed the history of the world.



1 Jackson, 2 Van Buren, 3 Harrison, 4 Tyler, 5 Polk, 6 Taylor, 7 Fillmore, 8 Pierce, 9 Buchanan, 10 Lincoln, 11 Johnson, 12 Grant, 13 Hayes, 14 Garfield, 15 Arthur, 16 Cleveland, 17 Harrison, 18 McKinley, 19 Roosevelt, 20 Taft, 21 Wilson, 22 Harding, 23 Coolidge, 24 Hoover.

FROM OLD HICKORY TO HOOVER
Presidents of the United States during the Company's first century.

Chapter Nine

DEVASTATIONS

I

WAR takes its millions of dollars' worth of property, an irretrievable loss; study of the period just reviewed astonishes us with the fact that the fire fiend has been taking no less. Property to that amount has been wiped off the earth.

There is a difference between the two kinds of losses. Were it not so the world as we know it could not go on. Man, discouraged, would revert to type. The difference lies in this that, in a proportion increasing even beyond any other proportionate increase, the losses in times of peace are indemnified. Therefore it truly can be said that fire insurance is the world's salvation.

There is more popular appreciation of this logical conclusion when there are conflagrations, for the people see for themselves a whole nation being saved from financial wreck. The unindemnified loss of the individual is not so impressive outside of his neighborhood, but the loss for him is just as great. He is, by that much, removed from the list of those with power to buy and with power to contribute to the world's productiveness. It is upon that list that civilization depends.

For the casual reader the pages of an insurance company's account books are dry. Yet out of them, as man progressed, has evolved a science for diminishing the proportionate amount of absolute loss—for of course the money to replace must come in some way from the world's grand total of capital. The science evolved from the years' accumulations of dry figures indicates how much each member of a certain class, under a uniform policy (itself a product of science), should pay. He often looks upon it simply as paying for the protection of his own property while in reality it is vastly more; for he is contributing to a fund which, whether or no he himself has to make a call upon it, is helping hundreds of others in the essential buying and producing class in his own neighborhood and beyond. This fund, in the hands of a few well-selected men, being invested and thus helping in promotion of the nation's welfare, constantly increases itself and to that extent keeps down the amount of the individual's contribution. The dry figures of the account books evolve the science and at the same time demonstrate its workings, prove its beneficence.

This is the more easily discernible in the books of a mutual company that has no stockholders to pay, insured or uninsured, but has in mind only the points here expressed for low rate and assurance of protection for all of those directly concerned, and for no others.

The dry figures further evolve education for several and sundry,—education in self-protection, in handling the fire if it comes, in construction of buildings, and with this, naturally, the development of devices for subduing flames. Great advertisements today are so largely devoted to describing what companies have done to prevent fire as to convince the reader that they are in the class of public-welfare institutions, and in a purely mutual company the thought prevails that care exercised by one is of benefit to all.

In the process of evolution from the dry figures of the old account books which the office boys have to place and replace in the great vaults, the company managers themselves have had to have costly lessons. To a review like this they add an interest not excelled by fiction.

For one thing, less familiar perhaps, there is sharply revealed a vein in human nature, uncontrolled, which puts the companies on closest watch during periods of economic disturbance. If a property has been full-valued or over-valued there is strong chance that it will burn, and if some one may have to answer to his conscience, if he has one, there surely is an agent who must answer to his company. Every period of stress is reflected in the "loss experience" of the companies. At the time of the commercial disaster in 1873, the losses were 50 per cent above the average for the preceding forty years.

It is the aggregate of small losses which makes the grand total stupendous, and most of them are due to carelessness. The accountants' dry figures impress us when they say that 1211 buildings are burned in America every day. Of these 931 are homes, five are schools, five are churches, fifteen are hotels, six are department stores, two are theatres, eight are public garages, three are printing establishments, three are drygoods stores, and ninety-six are farm houses or "buildings," Carelessness is the chief factor. Ibsen, the Norwegian dramatist, describes a fire in Skien, started by a careless housemaid who "was, of course, executed." She was more unfortunate than the Chicago woman who put her oil lantern beside her milking stool; the country would have been willing to pay her \$200,000,000 to equip her shed with electricity.

II

The story of the Chicago fire has long since been condensed into a paragraph in history, but in this immediate connection it is worth recalling in some of its aspects. Following is a summary of the details at the time:

The conflagration began with the overturning of a lamp, in a district built almost exclusively of wood, about 9 o'clock in the evening of Sunday, October 8, 1871. It continued through that night

and the greater part of the next day, lapping up great blocks of houses, and growing by what it fed on. It was finally checked by explosions of gunpowder in a line of houses on the south of the fire, and exhausted itself on the north by burning all there was to ignite.

The area burned over in each division of the city was as follows: West division (in which the fire originated), 194 acres; south division, 460 acres; north division, 1,470 acres. The total area burned was 2,124 acres, or nearly three and one-third square miles, about four miles in length, and from one to one and one-half miles in width.

The season had been excessively dry; the rainfall in Chicago for the summer had been only 28½ per cent. of the average. There was a strong south-west wind, made a very sirocco by the heat, and taking irregular, fantastic, and uncontrollable offshoots and eddies, which spread the fire in all directions except west.

The city fire department, though large and efficient, had been exhausted by an unusually extended fire the Saturday preceding, and the flames outran even their earliest efforts.

Wooden buildings were scattered throughout the entire city, acting as brands to spread the conflagration. These were the main conditions of the fire.

The total number of buildings destroyed was 17,450, and 98,860 people were rendered home-

less; of the latter 250 perished in the flames or lost their lives from exposure. Thousands, flying before the flames, sought refuge in the lake, and remained standing in the water for hours as the only means of preservation against the intense heat and the shower of sparks and cinders.

Among the buildings destroyed were the custom-houses, post office, court house, chamber of commerce, and nearly all the churches, railway stations, hotels, banks, theatres, newspaper offices, and buildings of a quasi-public character.

It is estimated that 73 miles frontage of streets was burned over, most of which had been improved with wood block pavements; these were partially destroyed.

The total loss has been estimated at \$196,000,000,—of which \$53,000,000 represented the value of the buildings destroyed, \$58,710,000 the personal effects, and the remainder business stocks, produce, and manufactures of every description.

On the losses there was an insurance of \$88,634,122, of which about one-half was recovered. A vast system of relief was organized, which received the most generous aid from all parts of the world. The money contributions from the various states and from abroad were \$4,996,782; of this England contributed nearly \$500,000. These funds, which were over and above the contributions of food, clothing, and supplies, were made to last, under the careful and honest administra-

tion of a society of citizens, till the close of the year 1876.

Out of them temporary homes were provided for nearly 40,000 people; barracks and shelter houses were erected, workmen were supplied with tools, and women with sewing machines; the sick were cared for and the dead buried; and the poorer classes of Chicago were probably never so comfortable as within two or three years after this fire.

The work of rebuilding the city was accomplished with marvelous rapidity. Immediately after the fire the most sanguine persons predicted that it would require at least ten years to restore the buildings that had been destroyed. But within three years the city was provided with buildings equal in capacity, and of twofold value. The work was begun before the cinders were cold, and the population seemed to gain new ambition and new energy from the disaster.

In the days of the Chicago fire there was no supervision by the Connecticut Insurance Department which had been created in 1864. Dr. George S. Miller had recently been appointed commissioner and his first report shows his grasp of the situation in a manner that justifies reprint of the part of it bearing directly upon the fire and its lessons. After explaining the lack of time and of office force to make his statement as complete as he could wish, he continues conservatively:

“The fire insurance history of 1871, it is to be earnestly hoped, may long remain an exceptional one. Seldom, if ever, in the history of fire underwriting have the resources of insurance companies been more severely tested. Darkly, however, as lay the shadows of the great Chicago conflagration on the ruins of nearly sixty companies, and widespread as has been the distrust occasioned by such wholesale failures, the retrospect is not wholly unrelieved of its unpleasant reminiscences. The recuperative powers developed by so many companies that were badly crippled must be contemplated with satisfaction, and largely tend to restore public confidence in the stability and resources of honorable underwriting.

“The Chicago fire ranks as the most destructive of all modern conflagrations. A moderate estimate places the value of property actually destroyed by fire at one hundred and forty million dollars, while the consequent depreciation of real estate, and loss to business must largely swell the aggregate of loss to the unfortunate city. About ninety-two million dollars was covered by insurance, in two hundred and fifty-six companies, American and foreign, of which it is now safe to say, sixty-five per cent will be paid. Fifty-eight of those companies were swept into bankruptcy, from which, so far as at present advised, but two have been rescued and resumed business under their original franchises. This result to the younger and



FIRE IN WASHINGTON

A \$75,000 loss in January, 1926. Capitol dome in the background.



FIRE IN HARTFORD

Seven minutes after it started, it was impossible to get near the building. The stream shows how the firemen were driven back.

weaker companies is not surprising, in view of the fact that the oldest and staunchest were seriously crippled.

“It seems futile to attempt to theorize from so startling and exceptional a calamity, which has engulfed in a common ruin the prudent and the reckless; but although unprecedented in the extent of its destructiveness, the October fire was but one of a series of great periodical conflagrations whose more or less regular advent proves not only the possibility, but the probability of their recurrence, which must not only be taken into account in making up underwriting statistics, but also form an indispensable integrant of the basis of all calculations for the future.

“It remains to be seen whether the lessons of 1871 shall be received and acted upon, or ignored in the re-opening of the mad race of competition.

“Excepting alone those of Chicago, on no companies in proportion to numbers has the recent disaster borne more heavily than upon those of our own state. Of the eleven Connecticut companies involved in Chicago, viz: the Ætna, Hartford, Phoenix, City, Charter Oak, Connecticut, Merchants, North American, Putnam, Norwich, and Fairfield County, only four, the first three and the last one named, survived, with the ability to pay losses in full, and this in the case of the Ætna, Hartford, and Phoenix, at the expense of serious

impairments, compelling in each case a reduction of capital 50 per cent.

“The aggregate Chicago loss of those companies, was a little over eleven millions, which as nearly as can be at present ascertained, will be settled as follows: Four solvent companies have paid six millions two hundred and twenty-nine thousand dollars, leaving four millions seven hundred and seventy-one thousand dollars in insolvent companies, to be compromised or settled in bankruptcy on an average basis of 35 per cent, making \$1,669,850, or total payments, \$7,888,850, or 71.71 per cent. of Chicago losses of Connecticut companies. With a promptness worthy of commendation, the officers of the Ætna, Hartford and Phoenix, on ascertaining the extent of impairments, called meetings of their respective stockholders, and availing themselves of an act passed May session, 1870, voted to reduce capital 50 per cent., and subsequently voted to increase again to the former amounts. The new stock was promptly subscribed by the old stockholders of the respective companies, paid up and invested as required by law.

“The honorable and business-like manner in which those companies have met the exactions of this emergency, has secured to each an enviable position in the insurance field that cannot fail to commend them to the confidence of the insuring

public, and assures a degree of public patronage that will speedily atone for past sacrifices.

“The capital, percentage of reduction, and increase, and amount and percentage of surplus or deficiency of the companies named, is shown in the following table:

Name of Company	Cash Capital	Percentage of Reduction and Increase	Surplus or Deficiency Dec. 31, 1871	Pr. ct. of Surplus or Deficiency
Ætna	\$3,000,000	50	\$—470,002.35	—15.66
Hartford . . .	1,000,000	50	—62,641.57	—6.26
Phoenix	600,000	50	+32,038.66	+5.33

“Of the seven Connecticut companies that succumbed to Chicago losses, but one, the Connecticut, has been enabled to resume business; this company having effected a compromise with creditors, and settled its losses, a meeting of stockholders was called on the 9th day of January, 1872, at which it was voted to reduce the capital to a nominal figure, and subsequently voted to increase to the full charter limit of \$500,000, all of which was promptly subscribed, and an official examination made February 3, showed the same to be paid up in cash, and invested in compliance with the laws of this state. A certificate of authority to resume business was thereupon issued. By a singular coincidence, the aggregate paid-up capital stock of the six stock fire companies of this city, now authorized to do business, is exactly the same as the aggregate paid up capital stock of the nine companies in operation prior to the great fire, viz;

\$6,100,000, so that while the number of companies has been reduced by three; the capital stock has been relatively increased, and the acknowledged position of the city of Hartford as a great insurance center fully maintained.

“Three new fire companies, viz; the National and Orient of Hartford, and the Meriden, have been organized under charters granted at recent sessions of the General Assembly. The National and Orient having each a paid-up capital stock of \$500,000; and the Meriden a subscribed capital of \$200,000, of which but ten per cent. is paid up in cash, and the balance secured by endorsed notes, as allowed by the terms of its charter.

“These companies having passed an official examination and complied with the laws of this State, certificates of authority to do business were issued to take effect on and after the dates herewith indicated.

National, Hartford . .	December 15, 1871
Orient, Hartford	January 1, 1872
Meriden, Meriden . . .	February 3, 1872

“Sixteen mutual fire insurance companies of this state have reported to this department, being all the companies of this class now transacting business, a majority merely doing a limited local business. Several of the older companies of this class show a slow but healthy growth, the result of cautious management.

“At the time of the present incumbent’s accession to office, sixty-six joint stock fire and fire marine insurance companies of other states were transacting business in Connecticut, under his predecessor’s certificates of authority. Of this number sixty-one were subsequently involved in the Chicago Fire. Twenty-eight, to an extent compelling an immediate suspension of business, and in nearly every case ultimate failure. The certificates of authority heretofore granted to those companies were therefore necessarily revoked. As nearly as could be ascertained, the losses by the Chicago Fire, of these twenty-eight companies, amounted to \$21,118,000, while their assets aggregated but \$17,954,000, or a ratio of loss to assets of \$117.62.

“No one who has devoted even a few months to the intelligent study of the question of insurance, and carefully reviewed its history, can doubt the wisdom and necessity of state supervision in the interest of the insuring public. The results accomplished by the long established departments of sister states, have abundantly demonstrated its value. By vigilant supervision the public has been in no small degree protected from the swindling operations of unsound institutions, while official reports have widely disseminated valuable information as to the financial standing of the numerous associations bidding for patronage.

“In the amount of capital invested, in the magnitude of its operations, in its intimate rela-

tion to almost every other financial interest of this country, and in its capacity for conferring solid benefits, or betraying sacred trusts, as it shall be honestly or otherwise administered, the insurance interest is scarcely second to any of a financial character in this country. Sustaining as it does so vital a relation to almost the entire business and industrial interests of our state and country, in fact largely constituting the basis of commercial confidence, it is of the first importance that, by wise and guarded legislation, and careful and intelligent supervision, which will always command the willing co-operation of all honorable underwriters, this great interest should be placed upon a sound and reliable basis, and the security which the insurance fraternity so confidently promise to their patrons, demonstrated to be an inherent quality of their own organizations. That this is practicable, making of course all due allowances for abnormal disasters, such as that of October last, is proven by the histories of the many institutions, both life and fire, that through great discouragements, and despite occasional disasters, have worked up from most meagre beginnings to most marvelous results, reimbursing millions of dollars to their patrons, and standing out today colossal monuments to the ability and integrity of their past and present management. To secure in the case of all aspirants for the patronage of the insuring public, relatively the same standard of

reliability, the commissioner apprehends to be the design of state supervision. Between departments and honorably conducted companies, no antagonisms need exist, while these in common with the insuring public are deeply interested in the correction of abuses, and the suppression of unworthy institutions, whose operations create distrust, and bring reproach upon the profession.”

Chapter Ten

FROM BAD TO WORSE

I

INSURANCE lessons were coming fast,—for the insurance men, for structural engineers and for architects. None but a brave people could have stood up under them. Men like Commissioner Miller were still analyzing the Chicago debacle and trying to get the lessons in shape for state legislators and private people when, on November 9, 1872, the conflagration of staid old Boston was added to the list, to be increased by another in Chicago on July 14, 1874. Supposedly fire-proof buildings collapsed in the flames in the Boston fire.

Commissioner Miller in his report for the year 1872 found further high-lights to illumine the insurance proposition, those of the previous year having failed to have effect. The important matters of construction, of defective equipment, of valuation, of inspection, of danger spots within congested areas, of cutting rates in competition and hope of reform through “the present national organization” (of insurance commissioners) are emphatically set forth as follows:

“This report covers another year of severe trial



SAN FRANCISCO BEFORE THE EARTHQUAKE



SAN FRANCISCO DURING THE FIRE



SAN FRANCISCO AFTER THE FIRE

SAN FRANCISCO FIRE SCENES

to the fire insurance capital of the country. The hope expressed in the last report that the disastrous record of 1871 might long remain an exceptional one, fell far short of realization in the results of 1872. But once in the history of American fire underwriting have the companies been subjected to a severer test, and that so recently, with an intervening fire record so exceptionally heavy as to have effectually precluded their restoration to anything like the financial strength that withstood the shock of the unparalleled Chicago disaster.

“During the first half of the past year the record of constantly occurring fires was daily swelled until nearly every center of business and population had furnished its quota to the fearful aggregate. A partial pause in the general destruction extending over July, August, September, and October, enabled the companies to so far repair the ravages of the year as to meet the Boston calamity with unimpaired capitals, but in the majority of cases without any considerable amounts of surplus accumulations. Although the amount of insurance (\$56,483,000) held by 188 companies upon property situated in the burnt district of Boston was but 61 per cent. of the amount (\$92,000,000) held on property destroyed at Chicago, yet its demands upon the companies were felt with almost equal severity.

“Though the list of bankrupt companies for

1872 (thirty-four) is but half that of 1871, yet it includes several of the oldest companies, which had been considered eminently sound, conservative, and prosperous, up to the time of their sudden overthrow by the Boston conflagration. Notably was this the case with several of the Boston companies which were inevitably ruined, in consequence of the unavoidable concentration of risks attending the transaction of a business largely or wholly local. Twenty-two of the twenty-five Boston companies immediately suspended, though two of the number effected arrangements with their policyholders by which they were speedily enabled to resume business. The remaining twenty passed into the hands of Receivers.

“Thirty of the thirty-one joint stock companies of Massachusetts were involved at Boston, and twenty-two permanently closed their doors. Five of the latter class were at the time doing business in Connecticut, viz: The Bay State and Peoples, of Worcester; The Exchange, Howard, and National, of Boston. The revocation of their certificates left but one of six stock companies formerly authorized to represent Massachusetts in this state. This company, the Springfield Fire and Marine, was a loser by the Boston fire to the amount of \$250,000 and with customary energy and enterprise, voluntarily levied an assessment of 30 per cent, on its capital stock, which was paid in before the close of the year, making, with the

assessment following the Chicago fire, 90 per cent. of its capital stock contributed within fourteen months by the stockholders of this company to maintain its deservedly high position.

“The losses of the Boston companies ranged from \$112,500 to \$2,844,354, and aggregated \$32,680,332, of which \$31,792,215 was represented by insolvent companies, with assets only amounting to \$14,980,332, or a ratio of Boston losses to gross assets of 207. Fifty-two Massachusetts companies, stock and mutual, were involved at Boston in amounts varying from \$500 to \$2,844,354, and aggregating \$35,750,104, or more than 63 per cent. of the entire insurance loss. Twenty-six, or just half of this number, were ruined irretrievably, while but six companies of other states were rendered insolvent, and two of these were able to pay losses in full. These facts, taken in connection with the disastrous failures of the local companies at Chicago thirteen months previously are a sufficient argument against the accumulation of risks in limited areas of territory, attending the *excessive* patronage of local companies.

“One hundred and eighty-eight companies, American and foreign, reported losses by the Boston fire, and of this number seventy-eight were at the time doing business in Connecticut. In addition to the five Massachusetts companies mentioned, the Humboldt, International, Market, and Washington, of New York, and the National, of

Maine, suspended business and passed into the hands of receivers, the Triumph, of Cincinnati, voluntarily re-insured its risks in the Amazon of the same place and retired from business. The Firemen's, of New York, retired within the borders of its own state. All other embarrassed companies have effected a restoration of capital and continue business, as shown hereafter.

“The whole number of buildings destroyed by the Boston fire was 776, and it is a remarkable fact that 709 were of brick and stone, and only 67 of wood. The mean estimates place the value of buildings destroyed at \$15,000,000, value of contents \$65,000,000, or a total of about \$80,000,000 of the accumulated wealth of the country swept away in twenty-four hours by a conflagration, that—beginning at a single point, on a calm November evening—moved on in its resistless course until it had enveloped and laid in ruins sixty-five acres of substantial granite, brick and brownstone buildings, defying all efforts opposed to its progress, by a confessedly superior fire department, liberally aided from adjacent cities, and wielding all the superior modern appliances for the arrest and extinction of fire.

“This calamity, the second of its kind within thirteen months, and second only in extent to the greatest conflagration of modern times, justly startled the insurance world more signally than its predecessor.

“The Chicago fire was universally regarded as an entirely abnormal occurrence resulting from a fortuitous conjunction of circumstances, improbable of repetition within half a century. The warning sounded to sister cities was scarcely heeded, comment upon the disaster, and speculation as to the possibility of similar visitations lasted the usually brief period allotted to important passing events, and as its novelty faded, so faded from the public mind the important practical lessons it was eminently calculated to teach.

“Sixty-seven insurance companies went down in the general ruin, but the survivors, although in the majority of cases seriously crippled, were not disheartened. The unparalleled demands upon their resources were met and discharged in a manner that reflected great credit on American fire underwriting.

“In every necessary instance the stockholders of companies not hopelessly bankrupt, promptly came forward and made up all deficiencies in confident expectation of immunity from similar trials in the near future. The Boston fire rudely upset this confidence, while signally subverting heretofore accepted rules and theories of fire underwriting in densely built cities, and demonstrated that dry seasons, prairie gales, a preponderance of wooden buildings, and exhausted or inefficient fire departments were not indispensable conditions to a great conflagration; but that

even so-called fire-proof structures offer feeble resistance (if not welcome fuel) to the flames, whenever they attain sufficient volume to become unmanageable.

“That an area of sixty-five acres of confessedly substantial brick and stone buildings could be thus laid in ashes in a day and night is an appalling fact, that may well cause sister cities to tremble in view of its possibility, and rouse them to the necessity of adopting all possible precautions against so terrible a visitation. It is a favorable sign that some of our largest cities are moving in this direction. While to the wretchedly narrow streets of Boston, to lofty buildings perforated by elevator flues, and surmounted by mansard roofs and to inadequate fire-opposing appliances whether skilfully or otherwise handled, we give all due responsibility for the extent of this latest calamity, yet the inquiry is pertinent, (the above enumerated disadvantages to the contrary notwithstanding,) what other American city can point to an equally dense precinct that offers a less inviting field for a great conflagration than that which was reduced to ruins on the 9th and 10th of November.

“It is a notorious fact that in nearly all our cities, great and small, building regulations are so loose, or their enforcement so lax, that in a majority of cases buildings are constructed with the most reckless disregard of the commonest precautions against fire. Sham structures rising story

upon story of imposing and ornamental exterior, and combustible interior, divided, if divided at all, by slender partition walls, are the order of the day in the densest precincts, and their erection is permitted by municipal authorities in all our cities, for whose culpable negligence to make or enforce suitable building regulations the insurance capital is annually called upon to pay one hundred fold the additional cost of safe construction, and the industries of the country proportionally taxed in turn, by enhanced rates, to reimburse the companies.

“Defective chimneys, steam pipes, hot-air flues, &c., ramifying in all directions in close contact with the most inflammable wood, may be found not only in the cheaper class of buildings, but also in the most costly and imposing, and a critical survey rather excites astonishment that ignition should not occur more frequently where opportunities are so abundant. What proportion of the innumerable fires that have occurred at nearly every centre of business and population throughout the country during the past year, may be attributed to ‘defective construction,’ it is of course impossible to approximate, in the absence of statistics of the combined experience of the companies, but experienced underwriters estimate that not more than 25 per cent. of all fires have a purely accidental origin, against which all reasonable precautions had been taken. A still larger percent-

age it is claimed is traceable to fraud and incendiarism, and the remainder to gross carelessness in the storage of dangerous material and in the management of lighting and heating apparatus, or culpable negligence in the construction of the latter.

“Undeniably the system of insurance is itself indirectly responsible for a large percentage of the increase of crime and carelessness, as the temptation to either is in exact ratio to the prospect of individual profit by, or indemnity from, its consequences. This in a measure is unavoidable, and is a part of the price which the insuring public is called upon to pay for the benefits of insurance. But aside from this indirect responsibility, inherent in almost all systems of indemnity, there is a direct responsibility to be laid at the doors of the companies for the too-prevalent practice of insuring property at its full value, in flagrant defiance of their own theories and dearly bought experience. This practice which make the insured the guardian of the insurers’ interests solely, in the exercise of due care and caution for the protection of his property, fearfully enhances the ‘moral hazard’ and yields its legitimate fruit in constantly increasing crime. Careless or incompetent or unprincipled agents who have an eye single to their commissions, are its ready abettors, and unless greater care is exercised by the managers of the companies for the correction of this evil, legis-

lative action will ultimately become necessary to devolve upon the insured an adequate percentage of the risk to secure proper vigilance on his part.

“Apart from the question of the numerical increase of fires, there is another phase of the subject equally suggestive, for which the insurance system cannot be held responsible; that is, their increased destructiveness. This is partially accounted for by enlarged business operations and the greater concentration of values within limited areas; this however ought to be mainly offset by the modern improvements in fire extinguishing apparatus. But despite the improvements and the thorough organization of paid fire departments kept constantly on duty, and the use of the telegraph and other means for their prompt alarm, the relative destructiveness of fires has increased to a degree that clearly indicates that the present means and appliances are inadequate for their prompt extinction.

“The improvements in steam fire-engines, the main reliance of all our cities, although great, have not kept pace with the demands made upon them by the modern city practice of piling story upon story, and surmounting the whole with a lumber yard in the form of a mansard roof. Recent experiments have shown buildings of this character to be beyond the capacity of the largest and best engines now in use, and it is questionable if any can be so enlarged and improved in construction as to do ef-

fectual service in combatting fire at these heights, even under far more favorable circumstances than attend the efforts of firemen in the narrow streets of a crowded city. The mansard roof, justly popular for its great architectural beauty, is not objectionable in itself, but becomes so from the American mode of construction, being in almost every case of wood, and often beginning far above the point at which it should have terminated in consulting safety.

“In addition to the dangers presented by this style of architecture, at no time in the past have so many articles of a combustible nature entered so largely into trade and the multitudinous manufactures as at the present day, and their increasing use demands increased precautions in their storage, radical improvements in the construction of receptacles therefor, and the general adoption of local means and appliances kept constantly in readiness to combat fire on the instant of its discovery. In all our large cities sweeping reforms in the construction of new buildings, and careful investigations, by competent authority, of all existing buildings in dense districts, for the removal, as far as possible, of impending danger, are imperatively demanded, if the country is to be spared the repetition of the recent calamities in the near future, and the present insurance capital preserved from total annihilation.

“In the meantime the majority of the immediate custodians of this capital, the officers of the companies, are wisely heeding the recent lessons. The current year has witnessed a marked reform, seen in the maintenance of adequate rates, in the reduction of lines of insurance, in the classification and redistribution of city risks, and in the sifting of agencies, an example which all will do well to emulate.

“The exhibits made in this report of capital reduced, capital impaired, surplus accumulations depleted or exhausted, though the result of exceptional disasters, against which no underwriting foresight could provide, nevertheless tells its own story of the unwillingness or inability of stockholders after the results of the past eighteen months, to persevere in these costly experiments, unless reasonably assured of future immunity, and fair remuneration for the capital invested and risk incurred. The indomitable courage that has stood the test of two assessments in so short a time, cannot be expected to withstand another trial of like character, until at least the experience has been varied by a season of prosperity that shall relieve it of its monotony.

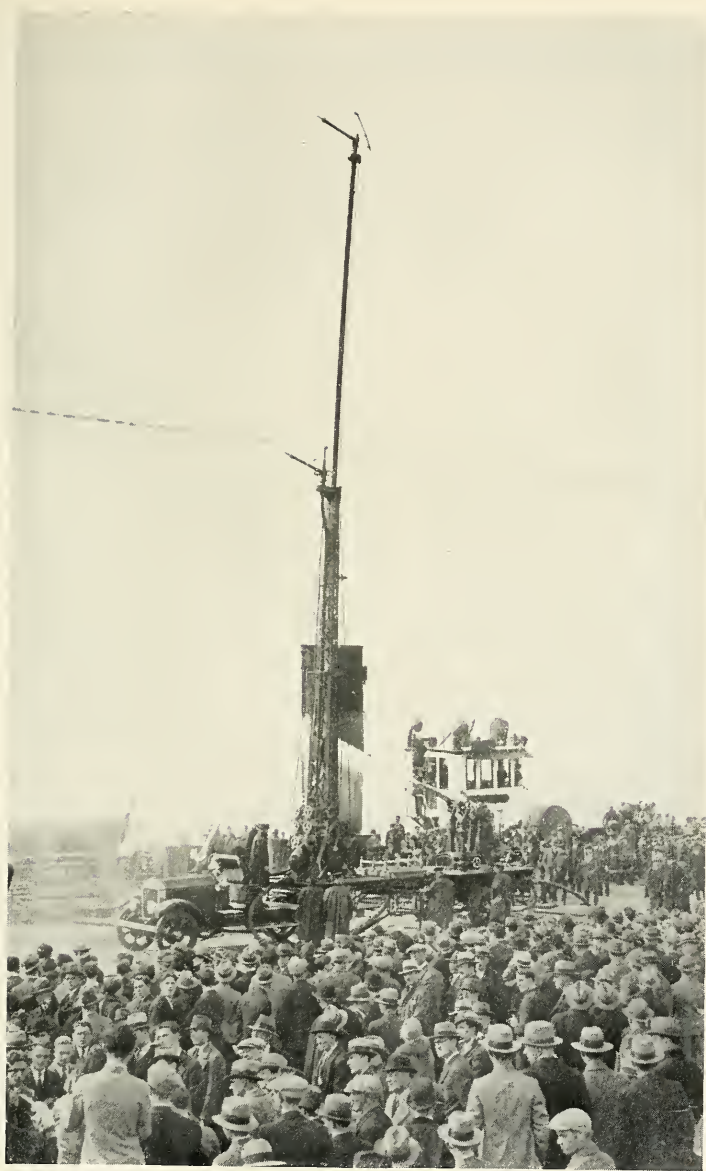
“Fire insurance stockholders do not profess to be philanthropists disinterestedly immolating their surplus capital on the altar of the public weal. Their capital it is true is exposed to the contingency of loss in extraordinary emergencies,

but its periodical absorption is not contemplated in any theory on which the conduct of a successful business is based. It is primarily the guarantee of the ability and will of the company to protect all its policyholders, and liquidate all claims of its creditors, and for its hypothecation to this purpose, a percentage of earnings from the business transacted proportioned to the risk incurred is reasonably expected. If this expectation is not justified by future experience, the present system of insurance will ultimately become a thing of the past from the natural indisposition of capitalists to invest their money in enterprises at once hazardous and unprofitable.

“It is a fact significant of the manner in which the business has been conducted, that in reviewing the experience, individual and combined, of over fifty companies from 1868 to 1871, but not including the Chicago fire, that the average premium rate in the case of nearly every Company, as well as the general average of the whole, shows a steady depression extending along the four years and reaching its lowest point just before the Chicago fire, while at the same time the ratio of aggregate losses paid to aggregate premiums received rose steadily through each successive year, as follows: Ratio of aggregate losses paid by fifty-one companies, to aggregate premium received; 44.50 for 1868; 49.89 for 1869; 56.78 for 1870; 60.23 for 1871, not including the Chicago fire, but including



NEW YORK'S LATEST



NEW YORK APPARATUS

Presentation to Acting Mayor McKee of \$20,000 fire truck, equipped with 65-foot extension tower, capacity 7,000 gallons per minute for distance of 175 feet. Three similar nozzles at lower points

the latter 98.19; and for 1872, including Boston, 91.18.

“Leaving out of the question the exceptional results of the Chicago and Boston fires, the ratios of the three years and nine months previous would indicate an indifference to the laws of profit and loss in the conduct of the business that would argue poorly for the business sagacity of its managers, were it not well understood that the powerful competition between the companies, together with the constant popular pressure for cheap insurance, too often leave the most conservative and responsible no alternative but to accept current rates or retire from the field.

“The better class of insurance officers appreciate the dangers that beset their capital quite as clearly as their critics, and the difficulties of reform far more so; but they are powerless to effect reforms single-handed, and organizations for this purpose have heretofore proved of temporary duration. The present national organization thus far gives promise of better things.”

II

But all records were to be broken on April 18-21, in 1906, in San Francisco when an earthquake started a fire horror that wiped out property to the value of \$350,000,000. Disregard of old warnings was made apparent but at the same time some of

the cleverest devices for fire-proof and fire-fighting were negated, while among fire insurance companies, particularly from other lands, several had defied the lessons of old.

The record among the stalwarts of the companies, like those of Hartford today, putting duty above all else and paying all just claims, was one of the most notable in the world's history, not excepting time of war or famine. The patience, the endurance, the magnanimity, oftentimes the heroism of representatives of the companies in adjusting claims were not heralded by the press, but were indelibly written in the office reports of those companies.

There are other records, after all conflagrations where working funds furnished by holders of stock are depleted, that are written only in the private homes. These are records of blighted prospects of relief from drudgery as age creeps on, of aged women as well as men whose loss of their investment drives them to a despair which ends their lives in misery, and of young people who must begin again at the bottom of the ladder of savings.

For those who have the wherewithal to help make up the stock depletions of naturally strong companies the prospect is good, for with the recurrence of each disaster there must be increased demand for insurance together with less demand for cheap rates in cheap companies. There must be renewed demand on the part of an intelligent pub-

lic for protection against heedlessness and inefficiency, so there must be a new period of success for wise companies.

Then, after an experience like that in Chicago or Boston or San Francisco, there are some companies—Connecticut's not included—in which the question must arise: Who shall have the preferred consideration, the policyholder outside the ring of fire or the policyholder whose property is burned? There had been and still are companies that had deduced, from their study of fire possibilities, that in their policies there should be a clause to the effect that in case of real conflagration enough should be withheld from payment of claims to make sure that the other policyholders on the books should be paid their stipulated amount whenever they were unfortunate enough to have a fire loss. This is the way the commissioner of Massachusetts handled the subject in his report to the General Court of that state after the San Francisco horror—and it will be interesting to compare this with the vigorous sentiment of the Hartford County Mutual Fire Insurance Company when a parallel—but not similar—instance occurred in the history of the Company as reviewed further on:

“The San Francisco disaster has brought to the front for discussion the question of the rights of policyholders in case a fire insurance company meets with a loss by conflagration which renders

it insolvent. Should its assets be used first in paying its losses, or may it first take from these assets a sufficient amount to reinsure its outstanding policies, and with the remainder settle with its loss claimants on a pro-rata basis?

“There is no unanimity of opinion upon this subject, although it is a little difficult to understand why there should be any difference, especially where the statute of a state does not provide that the unearned premium shall not be encroached upon to pay losses if a company adopts that plan of doing business and makes provision for it in its contracts.

“Possibly this lack of unanimity arises from a failure to appreciate the purpose of fire insurance and the principle upon which it is based. In its final analysis, whether the company is a stock or mutual, it is a method of distributing among the many the losses of the few. Its purpose is to make good his loss to the sufferer. It is not to pay a half or three-fourths or any other proportion of his loss in order that others who have suffered no loss may escape further burdens.

“It is the sufferer by the fire who should receive first consideration. It is for him and his benefit that insurance companies are established. Now, to say, when losses occur which are greater than the company has means to pay and remain solvent, that its first duty is to take care of those who have suffered no loss, leaving the balance of the funds to be

distributed among those who have perhaps lost their all in a conflagration, is a method of treatment repugnant to the sense of justice and fair dealing, to say nothing about its being out of harmony with the honorable and beneficent idea upon which the business of insurance is founded, namely, that those suffering no loss should contribute to indemnify the unfortunate.

“But it may be urged, especially in a stock company, has not the policyholder, who has had no loss, paid the amount demanded for his protection for a certain definite period, and should not this contract be kept? The reply is: So, too, ought the contract to be kept with those who have suffered loss, which contract promised to indemnify them on account of such loss.

“Is a contract with the former, whose loss is but trifling, more sacred than that with the latter class, whose losses have been calamitous? Should the former be placed in a preferred class of creditors and the latter be told to be content with the crumbs which fall from the table?

“It would seem that it is going quite far enough in recognition of the claims of those who have escaped loss to place them for the distribution of assets in the same class with the less fortunate, as in the absence of statute law, the courts have usually done when the question of distribution has been before them.

“But the justice and equity of considering

these creditors of even equal rank is open to question when the primary purpose of insurance is considered, although it must be conceded that the difficulties to be met by a court in coming to any other conclusion, in view of the contracts entered into by the parties issuing and taking them, in stock companies, are many and perhaps insurmountable. Such cases doubtless belong to that class where the question of the real equities do not reach the court, owing to acts and agreements of others which cannot be ignored.

“But a practical question now is, how should the statute treat this question? Should it provide, as do the laws of New York and some other states, that (1) any fire insurance company may adopt the principle that the unearned premiums on outstanding policies and certain other funds shall not be available to pay conflagration losses, and so provide in the policies; or (2) shall it be left to the courts to determine in case of controversy, as it is now left in most of the states; or (3) should the statutes provide in effect that those who suffer loss shall have their claims paid, regardless of claims for unearned premiums, if the unfortunate company has sufficient assets to pay the loss claims?

“If the former rule is adopted it means that the policyholder who escapes loss is twice fortunate, first in having no loss and second in being made a preferred creditor; while the policyholder who has seen his possessions go up in flame and

smoke not only has that misfortune, but the additional one that he must be, as a creditor, content with the leavings, however meagre. And here it should be said that in case of a catastrophe to such a company to an extent that calls into play the provision of the statute in question, the sole amount available for the payment of conflagration losses is what the company possesses in assets above a certain special fund, unearned premiums upon outstanding policies and other liabilities; in other words, the capital, guaranty surplus fund and surplus of the company.

“How many who insure in such a company comprehend the fact that if they are caught in a conflagration which hits the company hard, their only hope of indemnity from that company is what they may recover from those funds? How many persons subject to a conflagration hazard would select such a company for patronage if they could secure sufficient insurance in companies whose total assets would be liable for conflagration losses?

“Such a company doubtless has attractions to those who are not subject to a conflagration hazard, because outside of congested districts; but San Francisco policyholders discovered, if they did not comprehend it before, that the little clause in their policies limiting the company’s liability under certain conditions was not put in there without a purpose.

“That a company should by statute be allowed

to escape the consequences of a conflagration when it deliberately issues policies so that it becomes subject to that risk is a proposition which should not pass unchallenged, especially since it may escape such risk, if it desires, by keeping out of congested districts, or by writing cautiously therein. Is it not better policy to say to a company in respect to all its underwriting ventures, if you sow to the wind you shall reap the whirlwind, rather than for the state to say: We will allow you to relieve yourself of a part of your liabilities by repudiating the embarrassing portion of them if you 'take a chance' by assuming, for the purpose of getting the premiums, a bunch of risks that it would not have assumed but for the chance of escaping fatal consequences?

"The final question raised for consideration is this: In case of the insolvency of a fire insurance company, should the statutes of the state provide that those persons who have become its creditors by reason of losses by fire shall have advantages over those policyholders whose only claim is for unearned premiums? As has already been intimated, unless the statutes do so provide, the courts in case of a stock company will consider that the contracts held by the two classes, which not only agree to indemnify in case of loss but also provide for a return of the unearned part of the premium in case of cancelation, give each class equal rights, and decree accordingly.

“It is a fact which no one will question that a person takes out a fire insurance policy in order that he may be indemnified in case of loss. If the choice were given him between two policies, one of which provided for the full indemnity purchased by his premium, but for the loss of the unearned part of the premium in order to pay other loss claimants in full in case of a conflagration, or a policy that provided for part indemnity in case of a conflagration, but gave the policyholder the right to demand his pro-rata share of his unearned premium, or to have his policy kept in force in case he himself had no loss by fire, he would take the one providing for full indemnity.

“In other words, he would not care to suffer loss of a part of what might be coming to him as indemnity, after the misfortune of fire, for the sake of retaining an interest in a trifling sum, comparatively, when he had met no misfortune. As there can be no doubt that this is a correct conclusion as to the choice an insurer would make when he takes out his policy, why is it not the proper rule to apply in the administration of the affairs of an insolvent fire insurance company, and why should not this rule be embodied in law?

“Before the insolvency occurs is the time and the only time when such a question can be viewed by the insured without prejudice. It is the consensus formed before the event that should govern, and that would seem to point to a settlement which

would favor those who have suffered from the misfortune of fire rather than place them simply on equal terms with those whose only interest is to receive a part of what they have paid for their insurance.”

IV

The table of the great fires in history is as follows:

<i>Date</i>	<i>City</i>	<i>Loss</i>
59	Lyons	Total
64	Rome	5/7 of City
1212	London	\$20,000,000
1616	London	60,000,000
1702	Cairo	40,000,000
1812	Moscow	150,000,000
1820	Savannah	8,000,000
1835	New York	20,000,000
1845	Quebec (May)	4,000,000
1845	Quebec (June)	8,000,000
1845	New York	6,000,000
1848	Albany	5,000,000
1849	St. Louis	7,000,000
1852	Sacramento	5,000,000
1866	Portland, Me.	10,000,000
1871	Chicago	165,000,000
1872	Boston	75,000,000
1877	St. John, N. B.	15,000,000
1892	St. John's, N. F.	25,000,000

1901	Jacksonville, Fla.	10,500,000
1904	Baltimore	50,000,000
1906	San Francisco	350,000,000
1908	Chelsea, Mass.	6,000,000
1911	Albany, N. Y.	5,500,000
1914	Salem, Mass.	14,000,000

In 1930, the interpretation of all this, in terms of the world's welfare, was thus expressed by President Neal Bassett of the Firemen's Insurance Company:

"It is not too much to say that the credit of the financial world is based upon INSURANCE. The farmer and other producers cannot obtain credit without insurance; the retailer cannot obtain credit without insurance; the wholesaler cannot obtain credit without insurance; the manufacturer cannot obtain credit without insurance; and in fact no owner of produced property, in contradistinction to (simply) land owner can obtain credit based upon property, without insurance. It is patent therefore that as the country grows in population and consequently grows in material wealth, INSURANCE also grows and if the business be honestly treated by the lawgivers, and if it be honestly administered by its followers (and in the long run both must come to pass) then it will grow beyond all ordinary conception and it will profit those who invest in it as it grows.

"Unlike the farmer; unlike the merchant; unlike the manufacturer; unlike the railroad; or, in fact, unlike most other kinds of business (an insurance is a business not a profession); the insurance company does not suffer from depreciation in wares due to physical deterioration or change in style or change in method. Its physical property is comparatively

limited. Like the bank it deals in finance, and while it has its bad years and its good years, it does not have to carry over depreciated inventories. It impinges on every known business and production, in fact, upon every human endeavor, and therefore it is not only with us today and tomorrow, but it will, in fact must, continue to grow and be with us for all time.

“Also be it known that in so far as you gentlemen of the Bond Club are concerned, broadly speaking, every security which you offer your customers is based upon INSURANCE. Were it not for INSURANCE stocks and bonds would not have beneath them the stable foundation necessary for bankers to be assured of before they will lend the weight of their names and influence and the power of their dollars to the issues involved. Railroad issues must have beneath them Insurance; public utility issues must have beneath them Insurance; industrial issues must have beneath them Insurance; or they would all be unworthy to be offered to the public and many of them would from time to time become worthless. To prove this it is only necessary to consider what would happen to the multitude of civic, business and personal enterprises involved in the enormous daily losses of this country (to say nothing of the great conflagrations) were it not for INSURANCE. Remember that but for INSURANCE the loss resulting from the destruction of property would not be distributed over the nation. What is a temporary evil, great though it is, would be a permanent catastrophe.

“The conflagrations of New York 1835; Chicago 1871; Jacksonville 1901; Baltimore 1904; San Francisco 1906; Chelsea 1908; Salem 1914; each in its day a catastrophic event, would each have left the city it devastated in such condition that it would have been long years in recovering, if indeed some of them ever recovered, had it not been for INSURANCE.

“Remember also that current losses to insured property are continuing at an appalling rate, to say nothing of the almost

CASH SURPLUS
\$ 200,000,00.

ASSETS
\$ 2,500,000,00.

HARTFORD COUNTY MUTUAL FIRE INS. CO.



HARTFORD.CONN.

JAMES B. SHULTAS, Prest. JONATHAN GOODWIN, Vice Prest. W^m A. ERYING, Secy.

1877

JANUARY.

1877

CALENDAR

unbelievable additional destruction of uninsured property. Remember also that when the state, civic body, corporation or individual has property destroyed by fire it is an actual loss of wealth not only to the individual sufferer but also to the nation, in contradistinction to a redistribution of wealth through the loss to one and the gain to another. Remember again, that but for the medium of INSURANCE, which distributes the loss (actual though it be) over the nation, this loss would fall upon those sustaining it and that you and/or your clients as investors would be heavy sufferers."

Chapter Eleven

HOW THE COMPANY STOOD

IN no offices are the problems of fire insurance more carefully studied and lessons applied than in those of a mutual insurance company. There must be constant knowledge of the increasing causes of fire, constant information concerning the changing character of risks, constant application of the knowledge gained, constant consultation with and admonition to the agents in the field. It is what the policyholder, busy about his own affairs, has a right to expect and demand.

The fundamental characteristics of a selected risk, always outside of congested districts, are ever the same, but in a world of changes and developments like what have been touched upon in our reviews of the Company's first century the individual items for a given building or locality may change materially as the years go by. No building should be unjustly discriminated against through lack of up-to-date knowledge, and, of course, none should be accepted through ignorance of some subtle defect.

The "Hartford Courant" which, under its same name, has continuously printed more years' happenings than any other newspaper in the

world, with possibly one overseas exception, in 1918, in its home city known as "The Insurance City of America," published the following article on the Company, with its leading caption,

"AN INSURANCE COMPANY WITHOUT A PENNY
OF CAPITAL"

"No man who has not lived in Hartford for upwards of forty years is able today to recall the feeling of uncertainty that spread over this city when the news came of the fire that swept over the city of Chicago in 1871. Insurance was newer then than it is now, and numerous companies in Hartford and other places were just beginning to get a start. Some of them, seeking to imitate at the first bound the success of their older competitors, had not waited for growth to put them on a financial footing, but had gone into extravagance, which left them ill-fitted to meet a financial crisis.

"And such a crisis did come with the Chicago fire. All over the country insurance companies went down with a crash. Utterly unable to meet their liabilities, they simply went to the wall. There were some Hartford insurance companies which met this fate, but be it said to their credit, the Hartford companies acquitted themselves honorably for the most part, and the payments which they made compared more than favorably with the payments of all other companies affected. It may be said, indeed, that several Hartford companies date the beginning of their real prosperity from this time, when they achieved a reputation for promptness and reliability in periods of great disaster.

"At the time of the Chicago fire, means of communication were not so highly developed as at the present and news was disseminated much more slowly. News as to the extent of the loss came slowly and there were daily reports of insurance companies sent into bankruptcy by the conflagration. Holders of

insurance policies were in fear that their insurance was carried in companies which were bankrupt. Thousands of people did not know whether their insurance policies were worth the paper they were written on.

“Through it all, however, there was one company, not the largest in the city, by any means, which never wavered. The company, unlike other Hartford companies, did not lose a cent by the Chicago disaster, consequently there was no question as to its standing. This company was the Hartford County Mutual Fire Insurance Company, which was then and is today one of the leading institutions of its kind in the country. Instead of its being a disaster, the Company found the Chicago fire somewhat of a fortunate circumstance, proving the old adage that it’s an ill wind that blows nobody good.

“Many a Hartford householder, coming down to business the day after the Chicago fire, and learning how insurance companies were failing right and left, visited the office of the Hartford County Mutual and insured his house in that. Consequently, the Company enjoyed no inconsiderable boom in its business, and it profited substantially by a condition that was disastrous for others.

“And in the condition thus described, lies the strength of the Hartford County Mutual. It is not affected by great disasters, for the simple reason that it writes no policies outside the state of Connecticut. The Company has been left unscathed after the great holocausts of Baltimore, New York, Boston and San Francisco, as well as in the Chicago instance, which has just been cited. So it will be in the future. Great conflagrations, so long as they are outside of Connecticut, will have not the slightest affect on this Company, Great fires in Connecticut might affect it, but great fires in Connecticut are rare.

“In another manner is the Hartford County Mutual able to escape heavy losses. Rather for two reasons. The first is that it insures only dwelling houses and farm property. There



POLICY EXPIRED.

POLICY EXPIRED



POLICY RENEWED

are, it must be admitted, occasional fires which cause heavy loss in residential sections, but for the most part such fires occur in business or manufacturing sections. Here is another point of strength, then, for this Company.

“It carries no risks in such localities.

“The other point of vantage is that the Company avoids what is known in insurance as conflagration areas. Visit the home office of any of the insurance companies and you will find there scores of maps of the large cities of the country. Each city has a conflagration area, a section within which the fire hazard is greater. This is usually in the congested parts, where are found the business and manufacturing areas, or the crowded tenement districts. On most of the maps these conflagration areas are indicated by bright red. In insuring property the Hartford County Mutual avoids conflagration areas. It does not desire, for the sake of increasing its gross business, to undertake risks in which the fire hazard is great.

“Take the city of Hartford, for instance. The Hartford County Mutual carries little business in the section lying between Main Street and the Connecticut river or between Needham’s Corner and the South Green. But as you go west of Main Street you will find its business increasing, and likewise to the south and north.

“Herein are briefly stated some of the reasons for the success which has come to the Hartford County Mutual, when so many other companies of similar type have passed out of existence. Summed up briefly they may be stated thus:

“The Company does no business outside of Connecticut, so is not affected by the great conflagrations in the larger cities.

“The Company carries risks only on dwelling houses.

“The Company avoids the conflagration areas and so reduces its fire hazard.

“It is interesting to study the mutual fire insurance companies of the state of Connecticut. Fifteen years ago there were

nearly 40 of them. Today there are scarcely half as many. Many causes have been their undoing. Many of them were county affairs, with, of course, a comparatively limited field for business. The large companies invaded the field and with less experience in management, the mutuals were unable to do business as economically and with their fields constantly being restricted, they were driven to the wall one after another.

“The oldest of the mutuals is still in existence, although probably not one person in ten has ever heard of its existence, possibly not one in a hundred. This company is the Mutual Assurance Company of Norwich. This company is more than 100 years old, dating back to the time of the oldest of the Hartford companies. It started in business in 1795. Its field, however, is purely local and has grown more restricted year by year. Consequently it has not become widely known, although it is recognized among insurance men as one of the soundest companies doing business.

“The next mutual company which was organized was the Windham County Mutual, organized in 1826, and then came the Tolland County Mutual in 1828. Both of these have now passed out of existence. Then in 1831 the Hartford County Mutual was organized. The Litchfield County Mutual came in 1835, and the Middlesex, a strong company, in 1836. It will be seen therefore that the Hartford County Mutual is the second oldest mutual company doing business in the state today.

“The local Company’s field was even more restricted at the start than it is now. When the Company was organized, its field was limited to Hartford County and to that part of the county lying outside of the city of Hartford. Then, as now, the Company limited itself to insuring dwelling houses. * *

* *

“Being a mutual company the Hartford County Mutual, of course, has no capital stock and no stockholders. The policy-

holders are the Company, the members of the society, and they simply delegate the management of the company to the officers as a matter of convenience. There being no stockholders, there are, of course, no persons among whom the profits must be distributed. The members of the society, therefore, get their insurance at cost.

“The Company, of course, started with nothing, there being no capital paid in, simply as an insurance society. If the Company was unable to meet its losses by the money paid in by the members there was only one method by which this deficit could be made up and that was by assessing the members pro rata. The Company has, however, never had to ask for an assessment and by careful management of its affairs, and by careful selection of its risks, has always been able to save a little something each year, so that it has accumulated a surplus which puts it, it is believed beyond danger of any financial peril.

“This surplus, which the Company has accumulated, amounted on January 1, of the present year, inclusive of reserve for re-insurance and unpaid claims and contingencies to \$1,251,887.01. The reserve amounts to nearly \$300,000. Considering that the Company started with nothing and that the surplus has accumulated from the money saved over losses and expenses this is not a bad showing. The assets of the Company are all invested in gilt edged securities, including city and town bonds of Connecticut cities and towns, railroad stocks and bonds, and stocks in numerous Hartford banks.

“So strongly has the Company become entrenched financially that it no longer retains the assessment feature in its policies. When you buy a Hartford County Mutual contract you buy a contract identical with that of the old-line companies and there is no danger of assessment, a Connecticut standard policy. The Hartford County Mutual, however, makes a very considerable saving in rates, because it does not have to pay any profits to anyone. Its business is protection, pure and simple. For that

reason scores and hundreds of Connecticut's residents have found its protection just what they desired.

"The Company does a large business in insuring farm property. This is a type of business which the stock companies do not care for, and they avoid it as far as possible, or, if they write policies, they put in so many restrictions that many farmers have turned to the Hartford County Mutual and have built up for it a strong business in that regard.

"The Company's policies also cover loss from lightning, whether fire ensues or not. The stock companies will write a lightning clause into a contract if the buyer insists on it, but they avoid it wherever possible and they do not pay lightning losses unless fire ensues. The Hartford County Mutual, however, put a lightning clause in every contract and pays loss whether there is a fire or not.

"As a result of this the Company finds itself settling lightning damage after about every thunder storm. A farmer finds a cow or some of his cattle dead after a storm and hurries off to get a settlement, or the lightning may have knocked a cornice off someone's residence. The lightning item is considerable, but not a heavy expense. The Company finds, however, that losses due to lightning multiply the work in the office very much.

"An example as to the manner in which the Company has grown will be found in the statement that in the first year of its existence it was called on to pay \$12 in losses, while its expense amounted to \$179. There was a surplus of \$12 left after the first year's business. By the year 1842 the losses had become \$3,270 and the Company found it faced a deficit of \$362.11. The officers considered the advisability of calling for an assessment as they were empowered to do, but they eventually decided not to do so, and took out notes for the loss and made up the shortage by a slight advance in rates which would make further deficit impossible. In the year 1853 the Company was allowed to insure property in the city of Hartford.



A HARTFORD COUNTY TOBACCO FIELD

“The Company differs from mutuals of other states, especially of Massachusetts, in one particular, and that is as to rates. The Hartford County Mutual justly claims that its rates are the lowest consistent with a safe business policy. Some of the Massachusetts companies indulge in a good deal of talk about the dividends which they return to their policyholders. The Hartford County Mutual makes no such claims but points out that the dividend arrangement only consists in giving back to the policyholders some of the money they have paid in, while the Hartford County Mutual makes its rates so small in the first place that there is no reason for paying back any of the excess.

“The present officers of the Company are Ralph Ensign of Simsbury, president and treasurer; William A. Erving, secretary; and Edward F. Harrison, assistant secretary.

“The executive officer of the Company has always been the secretary. William A. Erving, the present secretary, has held his position for 40 years. He became secretary before he was a voter, in the year 1867. At the time of his appointment the business of the Company was far smaller than now and the secretary and clerk did about all the business. In these days a policy would be arranged for and the clerk or the secretary would step to a desk and fill it out. Now several persons are kept busy all day writing policies. Mr. Erving became secretary to fill a vacancy caused by death. Though not yet of age, he had been in the office as a clerk and was familiar with the business, so the officers decided to give him the appointment. Inasmuch as he has continued to hold the position for 40 years, it is to be concluded that he made good. Mr. Erving has been the managing officer of the Company all through the period of its greatest development and its strong position today is in no small measure due to his ability.

“Mr. Erving succeeded as secretary D. D. Erving, who served in the office from 1853 to 1867. That official's predecessor was R. A. Erving, who served from 1844 to 1853. When

ex-Governor Thomas H. Seymour was appointed minister to St. Petersburg he took R. A. Erving as secretary. Mr. Erving was lost at sea on his return home from Russia.

“The Hartford County Mutual Fire Insurance Company is essentially a Hartford institution and one of which Hartford is proud.”

Chapter Twelve

THE COMPANY'S FOUNDATIONS

I

THE preceding review of conditions locally and nationwide has given an idea of the world into which the Company was born. We have Hartford's historic background of world-wide importance; the national confusion in politics and finance in the Company's earlier years; brilliancy in individual achievements marking man's progress; the expansion of territory; the wars; the conflagrations, and the growing seed of insurance—so hardy that even that sown by half a dozen men in a rural suburb should spring up and bear fruit yea an hundred fold.

From this review, far from being extraneous, one gets a clearer vision of how the destinies of this Company were shaped.

At the moment of incorporation there were twenty towns in the county with a total population of 52,000. Of these Hartford had 10,000. Its per capita wealth exceeded that of any other town in the country, a standard which the city has practically maintained throughout the years.

It can be estimated that about 30,000 of the remainder of the population were genuine farmers,

doing their business here at the county seat, but their homes, in the alluvial valley, widely distributed. The next largest of the towns, in order of their size, were Wethersfield (4,000), East Windsor (3,600), Windsor (3,500), Berlin (3,200), Glastonbury (3,000), down to Marlborough (750). It was the largest county in the state. The others in order were Fairfield, New Haven, Litchfield, New London, Windham, Middlesex and Tolland. (Hartford had but two cider-brandy distilleries, Canton 33, Granby 52 and others from 1 to 17.)

The wealth of Hartford had been developed by the West India trade and by insurance, but its real foundation was farm products from both fields and forests. The patient farmers had found what the federal scientists now prove by chemical analysis that in a large section the soil was particularly adapted for the cultivation of corn. But fields of tobacco were worked in here and there with result that they spread into the great plantations which represent over \$26,000,000 in capital and have yielded fortunes, in defiance of hail and sometimes of tariff manipulations. "Connecticut Valley" is a famous name in the tobacco industry. The large warehouses at the river docks, shown in the accompanying map, have seen their palmiest days before the War of 1812; on the other hand, lower State street and a part of Main were

being occupied by large stores catering to the needs of the surrounding rich territory.

Manufacturing and general business were now coming in and altogether there was not sufficient capital at hand to meet the change. In particular was it felt at that hour that every dollar's worth of property "consumed by fire," as the newspapers expressed it, was literally that much of greatly needed capital reduced to ashes and scattered to the winds.

Small wonder that fire was the one thing most dreaded. In Windsor, Wethersfield, Farmington, in every one of the surrounding towns, there were many handsome residences and farm buildings which were in sore need of insurance. Not a few of those buildings are the pride of their towns today and a number of them, like the Webb and Deane houses in Wethersfield, the Chief Justice Oliver Ellsworth homestead (now in the possession of the Daughters of the American Revolution) among several of note in Windsor, the Phelps homestead in Simsbury, the Preserved Marshall house in Avon, the Hollister house in Glastonbury and the like, no insurance ever could replace.

Still it was in particular the work-a-day farmer who sought the kind of insurance that a mutual insurance company under their own management, could give. Thoughtful men had talked it over among themselves for two or three years when Captain David Grant and his half-score of neigh-

Records of the Corporation

At a meeting of the Hartford County Mutual Fire Insurance Company held at the State House in Hartford on the 3rd Monday of September 1881 in pursuance of notice given by publication in two newspapers published in said Hartford and equated to the State of said Company,

David David Grant was chosen Chairman, and Elisha Phelps was chosen Clerk - then in

pursuance of the act of incorporation,

David Grant, Elisha Phelps, Charles Woodward -

James Loomis, Edw. H. Snowball, David W.

...

bors in and near the charming little hamlet of Wintonbury in the town of Windsor gave form to the idea.

It was evident in the conferences both before and after organization, related in earlier chapters. It was squarely on the surface likewise in the circular sent out immediately after the first meeting, September 10, 1831, announcing the election of officers, and again after the meeting in 1832 (when the circular or poster bore the date of September 18, 1831, but announced the officers for 1832-3). The circular was as follows:

HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY.

At the annual meeting of the Company holden at the office of the subscriber in Hartford, on the third monday in September, 1832, ten directors were chosen who appointed the following officers for the year next ensuing:

David Grant, President.

Elisha Phelps, Treasurer.

Charles Shepard, Secretary.

This Company established upon the principles of Mutual Insurance, was incorporated in May, 1831. During the past year it was regularly organized, and commenced its operations. A large amount already has been insured.

It is believed that few owners of Buildings in this County will hesitate to become Members of this Corporation, when informed that the whole expense of Insurance is a mere trifle, and only sufficient to cover the contingent expenses. The risk is very small in amount, but is such as the Company deem amply sufficient to cover all losses.

No dangerous risks are taken, (such as Cotton Factories, &c) nor any building in the City of Hartford.

Insurance is effective for three years.

Charles Shepard, Secretary.
Office in the Exchange Building.

Hartford, September 18, 1831.

It is desired that persons who wish to become Insured will apply as soon as possible, as the Directors will give their particular attention to the business for a month to come. Persons before applying should ascertain the distance of the building they wish insured from any others which may be within four rods.—Also the length and breadth—by whom occupied, and for what purposes—whether constructed of brick or wood &c.

It will be recalled that at the outset underwriting was confined to Hartford county outside of the city in territory and to the month following annual meeting in time. This in itself is further proof of the confidence of the founders that there was ample demand in this restricted field, for a beginning at least. It would furnish as much business as could well be attended to without overhead for agents, clerks and office rent over and above half the cost of Secretary Shepard's fuel. "One step at a time" was the New England motto.

II

There is witness to the solidity of the expected clientele in the very columns of the "Courant" in which had appeared the notices of the first meet-

ings. These advertisers were not reaching out into the New Haven or Springfield territory. The paper itself could have carried less "reading matter" than it did and yet have had a profitable circulation. It was more a market bulletin for 10,000 county adults than a news sheet. There was excuse for an overproportionate amount of advertising in those days. Readers needed the "ads."

Here are a few announcing merchandize for sale in the herewith reproduced issue of September 6, 1831, in which was the call for those interested in forming the Hartford County Mutual:

1,000 bushels of salt; 100 quintals of codfish.

20 barrels of Scotch snuff and fine-cut tobacco.

50 chests of Tyson tea. (Several of these advertisements)

9 bales of Osmaburgs

242 bales of southern cotton, and indefinite quantities of rye and buckwheat. Forty hogsheads of St Croix rum and, in various advertisements, large amounts of imported wine of all brands. One merchant called for twenty barrels of cider.

Julius Catlin's drygoods advertisements were scattered through the paper. Two steamboats were running to New York, the "Oliver Ellsworth" and the "Macdonough," and a third, the "Victory," on a rival line. The fare was two dollars and a half, meals extra. Sloops also advertised their sailings and there was a line of packets.

Lambert Hitchcock advertised the now pre-

cious Hotchkissville chairs and also called for two or three boys of from 16 to 20 years of age, "of industrious and correct habits who will abstain from the use of ardent spirits."

The Phoenix Bank announced its \$3 dividend—"payable on demand." Three lotteries published their lucky numbers.

Notwithstanding the imported rum and wines, three book stores were well supported. Their advertised stocks were chiefly of the solid quality,—no fiction or even poetry. D F Robinson ("next north of the Eagle Tavern") appealed particularly "to teachers, parents and others," "respectfully" inviting them to call.

One book Mr Robinson carried was advertised at length by itself. It was

"DR WEBSTER'S DICTIONARY,"

abridged for schools and counting-houses. In the advertisement were endorsements from members of the supreme court of the United States, President Day of Yale and many others. They were in appreciation of the attempt to improve the use of the English language "by rendering orthography more simple, regular and uniform, and by removing difficulties due to anomalies," for the "numerous millions of people who are to inhabit the vast extent of territory belonging to the United States" and prevalent dialects in states remote from each other.

Cooke & Company had for sale Emma Willard's "Ancient Geography." Goodwin & Company called attention to lately published books, like the memories of the Rev. John Townsend, founder of the American Asylum at Hartford for the Education of the Deaf and Dumb. Also there were Payson's sermons; Harvey's "Inquiry Concerning the Obligations of Believers to the Visible Church;" "Annals of Yale College to Date, with Statistical Tables," by Ebenezer Baldwin.

The Farmington Academy was about to open its term of fifteen weeks, terms seven dollars for the period.

The reading matter of the paper was made up largely of extracts from leading papers in various sections of the United States. The long article seen on the first page was the report of the convention of the Wool Growers and Manufacturers Association of which Samuel D Hubbard of Hartford was vice president. The article was taken from the "National Intelligencer." It began with a dissertation on frauds in the importation of wool and it called for an organization to compare their labors and then to improve them; to make them acquainted with each other and thus to give them identity as a body; to inquire how and to what extent they are protected by the laws. As to manufacturers, the deep dependence of their capital upon the movements of the government, the evasions of the law, the great fluctuation in prices like those

for wool made it necessary to cooperate with the growers of wool and drive out speculators. The present judicious tariff should be retained and its provisions enforced, under pressure of public opinion. There was warning against the "crosslet" "sped by British gold," and a call for a meeting in September. Mr Hubbard was one of the signers of the manifesto.

From the Mississippi came the story of the massacre of twenty-five Menoninee Indians, who had come for a visit to the federal fort at Prairie du Chien, by one hundred Sacs and Fox Indians.

The great social scandal in Washington which disrupted Jackson's cabinet was exploited and explained in a long letter from John Branch in Enfield, secretary of the navy, to a Roanoke paper. It had to do with Major Eaton, secretary of war, and three other cabinet members. Eaton was supported by Jackson—but in vain.

An "insurrection" of slaves in Southampton county, Virginia, was reported, with sixty-one killed. A naval vessel had been despatched to the scene and the marines had joined with the militia in restoring order. Of the sixty-six blacks engaged, all but half a dozen were killed or surrendered. Nearby slaves assisted the troops. The ringleader was a colored minister named Turner who had been stirring up trouble.

On August 10, a hurricane had left Barbados in ruins with heavy loss of life.



COUNTY SCENERY

Brookside dam, Suffield, photograph by Mrs. Leland Loomis.

Courtesy of the Hartford Courant.



THE GRANT HOMESTEAD, BLOOMFIELD
*Insured for David W. Grant in 1832, policy No. 3; now insured for George F. and G. Harold
Humphrey.*

III

Captain Grant, whose distinguished antecedents already have been noted, himself a natural leader, had one of the fine farms in Wintonbury (now Bloomfield). His quality livestock was his particular pride. Withal it was the "town farm," in that the unfortunate and needy were cared for there and were given employment under a financial arrangement with the town and the state which also could send paupers there.

In Wintonbury, it was not as it was in many places later, when the keeping of the poor was let out to the lowest bidder for their board. There could be none of that scandal which finally aroused public sentiment throughout the state, resulting in legislation and the establishment of proper institutions. Rather the expression "town farm" carried the idea of a preeminently progressive farm, carefully conducted, where the right kind of employment could be found for those who could no longer struggle on by themselves. It was no disgrace to be a worker at the "town farm" or to be spending the last of one's long days there. It was a "show place" for those times, with its beautiful flowers and rare vegetables.

The frame dwelling the captain occupied on present Maplewood street, is still in good repair and was in the Grant family for 120 years until sold in 1870. The stone part of the building, now

owned and occupied by G. Harold Humphrey and still insured in the Hartford County Mutual, was built by Captain Grant's son, David Wadsworth Grant, who made the farm yet more celebrated at the various county fairs of the state. There is a picture of the residence in the Grant Family History in the rooms of the Connecticut Historical Society. The photograph here reproduced shows the building as it is today—apparently good for another century.

On training days of the militia, previously referred to, the old green and its vicinity was gay with horses that came from the several communities which had been a part of the original Windsor. Captain Grant took special interest in the troop which he commanded. The uniform was not remarkable militariwise except for its headgear, and not all of that was framed on the same model. Some of the men took their cue from the national song of "Yankee Doodle" and merely stuck a feather in their hat. What sabres there were had a long reach and a curve like a scimitar's—rather for harvesting an enemy than for thrusting at him. The boots saw barnyard service between-times, and the same might be said of most of the trousers tucked into them. But no terrain was too difficult for these men, led by their commander, himself always well accoutred and splendidly mounted.

The captain's parents were Ashbel and Elizabeth Chapman Grant. He was born just six years

to the month before the signing of the Declaration of Independence. His first wife was Rhoda Cadwell of West Hartford. Besides the son David there was a daughter Rhoda, who married the Rev. Ashbell Cornwall Washburn of Royalton, Vermont. The captain was state senator at the time the Legislature granted the charter of the insurance company he and his townsmen had thought out. His first wife having died, he married again, the year after the charter was granted. The bride was Mrs. Allyn-Marshall-Lamb, the captain being her third husband.

This Mrs. Grant's father was Solomon Allyn. Her brother, Peletiah Allyn, died in his youth and left a handsome sum to the Wintonbury Congregational Ecclesiastical Society for foreign missions, support of the gospel ministry in the town, for the church music, and a portion of the fund was to be given yearly to the worthy and industrious poor. In many ways Mrs. Grant was a remarkable woman well remembered by some who are living today, including the Company's local representative, Nathan F. Miller, whose father was a cousin of hers.

She was probably the only person living, Mr. Miller believes, who could have given a perfect description of the first meeting-house built in Wintonbury in 1738. From this description Dr. Henry Gay made oil paintings of both the first and the second church buildings, which today are

seen in the vestibule of the Federated Church of Bloomfield. Her description was so accurate as to size, location, surroundings, dress of the church-goers, the horseback riders, the woman on pillion and in other details that when Mrs. Grant saw the pencil sketch she exclaimed, "It is the very old church itself." For these reasons the pictures are very highly prized by antiquarians.

The captain and his first wife and David Wadsworth Grant and his family rest in the Wintonbury cemetery which recently has been restored from its lost estate.

IV

Every town had its quota of what the novelists, borrowing their expressions from the English, would call "country squires". Many dwelt in houses which had replaced original shelter at a time when country architecture was of a pure, high character. Built of oak, wood-pinned frames, whitewood and pine or here and there of brick or stone, they were along the lines of simplicity and of a beauty so appropriate that they have been models for succeeding generations, and the original, where preserved, are proud possessions.

The affection of the owners for their homes begot the impulse for protection against fire. They were not directly concerned about what might happen to Massachusetts or New York houses; they were not contemplating a stock corporation which should yield money commensurate with the

risks they would take near and far. In a neighborly way they would collect what statistics were beginning to show was a reasonable sum and let the interest on the investments help meet the necessary outgo, excluding all hazardous risks.

In statistics there was not much to guide them. They looked up the rates and experiences of the old original mutual company in Philadelphia and estimated with remarkable accuracy about what risks and rates ought to be. As has been noted, the means of protection against fire were about as good as in the city.

Lightning was one of their chief perils. A thunder storm could be terribly destructive. The disastrous results of them had sent agents traveling through the country to sell a primitive form of lightning rods—though the day was half a century distant when propaganda was filling the land with metal-tipped houses and barns theoretically to draw thunderbolts and guide them harmless to the ground.

An old letter gives an idea of fire-fighting in the country—under rather unusually favoring circumstances. On a good hay day in Windsor, a cloud came up rapidly and soon a bolt had set fire to a house. The owner was in the meadow, hurrying to get in his last loads. Blasts from the old fish-horn drew the attention of his helper and himself. Smoke was pouring from the attic windows of the precious homestead.

A neighbor's boy was sent with the horn down the road to summon help. Luckily there were idle hands, for the sudden rain had stopped haying. Twenty men were soon on the scene. The well already had been drained to its last bucketful and the hogsheads always kept for such purposes under the eaves-spouts were empty.

In the attic was another hogshead, put in when the house was built and intentionally too large ever to be taken out through stairway or window. A man who would have risked his life to go up and break the bung out of the hogshead was called back by the farmer who told him the primitive "sprinkler" had not been filled in two years.

Horses and oxen hauled improvised stone-boats laden with water casks from a brook a quarter of a mile away while women and boys removed such of the heirlooms as they could from the first floor. Milk pails, kettles, stone jugs, dippers and nail kegs were pressed into service; men climbed ladders which hurriedly had been made from hay-poles, when the narrow winding stair-cases were barred by the smoke screen.

In an hour the big stone and brick chimney stood alone in a circle of smoking embers, exhausted men and women were lying on the ground just outside the ring. A straw mattress here, a bureau there, a few books and papers, a braided rug or two and a dozen chairs were all that had been saved.

And for the farmer who had lost all, the men who had fought with him contributed what they could out of their meagre funds.

To mitigate such suffering and sacrifice as this, the wonder was a "contributionship" had not been established before 1831 among the farmers so progressive as those of Hartford county.

There were reasons for this backwardness in the matter of contributionship. Chief among them was the uncertain financial condition in the country, as reviewed on a previous page. Politics mixing with banking had brewed a storm whose lightning-bolts of different character were striking hither and yon.

Another reason, barely beginning to loom, was the protracted conflict between industrialism and agriculture. Manufacturing and commerce were barely starting the flow of workmen from Europe to America with its better wages, the flow of some of the uneasy from country to town and, as already told, the flow from the East to the far West.

Had it been 1841 instead of 1831, the founders of the Hartford County Mutual might have delayed longer. But at the particular moment the financial skies were brighter; enterprise was encouraged in ways that have been outlined. Capital was in demand. Surplus funds could be employed to advantage in comparatively local fields which the founders believed were dependable.

Records of the Board of Directors.

At a meeting of the Board of Directors of the Hartford
County Mutual Fire Insurance Company at the State
House in Hartford on the 19th September 1831, present
Present

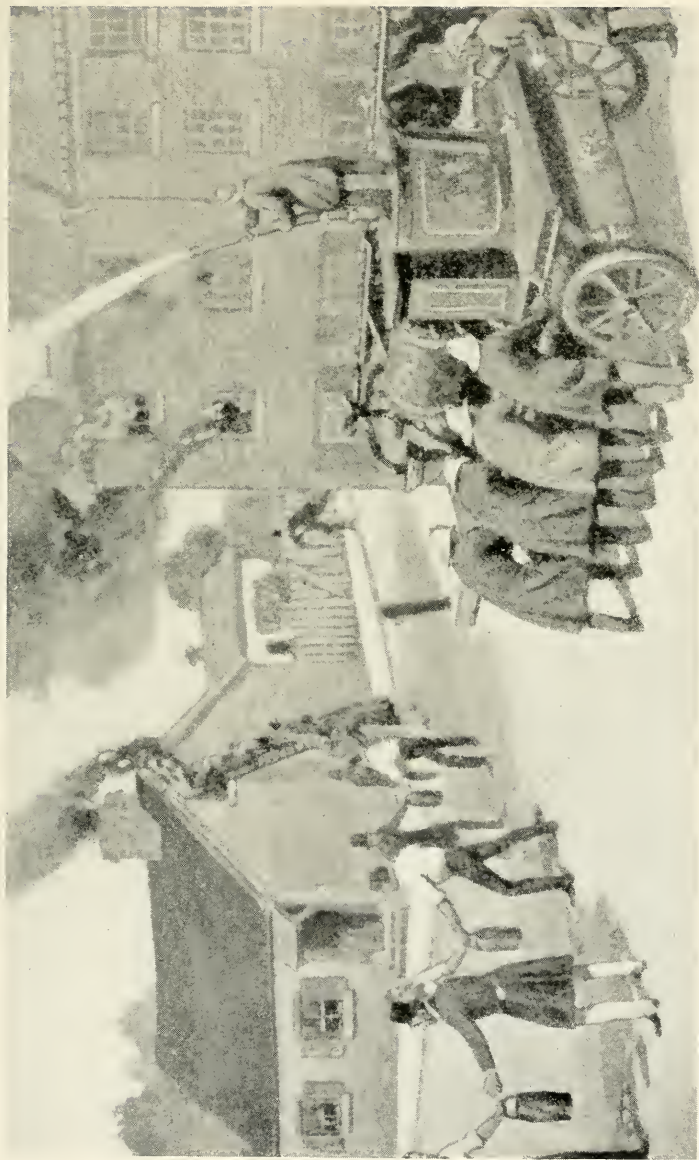
David Grant, Elisha Phelps, Sedulphus Brewster
James Loomis, Charles Woodward and David J
Grant.

David Grant Esq^r was appointed President of said
Corporation, and the said President and directors appointed
Elisha Phelps Esq^r Secretary and Treasurer of said
Corporation; also it was

Resolved, That the Secretary receive \$500. copies of the Charter



THE FARMERS' TERROR



“BREAK HER DOWN!”

Fire-fighting methods before the days of the fire engine.

Chapter Thirteen

FIRST LOSS — \$12

I

CORPORATION secretaries are not diarists. Their beautiful script-writings are “minutes”, barely enough to fix the date of an action by the board for future reference and in event of question. Hours of discussion may be summed up in the one word “Voted.” No light is thrown on the character of the discussion, on the theories advanced before there was crystallization into “Voted.” Much of what later would be considered valuable contribution to history is eliminated.

Reasons for “Voted” or for the failure to be approved—perhaps by a majority of only one—may be a matter of common knowledge outside of the board room and even on the street and in the press, but the “minutes” do not divulge. He of the future who would get the perspective and the early atmosphere of an institution which has developed far beyond original expectations must seek it in contemporaneous history or in memoranda side-lights.

The early entries of Secretary Shepard in the one big book so carefully preserved today are an illustration:

At a meeting of the Board of Directors of the Hartford County Mutual Fire Insurance Company at the State House in Hartford on the 19th of September, 1831

Present:

David Grant, Elisha Phelps, Jeduthan Bumstead, James Loomis, Charles Woodward and David W. Grant.

David Grant, Esq. was appointed President of said corporation, and the said President and directors appointed Elisha Phelps, Esq. Secretary and Treasurer of said corporation; also it was voted that the Secretary procure 500 copies of the Charter and Policy to be printed; also it was Voted, James Loomis, Esq. be a committee to report bye laws.

October 17, 1831. At a meeting of the Directors held according to adjournment at the State House in Hartford. Voted to accept the resignation of Elisha Phelps, Esq. as Secretary of the Company; also voted that Charles Shepard, Esq. be Secretary of this Company for the year.

Voted to adjourn this meeting to the 22nd of October 1831 to the office of Charles Shepard, in pursuance of a bye law of the corporation.

November 9. The directors met in pursuance of adjournment. Voted that the Secretary be and he is hereby directed to procure 400 blanks for applications for insurance for the use of the Company.

November 30, 1831. Voted: That the amount of the bond to be given by the Treasurer shall be two thousand dollars. That all insurances by this Company shall be effected for three years.

That the premium for insurance upon detached buildings shall be two percent per annum on the amount insured, except upon such buildings as are extra hazardous.

On buildings used for the ordinary purposes of barns three percent per annum on the amount insured.

On taverns two and one-half percent per annum on the amount insured.

On tavern keepers' barns three and one-half percent per annum on the amount insured.

All other buildings contemplated in the charter as proper subjects of insurance shall be insured at special rates of premium.

Voted: That it shall be the duty of the Secretary to take a note of each person insured in and by this Company for the amount of the first year's premium upon his policy.

Voted: That ten percent on the first year's premium upon each policy shall be paid in cash on effecting the insurance and be endorsed on the premium note.

Voted: That whenever any loss or injury shall happen to the assured, and there shall not then be funds in the treasury to pay such loss or injury, the directors shall have authority to borrow upon the faith and credit of the company and in the Company's name such sum or sums of money as may be necessary to satisfy such loss or injury.

Voted: That whenever any injury by fire shall happen to the insured not amounting to a total loss the directors shall appoint at least two of their number who are disinterested to repair to the place and estimate the damage, which when done and returned in writing under their hand to the Secretary shall be conclusive upon the company and the assured until the stockholders shall order otherwise.

Voted: That each director when in the service of the company shall be entitled to receive but one dollar per day, but no compensation shall be allowed him for attending any meeting of the Company or directors.

Voted: That the Secretary shall give notice of all contributions for losses by publishing the same in two public papers printed in Hartford.

The directors were David Grant, Elisha Phelps, Charles Woodward, James Loomis, Jedutham Bumstead, David Wadsworth Grant, Joseph Morgan, Joab Hubbard, Joel Holcomb and Henry Phelps.

As has been said, this was a strongly representative body of men. The Hon. Elisha Phelps, lately congressman and Captain Grant's particular friend, lent legal dignity, he being one of the oldest lawyers of the community and during his career acting as county judge. He hailed from Simsbury and was a member of congress, 1819-21 and 1825-29. He was given second position in the list of two officers, but that he should be both secretary and treasurer was purely nominal. The consideration now was to instill confidence in the handling of funds: the matter of receiving applications would follow. Before the second meeting of the board, the services of the young lawyer, Charles Shepard, favored by Judge Phelps, were secured for secretary as distinct from treasurer, and likewise the use of his office.

Judge Phelps consented to continue as treasurer for a time. His name was as good as his bond, but for form's sake he filed a bond for \$2,000. No canvassing being done and no applications being received except within the month following the annual meetings, it was not expected that the office would be burdensome or involve risk for some while to come. The four hundred application

blanks ordered would be sufficient to meet immediate requirements. The rate was fixed for ordinary buildings, that for tavern barns being the highest, and anything outside this limited classification, yet within the limits of the charter, should be considered by themselves.

The particular feature of the early mutual companies was the premium note, for two per cent of the face of the policy, ten per cent to be paid in cash, rates graded upwards for more exposed risks. With change in 1835 to three and one-third per cent of the premium charge on effecting the insurance, the Company continued this basis in main till 1889 when the note method was discarded and all business was on the purely cash basis.

II

The first loss fell short of the survey committee's report, though that committee consisted of President Grant and Treasurer Phelps. Confidence in the new Company's fair dealing did not suffer thereby. The risk was somewhat outside the ordinary and in a rather borderline category: it was the Farmington poorhouse. It had been considered acceptable by President Grant who was qualified to judge.

The fire started, it is understood, from the boiling-over of a kettle of grease in the large kitchen.

Dense clouds of smoke rolled out. It occurring after dark there was tremendous commotion among the half dozen old people who were being cared for there. No general alarm was sent around by the manager but the word spread with rapidity through the "street," about two miles away, and a number of volunteers hurried to reinforce the laborers of the place, only to find, however, that the fire was out and that calm had been restored. The damage done was to a window through which some one apparently had tried to throw the kettle.

"June 11, 1833.—Directors Grant and Phelps were appointed to estimate the damage to the Farmington 'Town Poor House' occasioned by fire on the night succeeding the 5th day of June, inst."

The president and the treasurer reported "that the damage being small in amount, they have not estimated it but (deeming it for the interests of the Company) have in behalf of the Company employed Mr. Timothy Porter to make suitable repairs the expense of which they report will not exceed \$15.

"By order and in pursuance of the contract of the directors, I paid Mr. Timothy Porter for repairs upon the Farmington Town Poor House Twelve Dollars (as per bill on file) out of money in my hands heretofore received on premium notes, an assessment not being deemed necessary.

"Attest, Charles Shepard, secretary."

Following is the receipted bill:

Mutual Insurance Co
J. Lind Porter Dr.
For repairing Hamington Town House - \$11
Cash paid overseer of Work house for watching fire .50
one journey to Town house to see about repairs .50
\$ 12.00
In payment
Edw. M. Porter

The cost of Mr. Porter's visit to the poorhouse was moderate, but the item of "cash paid overseer of workhouse for watching fire" might have raised questions on the part of a modern auditing committee. However, the condition of the treasury warranted generosity. It was to be a long time before the board was called upon to function on another loss.

In 1832 the board instructed the secretary to procure a "suitable number" of the house signs with which this history opened. Section 24 of the charter, providing for the writing of insurance only during the thirty days following a town meeting, having been repealed in 1833, business began to increase. Judge Phelps's other duties requiring all his time, he retired from the treasurership the next year and was succeeded by Ward Wood-

bridge who, as will be seen, was a merchant, banker, fire insurance man and very wealthy.

By 1834 the secretary's duties had increased to such extent that it was deemed by the board to be more than fitting that Mr. Shepard should receive twenty-five dollars toward paying the rent of his office, where the Company's business was transacted. Progress was steady. Secretary Shepard soon was allowed thirty dollars. Then:

"At a Directors' meeting holden on the third Monday of September 1836 the following votes were passed:

"1st—Voted that the President of this Company be allowed
Thirty Dollars for his services the past year.

"2d—Voted that the Treasurer of this Company be allowed
Ten Dollars for his services the past year.

"3d—Voted that the Secretary of this Company be allowed
one half the expense of the fuel for the office the past
year in addition to the office rent as heretofore allowed."

A very notable reason for the increase in business was that, by an amendment to the charter in 1833, the Company was permitted "to insure property situated out of the county of Hartford,"—though Hartford city itself was excluded till 1853 when the city was enlarged and the charter amendment read:

"Whereas the General Assembly at its present session enacted a law extending the limits of the city of Hartford whereby many desirable risks are excluded from the Hartford County Mutual Fire Insurance Company,

“Be it therefore Resolved, That the Act incorporating the Hartford County Mutual Fire Insurance Company be and the same is hereby amended by striking out from the first section thereof the words ‘without the limits of the city of Hartford’.”

With all the state except the city of Hartford its field after 1833, the Company issued a broadside with large wood engraving of a phoenix bird rising from the ashes at the top of it. The heading was:

“MUTUAL FIRE INSURANCE
COMPANY”

and the exact date left blank, thus, “183 ” so that the last figure could be written in and the broadside be used any year till 1840, provided the line at the bottom held good—which it did not. The broadside will interest both insurers and insured of the present day. Quaint methods are shown as follows:

Hartford,

183

TO THE PUBLIC.—This Company was incorporated in May, 1831; there are now upwards of members, mostly farmers, who have united to insure each others buildings against loss by *Fire*. Risks on manufactories, wood-work shops, smiths’ shops, mills, buildings in the compact parts of cities, or very hazardous risks of any kind, are not taken at this office. Each member is charged on the books of the Company from six to twelve per cent. premium on the amount he has insured, varying according to the nature of the risk; the property insured is holden for so much of this premium as may be wanted

to pay losses happening whilst the insured is a member—this premium charge is all the insured risks, and constitutes his part of the list on which a tax may be laid to pay a loss. The capital stock of the Company or amount of premium charges is now upwards of Dollars, and rapidly increasing. On joining the Company each member pays in $3\frac{1}{3}$ per cent. on the amount of his premium charge, and also pays one Dollar for his application and policy; these payments were originally intended to cover the contingent expenses only, but there is now a surplus in the hands of the treasurer of upwards of Dollars, which is gradually increasing, and will pay a considerable loss without the necessity of a tax.

Our policies issue for three years at a time; after once joining the Company no farther payment is required, (except 25 cents for renewal once in three years,) unless the directors lay a tax to pay a loss. The company insures not exceeding $\frac{3}{4}$ ths the appraised value of each building. Suppose a dwelling house and wood house attached is appraised at \$1000, and a barn and cow house attached at \$200, we insure on the house, &c. \$750, on the barn, &c. \$150; in all, \$900; at the lowest rates the premium charge will be \$58, 50, and the sum to be paid in, \$2, 95—which includes the price of the policy and a plate to put over the door.

The Company furnish blank applications, which are to be filled up, describing the buildings to be insured, and bounding the lot on which they stand—and which are to be signed by the applicants; at the bottom of the application is a blank for the appraisal. The buildings to be insured should be separately appraised by two respectable neighbors (one a member of the company if convenient) who should sign the certificate.

If a person wishes to be insured, and an agent of the Company does not call on him, and he cannot come to the office himself, he can send to the office for a blank application,—then get

his buildings appraised—fill up the blank at the bottom of the application with the names of the buildings, and the sums at which each is appraised; let the appraisers sign it, and then sign it himself next above the appraisal—the remainder of the blank can be filled up at the office, if he wishes, and sends it by a person acquainted with the situation of his buildings. The applicant should also make with a pen or pencil a small plan or sketch of the situation of his buildings, and mark thereon the length and breadth of each on the ground, and their distances from each other, and from any neighboring buildings, if there are any within six or eight rods of his own, thus—

This plan may be made on the back of his application, if he has one. If he has no application, and can come to the office, he may first make his plan and then get his buildings appraised, and get a certificate from the appraisers, in substance as follows, viz.—

The undersigned do appraise the buildings of
of as follows:

His dwelling and wood house, at \$, his corn-house at \$, his barn and cow house at \$, separate from the land on which they stand.

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A. B.
C. D.

Appraisers.

With such a certificate he can come to the office and be insured.

Guardians may apply for their wards, naming them in the application.—A person having any interest in a building, may have that interest insured by itself, or he may join with the other owners in an application for that purpose.—Each policy issued bears date the day the application is received at the office, and the applicant will be insured from that time.

The Company are desirous of giving persons in every part of the State an opportunity to become insured—but at the same time they wish to economise; therefore, an agent will not be sent except to places where there are a considerable number wishing to become members. But in answer to a letter post paid, blank applications will be sent to any part of the State.

It is estimated that it will not cost one quarter as much to insure at this office as it will in the usual manner. The Company is so large that if a loss should happen beyond the funds on hand, the tax upon each member would be a mere trifle. In some towns, and in many societies, almost every building is insured by this company, and the members do not consider it a duty to contribute to make up the losses of those who will not become insured, when they can at so little expense. We wish every owner of buildings would think of the subject, converse with his neighbors, and be prepared to have his buildings insured, if the company's agent calls for that purpose.

To conclude, The members of this Company "stand by each other" in case of a loss by fire, and make good the loss to the suffering member, each paying his just proportion, taking into consideration the amount he has insured and the situation of his buildings. We are confident, therefore, in the belief that every prudent owner of a building (not otherwise insured) when he fairly understands the principles upon which this Company is organized, will earnestly desire to become a member, and will encourage his neighbors to forward their applications.

Pledged Capital, \$
Cash in Treasury, \$
No. of Members,

DAVID GRANT, *President.*
WARD WOODBRIDGE, *Treasurer.*
DAVID GRANT,
ELISHA PHELPS,
WARD WOODBRIDGE,

DANIEL W. NORTON,
JEDEDIAH POST,
DECIUS HUMPHREYS,
TIMOTHY COWLES,
JAMES LOOMIS,
HENRY PHELPS,
HORACE FILLEY,

Directors.

By order of the Board of Directors.

CHARLES SHEPARD, *Secretary.*

The only loss as yet sustained by the Company is twelve dollars, on a building a little damaged.

Chapter Fourteen

IN THE DAYS OF BUILDING UP

I

WHILE most exceptional in the career of any fire insurance company was this record on the books for five years from 1831, to the effect that the grand total of losses was but twelve dollars and the amount of cash in hand steadily increasing, the incident of the second fire is hardly less worth recording, not because it was the second fire but rather because of a feature that was not entered on the Company's modest minutes. This was in 1836.

Early in June of that year, Levi B. Frost of Southington had taken out policy 1,466 on his residence. The ink was hardly dry on his policy and it had not been delivered to him when, on June 15, the house was badly damaged by fire. President Grant and Director Loomis were the committee to investigate, according to the by-laws. They "found no fault of the part of the owner, and recommended payment of the full face of the policy, \$300." The minute reads:

"In consequence of above report the directors drew an order on the treasurer of the Company for the sum of three hundred dollars at three months in favour of said Frost, dated June

30, 1836—which order was duly honored the same day—discounting the interest, which would have accrued as appears by said order and receipt on the back thereof on file in said office.

“Attest, Charles Shepard.”

Mr. Shepard might have departed from secretarial tradition to add one word about the prompt discharge of contract under a policy which had not been delivered. But that was left to the public press. In the Company's official announcement of the election of directors and officers that fall attention was called to the “unparalleled success of this Company” and it said: “The amount of losses the past year was \$305—about 3 cents on each \$100 insured. Comment is unnecessary.”

There could have been no Ad Club creating an atmosphere in Hartford in those days, or leastwise no professional advertiser on the staff of the Company. The “Ad” is further interesting as a considerable item in fire insurance history, for it shows how an enterprising company, destined to become one of Hartford's most respected financial institutions, did things in early years. It announced:

“Circulars containing further information will be sent to all the Post Offices in the State, and where any considerable number in any neighborhood wish to join the Company, an agent will be sent as soon as practicable after information to that effect is received at the office.

“Letters post paid may be directed ‘Mutual Insurance Office, Hartford.’”

Know all men by these presents that Mr. Maud Woodbridge of Hartford in Hartford County as principal and David Grant of Windsor in said County as surety are held and are firmly bound to the Hartford County Mutual Fire Insurance Company in the penal sum of Two Thousand Dollars to be paid to the said Company and their executors to which payment well and truly to be made and done so severally as principal and surety afore said bind ourselves our heirs executors and administrators firmly by these presents signed with our hands and sealed with our seals dated this 15th day of September 1834.

The condition of this obligation is such that when as the said Maud Woodbridge has been this day appointed treasurer for the above named Company for the year ensuing from this date. Now if the said Woodbridge shall faithfully perform the duties of said office of treasurer during the time he shall hold the same and faithfully perform the trust there-reposed in him by said Company then this bond to be void and of no effect otherwise to remain in full force and virtue -

signed sealed and delivered
in presence of

James Loring -
Charles Shepard

Maud Woodbridge

~~David Grant~~

TREASURER WOODBRIDGE'S BOND

The announcement gave the number of policyholders as 1,900; pledged capital, \$105,000, and cash in the treasury, \$2,100. A company with a "pledged capital"—that is, not capital in the technical sense but assets—and cash in hand of over \$2,000 and the balance sure to be forthcoming some way if all the selected risks should burn at once could afford to use the expression "as soon as practicable." But letters addressed to the abbreviated name of the Company should be post paid.

Agents around the state were selected with care. The list of names shows that they were men of standing in their communities and they were of the nature of missionaries. The method of growth was ideal. Accumulation of cash was not a desideratum for a company without stockholders. Currency still was in an unsettled condition; interest rates were low; of opportunities to invest there were plenty but of time-tested securities there were few while of disappointed hopes there were thousands; the Age of Marvels and developments promised well—for the future. Altogether in those early years the mutual principle of letting one hand wash the other was the best. Mutual companies that failed to keep it in mind were going to the wall; stock companies were obliged to take chances for the benefit of backers who might not be insurers, and disaster waited on many of them.

Legislative injunctions were simple; legislators could not know how to enjoin or encourage till long years of slow observation and bitter experience. But to thoughtful men, in the genuine mutual business, the principles were obvious; the thing was to live up to them and to be ready to improve sure-coming opportunities to gain the aid of all-powerful accretion of interest. A matter of pride it must be to their home city that in those days of inexperience and with danger on every hand, those who were building the foundations never deviated from the plumb line of practical commonsense.

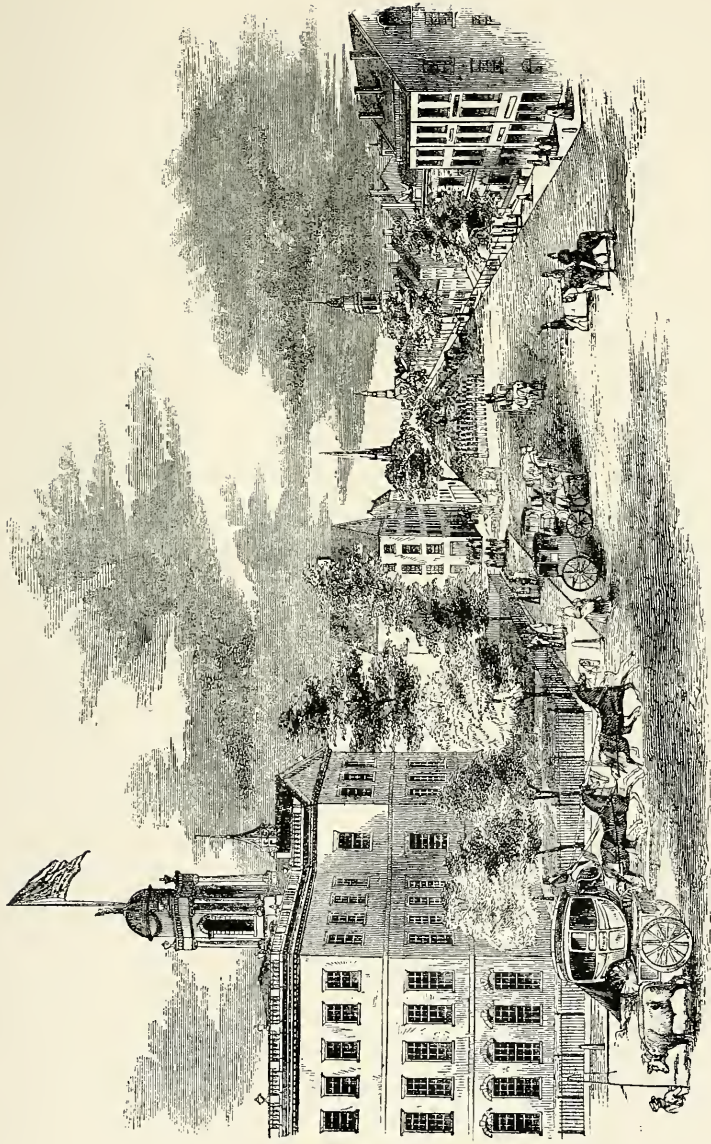
They were not building "better than they knew;" they were building as they knew. Thus when the later days came in the Company's first century, their successors, inheriting not alone the principles but the wisdom and the will to resist temptation of short cuts to higher points, were enabled to put on the superstructure of today.

There is no great amount in these books of "dry accounts," as they lie before the writer, to furnish romance in thrilling pages. But in these volumes which look so dull, on first opening, there is conspicuous the one unvarying determination to carry on with the mutual principle of neighbor-helping-neighbor without profit-sharing intermediary, interested in no neighbor with hand out for dividends.

No. of Policy	Amount	Amount of Property in Interest	Amount of Premium
1832	1835	When the sailing from ...	112.00
1835	1838	When the sailing from ...	150.00
1838	1841	When the sailing from ...	167.00
1841	1844	When the sailing from ...	187.00
1844	1847	When the sailing from ...	163.00
1847	1850	When the sailing from ...	150.00
1850	1853	When the sailing from ...	167.00
1853	1856	When the sailing from ...	187.00
1856	1859	When the sailing from ...	163.00
1859	1862	When the sailing from ...	150.00
1862	1865	When the sailing from ...	167.00
1865	1868	When the sailing from ...	187.00
1868	1871	When the sailing from ...	163.00
1871	1874	When the sailing from ...	150.00
1874	1877	When the sailing from ...	167.00
1877	1880	When the sailing from ...	187.00
1880	1883	When the sailing from ...	163.00
1883	1886	When the sailing from ...	150.00
1886	1889	When the sailing from ...	167.00
1889	1892	When the sailing from ...	187.00
1892	1895	When the sailing from ...	163.00
1895	1898	When the sailing from ...	150.00
1898	1901	When the sailing from ...	167.00
1901	1904	When the sailing from ...	187.00
1904	1907	When the sailing from ...	163.00
1907	1910	When the sailing from ...	150.00
1910	1913	When the sailing from ...	167.00
1913	1916	When the sailing from ...	187.00
1916	1919	When the sailing from ...	163.00
1919	1922	When the sailing from ...	150.00
1922	1925	When the sailing from ...	167.00
1925	1928	When the sailing from ...	187.00
1928	1931	When the sailing from ...	163.00
1931	1934	When the sailing from ...	150.00
1934	1937	When the sailing from ...	167.00
1937	1940	When the sailing from ...	187.00
1940	1943	When the sailing from ...	163.00
1943	1946	When the sailing from ...	150.00
1946	1949	When the sailing from ...	167.00
1949	1952	When the sailing from ...	187.00
1952	1955	When the sailing from ...	163.00
1955	1958	When the sailing from ...	150.00
1958	1961	When the sailing from ...	167.00
1961	1964	When the sailing from ...	187.00
1964	1967	When the sailing from ...	163.00
1967	1970	When the sailing from ...	150.00
1970	1973	When the sailing from ...	167.00
1973	1976	When the sailing from ...	187.00
1976	1979	When the sailing from ...	163.00
1979	1982	When the sailing from ...	150.00
1982	1985	When the sailing from ...	167.00
1985	1988	When the sailing from ...	187.00
1988	1991	When the sailing from ...	163.00
1991	1994	When the sailing from ...	150.00
1994	1997	When the sailing from ...	167.00
1997	2000	When the sailing from ...	187.00

The non-technical observer of these records may be more enthusiastic but no less correct as to what has here been done in Hartford; and judgment based on a study of these records and of this building-up cannot be discounted by any actuary. There was patient biding the time when assets and their income should serve to make the structure more nearly meet the needs of greater numbers; there was the improving of each passing moment, however humble in itself; of "keeping the eyes in the boat," as the oarsmen say; and as in this day, so in those when the depths were uncharted, there was the genius for keeping a reasonable balance between income and outgo, a perpetual certainty of being true to obligation.

And if the writer—become admittedly enthusiastic—might further obtrude the personal in his sketch, he might say that perhaps the single-purposed insurance actuary would be considering only the pages of figures and not look out of the corner of his eye at the distractions and turmoil which beset in those earlier days. The expert might say there are enough of them in this first half of the Twentieth Century, and doff his hat in giving credit to the present management, but this story will fail the writer's purpose if it does not convince the punctilious actuary that there were proportionately as many then—and no "Stop" signal.



OLD STATEHOUSE

In the days of ox carts and coaches—Company's first home in Exchange Building in right foreground; present home in the building on the site of the old Museum Building where the soldiers are marching. (Note the fence and hitching posts mentioned in the history text.)

II

The issue of the "Times" in 1834, carrying the report of the Company's annual meeting for that year as a paid-for advertisement—not only that the public might but that it must know who was given the management of the Company's mutual affairs,—alone furnishes a glimpse of the whole period commercially and of the passions which were well out of bounds. The "Times" was then as now an expounder of the faith of representative citizens on one side politically, just as the previously quoted "Courant" was the expounder of the faith of those on the other side. The great worth of old editions studied today is to be estimated by the atmosphere they provide us of what the somnolent consider the good old times of peace, courage and chivalry. How could they be otherwise than peaceful, courageous and chivalrous and the progress be made that was made—by those who survived?

These points accepted, one must first turn his thoughts back to what has been said relative to banking and finance at the time the Company was about to appear upon the stage. Unless rechartered, the United States Bank, viewed by one party as the iron hand of selfish capital and by the other as the main pillar of the government's commercial and industrial structure, would go out of existence in 1836, and with it, of course, would go its branch

bank in Hartford, with its theoretically good supply of government deposits. (Again theoretically, the bank had been chartered with view to stop wildcatting and assure stability in finance.)

The coming termination of the bank had cast its shadow before, from the day President Jackson believed he had detected New York and southern manipulation of the institution—or manipulations of individuals or groups in relation to it—and had poured out his wrath upon it.

Hartford, in common with its section, had begun to regain its commercial and was adding an industrial strength. Struggling bravely through the 1812 war period, it had two or three millions of capital that it would like to use to encourage the on-coming enterprises. Actual capital was reasonably plenty but market-wise it was scarce. The Hartford and the Phoenix were not banks enough and, as already told, they had had a hard though winning fight in the maelstrom of degraded currency and lack of national cohesion.

Farmers and mechanics, it was declared to the Legislature, needed a guarantee of a surer credit footing, and on the petition of James T. Pratt, Job Allyn, Asa Farwell, Lemuel Humphrey, Nathan Johnson, Henry and Walter Keney, Julius Catlin, David Clark, Ellery Hills and others a charter for the Farmers and Mechanics Bank was granted. The increase in business, both present and prospective, was the argument. The capital of \$500,000

At a General Assembly of the state of Connecticut holden at Hartford in said state on the first Wednesday of May in the year of our Lord One Thousand eight hundred and thirty three.

Resolved by this Assembly, That the Resolution incorporating the Hartford County Mutual Fire Insurance Company, passed May Tenth 1830, be and the same is hereby amended and amended as follows, viz. said Company may insure property situated out of the County of Hartford and admit the insured members of said Company upon the same terms as if the property insured was situated in the County of Hartford; said Company may take a note or notes for the whole or any part of the premium for insurance and may charge the premium in a gross sum, instead of rating the same by the year; and the same lien shall exist and remain in favor of the Company by virtue of such notes and charges as now exist by the Charter of said Company in respect to premium, charges &c., and the 24th section of said resolution is hereby repealed.

A true copy of record.

Examined by

Thomas Roy, Secy

ALTERATION OF COMPANY'S CHARTER

was oversubscribed up to \$1,600,750. The bank was made a government depository after the termination of the Branch Bank.

The very next year saw a petition in behalf of commercial and industrial interests which read in part as follows:

“That by reason of the pecuniary pressure which had been thrown upon the mercantile and manufacturing interests of the community by the removal of the government deposits from the Bank of the United States and the consequent disarrangement of the currency of the country and destruction of public and individual confidence, these branches of individual and national industry and wealth are languishing, to the great detriment of the community.”

Thousands, thrown out of work, were likely to become public charges, it was added, by reason of curtailment of industry; bank accommodations of greater moment must be had if business were to be kept up; increase in active capital was indispensable.

The petition was signed by J. B. Shultas, James Church, Allyn S. Stillman, Charles H. Northam, Griffin Stedman and several others. It was most sympathetically granted by the Legislature. Thus was the Exchange Bank established with \$500,000 capital.

Incidentally, in those days charters like these had to be well paid for. The Legislature, a body of

citizens, weighed carefully the merits of petitions and then requested money if the prayer of the constituents was to be granted. The money was not for the members of the Legislature; it was for such purposes as the members should direct—as has been noted in the case of the Episcopal and Congregational clash when the Phoenix Bank was chartered in 1814.

Out of the granting of the charter for the Exchange Bank came \$8,000 for the iron fence which surrounded the Statehouse grounds from that time till 1880 when the Statehouse had become Hartford's City Hall and the fence, with its Roman fasces for posts, was removed to the grounds of the West Middle School District on Asylum avenue, where it served faithfully till this present era of change. The sum also was to provide for walks, stone hitching posts and paved gutters around the Statehouse grounds. Further bonus was \$15,000 to the Connecticut Silk Manufacturing Company just getting started.

(Fifty years of attempts at Connecticut silk culture, inaugurated by President Ezra Stiles of Yale, had resulted in a great demand for imported mulberry trees and silk cocoons, and the silk was being wound in many farmers' homes. The excitement was at its height in 1834. A short time later the verdict of Nature had to be accepted, that this was not the climate for developing cocoons.)

Of the \$15,000 subsidy part was to go to Gamaliel D. Gay and part to Joseph Bottom for inventing the company's machinery. In addition, and finally, there was a bonus of \$2,000 for the state's treasury.

III

On the first page of this "Times" of 1834, the pronouncement beneath the paper's title is: "In this paper, the Laws, Resolves, Public Treaties etc of the United States are published by Authority." The printer and publisher was John Russell (from 1828 to 1837), No. 3 Central Row (which was the Museum building). The price was three Dollars a year for the semi-weekly and two dollars for the weekly, special rates for clubs.

The news on the first page is confined to the last column with subdate of April 9, while the date of the issue itself is April 14. It is a column of the great news of the hour at time of writing, having to do with the recent state election. "The election has terminated, and the result, altho' not yet ascertained, is very probably against us." The gubernatorial candidates were Samuel A. Foote, Federalist, and Henry W. Edwards of New Haven, Democrat. Few returns were in for the minor officers and the Legislature.

The editor had discovered outrage here in

Hartford, despite the fact that a hundred more Democrats had voted than one year before. He was astounded at the size of the total vote. The estimate by canvass of voters had been 1,700; the probable division would be 847 "Democratic Republicans" and 833 Democrats. The count revealed 965 Federalists, 833 Democrats and nine scattering, an increase of 350 in the grand total in one year. For representatives, Hungerford and Pratt (Federalists) were elected over Hanks and Nichols. For the Senate, Gilbert received 916 over Barnes (Democrat) by 40 votes. For governor, Foote (who was elected) received 884, Edwards 744. For secretary of the state, Thomas Day, Democrat and one of Hartford's most notable men, was elected for his twentieth year; he received in Hartford 750 votes to 592 for Royal R. Hinman of Southbury.

The editor's comment is studiously calm: "We will not say that we should not have been beaten had there been a fair vote;—but we do say, that there are not 900 legal voters against us."

In the next paragraph he gives this encouragement: "Of course there is every stimulant for the Democrats to persevere. There never has been a period when they showed as great strength as at this election. * * * The Aristocracy have had an excellent hobby to ride and they have gone on, booted and spurred, whipping up the bank excite-

ment to deceive and mislead and keeping their old troops drilled on the question of Judges, Sheriffs etc and thus obtained some temporary success. But it is short lived.—Another year will sweep over them, bearing away on the mighty wave of public opinion the slight fabric that they may rear.” (And the next year Edwards ran again and won.)

At the end of the column the editor says: “The gentlemen composing the ‘association of moral Reform,’ met, most of them, at Allyn’s Hall on Monday evening, and exhibited, we suppose, evidences of those professions which have gone abroad for superior goodness. A more noisy and disgraceful scene we never witnessed. That those who meet to celebrate their victory should rejoice, and that heartily was not improper, but there was a degree of noisy indecency, that was highly disreputable to all concerned.”

The April 14 news of the election was the leader on page 2. “A hasty footing of 126 towns” gave Foote 18,033, Edwards 15,251 and Storrs 2,236. But everywhere the Democrats had gained over those who were “against the constituted authorities of the country.”

The rest of the column is devoted to an attack upon the “Courant” and upon William H. Imlay, bank director, “who had assailed us, accused us of an infamous fabrication for the basest purposes—and shaken his purse at us in defiance.”



BUILT IN 1765

The Hollister house in South Glastonbury, insured in the Hartford County Mutual. The house was built by John Hollister, west of Roaring Brook. It is now owned and occupied by James A. Kellogg. The first John Hollister was that one of the original pioneers who brought his herd of cattle from Saybrook to the southern corner of the east side of the settlement about 1638 and built a house in that quarter in the 1640s.



John G. Whittier



THE JOHN G. WHITTIER DESK

A second column, after alluding to the "victory handbills" from the "Courant" office, in which the "Young Men's Party" was called the "Whigs," expresses no surprise at the shuffling-off of a name, "for never has a party so thoroughly disgraced itself than that to which the 'Connecticut Courant' belongs—never has that party exhibited more profligacy than during the last election. The 'young men's party' is the young men's party no more—bankrupt in honesty and diseased with infamy, the 'Courant' may well endeavor to escape the odium that justly attaches to a name."

The editorial quotes the definition of "whig" "as given by Webster,* a devotee of the 'Courant': 'acidulated whey, sometimes mixed with butter-milk,'" and, citing an array of names that had been used previously, like 'National Republicans,' 'Federal Republicans,' 'Washingtonians,' 'Federalists' &c., &c., &c., &c., &c., &c.," says: "We shall beg leave to speak in more familiar English, and must call them the 'Buttermilks.' According to the 'Courant' the 'Buttermilks' have had a great triumph."

In some of the towns of the county, several balloting had been necessary, five in Wethersfield,

*Noah Webster was born in West Hartford, October 16, 1758, and after graduation at Yale, was admitted to the bar but turned his attention to the scholastic and literary pursuits, with his office in Hartford, near the corner of Main and Wells streets. His spelling books and most of his other works were published here. In later years his residence was in New Haven, when not traveling abroad. He died in New Haven, May 20, 1843.

and the editor rejoiced over increase of Democratic strength. "As for the poor 'Anti-Masons', they seem to be fast whittling themselves down to a point."

In Hartford, William Hungerford and Truman Hanks, Federalists, had been elected. In "Glastenbury" (by the old spelling) Gideon Welles (Dem.) won a seat. In Windsor President David Grant of the Hartford County Mutual had been elected on the Democratic ticket.

News over which the "Times" greatly rejoiced was "that the bank question has been settled" and the administration of President Jackson sustained, by vote in the House of Representatives. Against rechartering, the vote was 135 to 82; against restoring the deposits, 119 to 104; for continuing state banks, with law for regulation, 117 to 105; for resolution of inquiry into affairs, 174 to 41. "Thus our principles and our liberties are safe. Every art of corruption, every means of intimidation, every measure of oppression has been tried by the Mammoth and its partisans, they have spread ruin and devastation among friends as well as foes—they have deranged commerce, they have paralyzed industry,—they have filled the land with dismay and apprehension * * * but they have failed, the people have thrown off the yoke and stand proudly free."

A brief but conspicuous and significant advertisement in the paper was this:

BANKS TURNED BROKERS !!

THE subscriber will exchange money at less rate than any
BANK in this city.

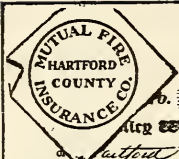
D W Clark

Main Street, Hartford, first door north of the "Exchange
Building."

The general local news related to the exhibition in Allyn's Hall of machinery for reeling, spinning and weaving silk, the invention of Mr. Gay of Lisbon (previously referred to), probable "source of great profit to individuals as well as of great saving to the country;" and a panoramic view at the City Hall of the burning of Moscow.

For outside news there was correspondence from Washington, jeering at Senators Clay and Webster but furnishing no information; an item that "the entrance of Rothschild upon our stock exchange is sufficient proof of the estimation in which our public stocks are held today;" and another that the whole \$300,000 stock of the Alabama and Tennessee Railroad was being subscribed for in those states. The Pennsylvania Portage Railroad was surmounting the Alleghanies by ten inclined planes, the aggregate length of which was 23,190 feet—a distance of thirty-seven miles from Hollidaysburg canal basin on the east and Conemaugh on the west; elevation, 804 feet.

In England Lord Bexley was taking time to consider introduction of a bill for the removal of the civil disabilities of the Jews. Irish factions



We, the undersigned, do hereby certify that *Joseph W. Bull & Clarissa Bull* both
 in the County of Hartford and State of Connecticut have become
 members of the HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY, and bound and obliged
 themselves their heirs executors and administrators to pay all such sums of money as may be assessed by the Directors
 thereof, pursuant to the Act incorporating said Company, herewith annexed, and also secured to said Company the
 sum of *Seventeen 7/10* dollars, being the amount of the premium for insuring
 the sum of *Two Hundred & Fifty Five* dollars unto the said *Joseph W. Bull &
 Clarissa Bull* heirs, executors, administrators and assigns, upon the following
 described buildings, viz:—

*Two Hundred and Twenty Five Dollars upon their one story
 wood dwelling house with iron hood
 attached situated in said Hartford, near
 the house of Harry Drake
 Thirty Dollars upon their Barn situated twenty feet
 west of said house*

reference being had to the application of the said *Joseph W. Bull & Clarissa Bull* for a policy
 for a more particular description and as forming a part of this policy, during the term of *three* years, commencing
 at noon on the *third* day of *February* eighteen hundred and *thirty five*
 and ending at noon on the *third* day of *February* eighteen hundred and *thirty eight*.

NOW, BE IT KNOWN, That We, the members of said Company, for and in consideration of the premises, do
 hereby certify that the said *Joseph W. Bull & Clarissa Bull* have
 become and by these presents are insured in and by said Company, upon the buildings aforesaid in the sum
 of *Two Hundred & Fifty Five* dollars. And we do hereby promise according to the provisions of said act, to
 settle and pay unto the said *Joseph W. Bull & Clarissa Bull* heirs, executors, administrators
 or assigns all losses or damage not exceeding in the whole the said sum of *Two Hundred & Fifty Five* dollars which
 may happen to the aforesaid building, by, or by means of fire, during the time this policy shall remain in force. The
 said losses or damage to be estimated according to the true and actual value of said building, at the time the same shall
 happen, and to be paid within three months after notice shall be given by the insured according to the provisions of said
 act.

Provided, if it should so happen that the whole stock or contribution of the said Company shall be insufficient to
 pay and satisfy all the losses sustained by the members of the said Company, in such case, a just average shall be
 made, and the payment demanded and secured by this Policy shall only be a reasonable dividend of the said stock and
 contribution, in proportion to the sum insured, agreeable to the tenor and true intent of the act aforesaid.

In witness whereof, the President of said Company has signed this Policy, and the Secretary thereof has counter-
 signed the same at Hartford, this *third* day of *February*
 one thousand eight hundred and *thirty five*

David Grant President.
Alta Shipman Secretary.

Sum insured \$ *255*
 Rate per cent. *6.9*

Premium \$ *16.20*
 Paid out *5.44*
 Policy *75*
111 *25*

THE HOLLISTER POLICY, 1835

were rioting in Liverpool. In Paris, "tumultuous proceedings" had been put down without resort to the bayonet. In Madrid monks had been arrested for open revolt against the queen. Other monks who tried to break into the prison were attacked by a student body from Salamanca and many were killed. The convent was pillaged.

On Captain Cornelius Vanderbilt's New York steamboat line the fare was now three dollars, meals extra. In connection stages were in readiness to take passengers to Massachusetts, New Hampshire and Vermont. One line of eight packets (seventy tons burthen) was running to New York and two lines of six each to Boston. There also was a schooner for Boston.

Gad H. Hart & Company were making coaches, barruches, phaetons, buggees (*sic*), wag-gons, sulkeys, gigs "etc., etc"—a variety as great as now in automobiles and air planes.

D. W. Kellogg & Company, predecessors of the Kellogg & Bulkeley Company of modern times, lithographers, had opened a store for the sale of "fancy prints", and portraits and views would be "taken at short notice."

"Safety fund" bills were being accepted at par at L. D. & W. H. Allyn's paint and rug store.

Patent medicines of many all-healing varieties were on sale at "The Sign of the Good Samaritan" and several other stores.

Hartford life insurance companies were still in the future. The New York Life's advertisement, Thomas C. Perkins agent, asserted that "life insurance has become as general in England as fire insurance, and is rapidly extending in this country as its benefits become known.

The United States naval department advertised regularly for various supplies, through commissioners. In this issue proposals are asked for 120,000 pounds of pineapple cheese, each cheese to weigh six pounds, deliveries to be made at the yards near Boston, New York and Norfolk. There must be no additional charge for boxes, or casks "or other purposes."

Palmleaf hats to the number of 50,000 were called for by Pitkin & Deland, dealers in hardware, groceries, crockery, oats, hats and the palms for making hats.

George W. Corning, located south of the Phoenix Bank on Main street, whose name later was given to the Corning block and is perpetuated by the Corning fountain, was the leading merchant tailor in town.

Secretary A. M. Collins issues a call for the annual meeting of the Hartford Temperance Society in the lecture room of the Center Church at 7 p. m.; "several addresses may be expected. Male and Female members and the Public generally are invited to attend."

The Light Infantry was to hold its first meet-

ing for drill at Masonic Hall Tuesday evening, muskets to be furnished—Mason Gross, captain. All shoe stores would close at dark from April 20 to September 1, except Saturdays. Two lottery establishments advertised.

Worthington Academy in Berlin, Noah B. Clark principal, Charles A. Goodrich president, published a long descriptive advertisement. There would be a summer term with a "female department." The terms of the academy were three dollars a quarter for Common English branches, four dollars for higher branches, including Latin, Greek and French. Board could be had "in respectable families" for one dollar and a half a week.

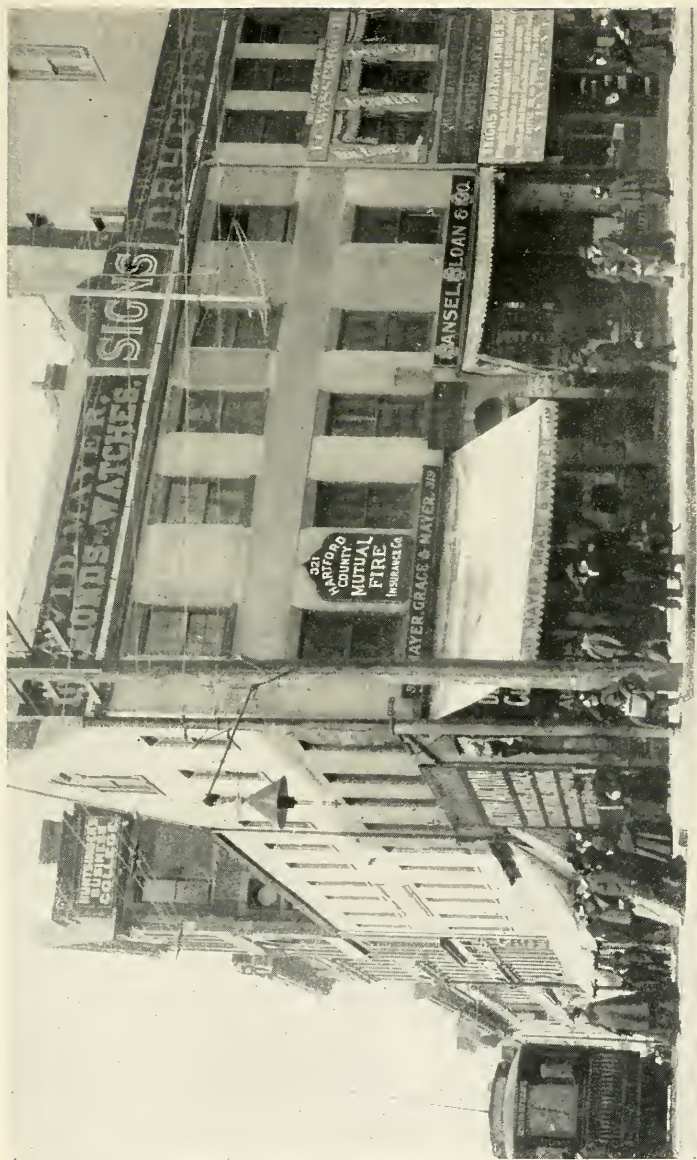
The summer term of the celebrated Hartford Female Seminary would begin the last Wednesday in May; tuition sixteen dollars a term. J. P. Brace was the principal.

Julius Catlin described in several separate advertisements the variety of merchandise in his large drygoods and general store.

In the issue of the paper in 1836, in which was published the Company's fine report as previously summarized, the reading matter was almost wholly about the Van Buren campaign. The "Times" had the post office advertising, something which for many years was a feature of the provincial press. It consisted in main of the publication of a list of unclaimed letters. The list in this issue referred to numbered about four hundred which

was pretty nearly high water mark for Hartford. There was nothing in the news columns and there is nothing in reminiscence of aged people nor yet in history oral or printed which shows why the government had to pay such a sum as this must have represented just at election time. The ordinary list of such names did not exceed twenty-five or thirty. If there had been such sudden change in population in a given community, other columns of the paper must have had something about it.

The "news" in the advertisements of 1836 had many new features to indicate the trend since 1834. There were now two steamboat lines to New York, each running three days a week from Hartford, thus providing daily transportation and at a rate of only one dollar. Also packets for Boston, Albany and Charleston, South Carolina. An advertisement from Essex for southern guests recalls that prior to the war New England was a favorite resort for southerners. Runaway apprentices were advertised with little woodcuts exactly like those used years earlier when a slave in Virginia or Connecticut ran away. And that Hartford was an art center was made manifest by the advertisement of B. B. Curtis, artist, who gave the information that in three years he had painted 180 portraits.



OLD CATLIN BUILDING
Home Office 1840-1896. Torn down in 1897.

Chapter Fifteen

ONE DAY OF STRESS

I

BY 1838 President Grant had the satisfaction of seeing his insurance project even more of a success than the most sanguine had prophesied. The state of Connecticut was well covered but Hartford was still out in the cold and a number of its property-owners were getting uneasy about it, as will be seen. What with his farm and his interests in other directions and with Mr. Shepard to continue with the secretarial work, becoming the most important of all, the president felt that he well might make way for another.

Such other was to be found in the person of Daniel St. John. Mr. St. John had come to Hartford from Sharon where he had been interested in farming and surveying. Called upon to represent his town in the Legislature several times, he had formed a wide acquaintanceship through the state and was respected as a citizen of sound judgment. Here in Hartford he was proprietor of a hostelry not large but very popular. The Company's agents from around the state used to like to stop there. Unassuming and gracious in bearing and a good financier, he had been selected for a

director in 1836 and although he was then 77 years old his age was not against him. He appreciated the high honor paid him by the board in electing him to succeed Captain Grant at the election in 1838, while expressing his consciousness that he could serve but a short time.

In his second year of office the Company removed from its original quarters in the Exchange (later the Corning) building across Asylum street into perhaps the most important commercial and office building in the city, the Catlin building, owned by the enterprising Julius Catlin whose large drygoods store was on the first floor. Alden A. Baker, Nathan F. Miller and other of the agents who have lived to a ripe old age speak most fondly of those rooms. For the first time there was a table where an agent could sit by himself and figure up his report. The president and secretary had their own desk and there was a separate room where the directors could hold their sessions without interruptions.

One article of furniture was held in especially high respect—and is no less esteemed in its fine surroundings in the present offices. It is the desk that had belonged to the poet John Greenleaf Whittier and was used by him the two years, 1830 to 1832, that he was editor of the "National Review", one of the leading publications of the country. It may not be unseemly to say that it was acquired by the Company on a disbursement of two

dollars and a half. And Company and desk are of the same age, never to be separated.

The directors now included such well known men in state circles as Ward Woodbridge, Daniel W. Norton, Jededia Post, Decius Humphreys, Alva Gray, Noyes Darling, John Stewart and Joseph Pratt, the principle being established of allowing representation outside the boundaries of

Reciev. at Hartford Feb. 8. - 1837 of
Ward Woodbridge Esq. Treasurer of the
Hartford County Mutual ^{Fire} Insurance Company
Three - Hundred and seventy - five dollars in full
damage by the burning of my two barns, cow house
and dist. mill in November last. (19th day) - and
being the same buildings as described in the
within Policy.
\$375. Joshua Wendal

Arthur Wendal
Recd
for exp
2/8/37

LOSS OF TWO BARNS

Hartford. The board continued cautious and punctilious. They were the servants of the association of policyholders, not stockholders. Knowing their will and appreciating their respect, they

must conduct themselves accordingly. Utmost care must be exercised to distinguish between proper and improper risks and claims.

Details of their methods as the forerunner of the methods of all the better companies today is well illustrated in the case of the loss of the barns and other buildings of Joshua Kendall of Suffield back in 1836. President Grant and Director James Loomis were sent to the town to investigate. They reported at the next meeting of the board as follows:

“The committee to whom was referred the subject of the destruction of Joshua Kendall’s Barns and connected buildings in Suffield by fire on the night of the 19th Nov. 1836 having repaired to the spot where said buildings were burned and having examined the remains of said buildings and heard the evidence produced, Report (after a statement of particulars for which see report on file) that, Your Committee have no reason to suspect there was any fraud or neglect on the part of the Insured and therefore recommend on proper application of the said Joshua Kendall under oath that the amount of the policy upon the buildings destroyed be paid according to the terms of the Charter.

“Hartford Dec. 6, 1836.

David Grant
James Loomis

Committee
of
Directors

“A true copy of the original report—in part.

“Attest Chas. Shepard, Secy.”

Secretary Shepard's expression "in part" means that his minute was sufficient to give the pith of the report; features of the case that had caused discussion were reserved for the files. The insured thereupon was required to make out formal papers under oath, and the result was this receipt from Treasurer Woodbridge, for \$375 "according to the terms of the charter:"

Instances where a full claim or a part of it was disallowed are rare. Two occurred in 1845, after the warning of 1842. They are thus succinctly reported in the minutes of September 16, 1845:

"Voted: That this Company allow Horace Porter of Prospect in payment of his loss of buildings situated in Cheshire insured to said Porter by policy No. 11816 and burnt April 14, 1845, the sum of \$543.50 one half the amount so insured, being all the said Porter is entitled to, as he never owned more than one half of said property.

"(Memo: James Loomis, Esq. voting in the negative).

"A motion was then made to pay the Loss of Isaiah Loomis, 2d of Lebanon, which was negatived on the ground that his building was destroyed in consequence of a violation of the rules of this Company, in relation to ashes."

II

Two important incidents marked the year 1842. The first was an indication of the growth of the Company's business. The secretary's work had become sufficiently onerous to warrant the employment of an assistant, a clerk,—with an annual stipend of \$300. A small sum this seems to a modern reader, but, relatively speaking, it was as much as a young man in similar position in any financial institution gets today at the start.

And this young man was R. Augustus Erving. Thus was introduced a family name which was to be conspicuous in the history. Mr. Erving was the son of John Erving of Hartford, a lawyer by profession who had come here from Massachusetts. A gentleman of gracious manner, the son interested himself in public affairs and, while standing for no public office, was influential in politics.

When Colonel Thomas H. Seymour was appointed by President Franklin Pierce to be minister to Russia, Colonel Seymour selected Mr. Erving to accompany him as his secretary of legation. Mr. Erving resigned his position in the office, which he had filled most efficiently, and spent several years in St. Petersburg and other European capitals. He and his wife were lost when they were returning on the steamship "Pacific" which never was heard from after it left port.

When Mr. Erving resigned he was succeeded

Dr. Hartford & Mutual Insurance Company	no. of amt	Ward Woodbridge Treasurer Co.
1852.	1852.	
August 7 th 10 ⁰⁰ Exp of Davis M Kennedy	150.00	Sept 15 By Cash of Ward Woodbridge
Sept. 17 . . . do Davis Adams	112.00	Sept 21
Octob 29 th . . . do Davis Adams	250.00	no
1853 . . . do Samuel New	500.00	Sept 18
• Cash Note	700.00	
• Cash Note	160.00	
• Dr. Dennis Post	190.00	
• Davis Adams Bill (paid)	15.00	Jan 25
• W. Woodbridge	18.00	Sept
• W. Woodbridge	12.00	1854
• My Lewis as copartner for 100—	10.00	. 50
that was 100 10 ⁰⁰ 1852	1350.20	
	1339.46	
	6 Europe	
	W. Woodbridge	

We have examined the foregoing and find the balance of fifteen hundred and fifty two dollars & 46 cents

Dennis Blyn }
James Keegan } auditors

179.24.	
456.92.	
303.35.	
200.00.	
195.23.	
200.00.	
600.00.	
509.41.	
100.55	
100.70	
190.00	
95.00	
555.30	
80.00	
1000.46	

Sept 15 By Cash of Ward Woodbridge	
Sept 21	
no	
Sept 18	
Jan 25	
Sept	
1854	
. 50	

Balance against W. Woodbridge
Cash of Ward Woodbridge
Cash Note
Contract on Fair note
Balance from Dr. Blyn
Interest of Savings Bank
... in settlement of Davis Adams ...

IN ACCOUNT WITH TREASURER, 1838

by his elder brother, Daniel Dodge Erving, October 8, 1853, who, as will be seen later, was to become president, as also was his son, William A. Erving.

The other important incident of 1842 was the manner of meeting a financial stringency. The expansion of business on practically the original basis had brought it about, at that moment, that losses incurred, \$3,150.95 as revised, had reduced the bank account to a point which those conservative men did not think boded well for the future. President St. John brought this fact to the attention of the directors. The board consisted of James Loomis (Windsor), Henry Phelps (East Hartford), Daniel W. Norton (Suffield), George Gillett, Daniel St. John, Alva Gray, Noyes Darling, Joseph Pratt and Joseph E. Cone. Of these the Messrs. Loomis and Phelps had served from the beginning.

The subject was discussed at the annual meeting September 19, with adjourned sessions September 20 and 26. A tentative suggestion that the Company exercise its charter rights and levy an assessment, after the fashion of certain other mutuels, did not meet with the approval of the board. Secretary Shepard, while not then a director, pointed out that the Company was increasing in popularity throughout the state, that its standing in banking circles always had been excellent and that the money readily could be borrowed for car-

rying on. The rates had been a trifle too low to provide for contingency which wider territory had created in a natural way.

The little group still had to be their own actuaries, for there was then inconsiderable precedent or basis for expert calculation—certainly no “board” or “exchange.” The extra sessions of the meeting doubtless were spent in making the safety calculations, inasmuch as assurance that bank loan could be had was early established.

The record of those momentous sessions is in these few words, over the attest of Secretary Shepard:

“September 19, 20, 26.—

“1st Voted, That hereafter, on renewal of any policy issued by this Company, the insured shall pay into the treasury one and two-thirds per cent of the premium charge against him thereon, being equal to one half the original sums marked as ‘paid in’ on said policy.

“2nd Voted, an assessment of one and two-thirds per cent upon the premium charges against the members of this Company, whose insurances having previously existed three years were renewed by certificates or otherwise before September 19, 1842, and on all others having existed less than three years before such renewal, a just proportion of such percentage, according to the time, shall be payable into the treasury of this Company.

“3d That hereafter, on changes or shifts of policies, the secretary and agents of this Company shall equitably adjust the amount to be paid by the insured in accord with the principles of the above votes.”

Register of Losses

No.	Name.	Residence.	Policy.	Building.	Nature of Loss.	Am't Paid.	Remarks.
40	Wm. J. Spaulding	Wm. J. Spaulding	July 5, 1833	Wm. J. Spaulding	Fire, purchase of dinner	12.00	1833
839	Wm. J. Spaulding	Wm. J. Spaulding	Aug. 29, 1836	Wm. J. Spaulding	Fire, purchase of dinner	10.00	Aug. 15, 1836
1546	Wm. J. Spaulding	Wm. J. Spaulding	June 15	Wm. J. Spaulding	Fire, purchase of dinner	945.50	June 30, 1836
215	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	574.37	July 15, 1837
215	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	1570.00	July 15, 1837
1617	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	1000.00	July 15, 1837
1500	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	1870.00	July 15, 1837
3500	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	1357.00	July 15, 1837
9215	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	173.25	July 15, 1837
9215	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	600.00	July 15, 1837
623	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	150.00	July 15, 1837
666	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	500.00	July 15, 1837
3496	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	250.00	July 15, 1837
3663	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	250.00	July 15, 1837
2710	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	150.00	July 15, 1837
1749	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	112.00	July 15, 1837
1693	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	130.00	July 15, 1837
1307	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	50.00	July 15, 1837
3456	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	46.00	July 15, 1837
73	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	112.50	July 15, 1837
3683	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	350.00	July 15, 1837
315	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	40.00	July 15, 1837
2645	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	40.00	July 15, 1837
4113	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	112.00	July 15, 1837
3079	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	350.00	July 15, 1837
3565	Wm. J. Spaulding	Wm. J. Spaulding	Nov. 15	Wm. J. Spaulding	Fire, purchase of dinner	19.71	July 15, 1837

The money required was immediately borrowed at the bank by a committee of the directors, the rates were increased, the prompt action became the talk of the town, and the story of the courageous course pursued is today one of the best known items in insurance circles in the Insurance City.

And the management has been able to say through all the years that never has there been such a thing as an assessment.

III

Forthwith the Company issued a blanket sheet, sixteen inches by thirteen, on heavy paper, giving the public the exact standing, with first surplus of \$5.30 and with the new rates. It was dated September 20 and read:

HARTFORD COUNTY
MUTUAL FIRE INSURANCE COMPANY.

THIS COM. HAS BEEN IN OPERATION TEN YEARS, ENDING SEPT. 19, 1842.

The whole number of policies which have been issued is 9950

The number of policies now outstanding is 8300

The difference between the number issued, and those now outstanding is occasioned by the change of property by sale or death of owners. Not a single member of the Company has ever withdrawn from it.

The whole amount of receipts into the Treasury during the ten years, has been \$18,075 24

Balance of interest, 191 64

\$18,266 88

The whole amount of losses during the ten years \$12,267 34

The whole amount of contingent expenses during the ten years, 5,994 24

\$18,261 58

leaving a balance in the Treasury of

\$5 30

The whole amount of property insured by the 8300 policies out standing, is about

\$7,500,000 00

The whole amount of Premium Charges, varying from 6 to 12 per cent. on the amount insured, being the capital or fund of the Company, from which losses and expenses are paid, is \$542,257 20
 Of which 3 1-3 per cent was paid in when the policies were issued, and has since been expended, making \$18,075 24
 Leaving to pay future losses and expenses, \$524,181 96
 There have been seventy losses during the ten years, a schedule of which is hereto annexed, for the inspection of the public.

STATEMENT OF YEARLY RECEIPTS, LOSSES, AND CONTINGENT EXPENSES.

	Yearly receipts.	Losses.	Contingent Expenses.	Total.
1st year	\$211 75	\$12 00	\$179 33	\$191 33
2d do.	272 72	00 00	113 80	113 80
3d do.	1,079 56	00 00	339 29	339 29
4th do.	1,923 66	305 50	612 70	918 20
5th do.	2,687 34	1,134 37	858 34	1,992 71
6th do.	2,850 71	2,517 25	759 38	3,276 63
7th do.	2,955 38	1,281 95	905 10	2,187 05
8th do.	2,504 48	2,645 21	673 77	3,318 98
9th do.	1,545 21	1,400 11	700 90	2,101 01
10th do.	2,045 43	2,970 95	851 63	3,822 58
	<u>\$18,075 24</u>	<u>\$12,267 34</u>	<u>\$5,994 24</u>	<u>\$18,261 58</u>
Bal. of Interest	191 64			
Gross Receipts.	\$18,266 88			
Total Expenditures	<u>\$18,261 58</u>			
Balance remaining in Treasury	\$5 30			

PARTICULAR STATEMENT OF THE ABOVE CONTINGENT EXPENSES.

Whole amount for the ten years paid Officers and Agents of the Company	\$3,172 27
Cash paid Printers bills for blanks, advertising, paper, &c.	539 30
Cash paid for Insurance plates,	1,310 49
Cash paid office rent,	450 00
Cash paid for fuel and lights,	137 53
Cash paid for Books, Stationery, &c.	131 17
Cash paid for freight and postage,	85 25
Cash paid for furniture for office,	45 75
Cash paid for press and fixtures,	25 75
Cash paid for Office Sign,	3 75
Cash paid discount on bills and drafts, &c.	15 93
Cash paid for other small items of contingent expenses,	77 05
	<u>\$5,994 24</u>

LIST OF LOSSES.

- Town of Farmington, June 5th, 1833, Poor House, Partial Loss, \$12.00.
- Henry Phelps, E. Hartford, April 29, 1836, Dwelling, Partial Loss, \$10.00.
- Levi B. Frost, Southington, June 15, 1836, Dwelling, Total Loss, \$295.50.
- J. Kendall, Suffield, Nov. 19, 1836, Barn & C. Mill, Total Loss, \$374.37.
- Orrin Cook, Meriden, Mch. 30, 1837, Dwelling, Total Loss, \$750.00.
- Henry Chapin, East Windsor, Aug. 1837, Dwelling, Partial Loss, \$10.00.
- Barzillai Lee, Southington, Oct. 3d, 1837, Barn &c, Total Loss, \$187.00.
- David Niles, Hebron, Feb. 15, 1838, Dwelling, Total Loss, \$125.00.
- Samuel Davidson, Wallingford, Mch. 31, 1838, Dwelling, Barn and Cow House, Dwelling Partial, Barn Total Loss, \$173.25.
- Wm. H. Hallock, Canton, Feb. 6, 1838, Dwelling, Total, \$600.00.
- Curtis Warner, Suffield, April 30, 1838, Barns, Total Loss, \$150.00.
- Lemuel Rice, Hamden, July 7, 1838, Dwelling, Total Loss, \$500.00.
- David Lacey, Milford, July 20, 1838, Barn, Wood and Cow Houses, Total Loss, \$350.00.
- Lewis M. Hoadley, Oxford, July 20, 1838, Barn & Cow House, Total Loss, \$150.00.
- Timothy Collins, Avon, July 23, 1838, Barn, Cow House, Total Loss, \$112.00.
- Eliphalet Abel, Lebanon, Aug. 27, 1838, Barn & Cow House, Total Loss, \$120.00.
- J. C. & P. Lewis, Plymouth, Sept. 8, 1838, Store, Partial Loss, \$50.00.
- Sherman Steele, Waterbury, Oct. 31, 1838, Dwelling, Partial Loss, \$46.00.
- Norman Skinner, E. Hartford, Nov. 2, 1838, Barn, Total Loss, \$112.50.
- Sheld'n & Wm. Basset, Derby, Nov. 3, 1838, Store, Partial Loss, \$40.00.
- Cornelius Atherton, Bolton, Nov. 6, 1838, Dwelling, Total Loss, \$350.00.
- Augustus Blish, Marlborough, Dec. 1, 1838, Dwelling, Partial Loss, \$40.00.
- Samuel D. Shelton, Huntington, Dec. 17, 1838, Barn, Total Loss, \$112.00.
- Rebecca Cogshall, Colchester, Jan. 25, 1839, Dwelling, Partial Loss, \$250.00.
- E. W. & J. A. Blake, New Haven, Ap. 5, 1839, Dwelling, Partial Loss, \$12.71.
- Elisha Shelton, Huntington, Ap. 10, 1839, Dwelling, Partial Loss, \$26.24.
- Stanton Pendleton, New Haven, May 8, 1839, Barn & Shed &c., House Partial Loss, Barn & Shed Total Loss, \$290.00.

John G. Mills, Hartford, Aug. 28, 1839, Dwelling, Partial Loss, \$2.50.

George Bunnell, N. Branford, Oct. 19, 1839, Dwelling, Partial Loss, \$125.00.

Jeffry O. Phelps, Simsbury, Feb. 18, 1840, Dwelling, Total Loss, \$488.00.

Jesup Banks, Fairfield, Feb. 13, 1840, Dwelling, Partial Loss, \$7.21.

Martin Wells, Wethersfield, Feb. 29, 1840, Barn, &c., Total Loss, \$500.00.

Lyman Alling, New Haven, Mch. 14, 1840, Barn, Total Loss, \$300.00.

Lucinda Ruggles, Wallingford, April 12, 1840, Barn and Shed, Partial Loss, \$150.00.

Chas. C. Tomlinson, Huntington, April 23, 1840, Barn, Total Loss, \$75.00.

Andrew Clark, Woodbridge, April 2, 1840, Barn, Total Loss, \$100.00.

Salmon Thompson, Burlington, July 26, 1840, House, &c., Total Loss, \$600.00.

George A. Phelps, Fairfield, Sept. 29, 1840, Barn and Cow House, Total Loss, \$300.00.

Timothy Johnson, Branford, Oct. 21, 1840, Dwelling, Partial Loss, \$15.00.

John Brown, Colchester, Oct. 27, 1840, Dwelling, Partial Loss, \$10.00.

Philip M. Morgan, Canton, Jan. 28, 1841, Store, Partial Loss, \$80.00.

Daniel A. Nichols, Huntington, Jan. 12, 1841, Dwelling, Partial Loss, \$15.00.

Kinney & Lillebridge, Griswold, Feb. 8, 1841, Dwelling, Partial Loss, \$12.00.

Alexander Clapp, Windsor, Feb. 19, 1841, Dwelling, Total Loss, \$550.00.

Horace Taylor, Norwalk, Mch. 7, 1841, Store and House, Total Loss, \$300.00.

Sarah Bush, Milford, April 16, 1841, Dwelling, Partial Loss, \$44.92.

Terrence O. Reiley, Bloomfield, July 5, 1841, Cow House, Total Loss, \$75.00.

Austin King, Enfield, July 25, 1841, Barn, Total Loss, \$150.00.

David F. Child, Chatham, Aug. 3, 1841, Dwelling, Partial Loss, \$30.00.

Enoch Summers, Bridgeport, Sept. 22, 1841, Barn, Total Loss, \$100.00.

Parkes Loomis, Suffield, Sept. 22, 1841, Dwelling, Partial Loss, \$18.00.

Nathan F. Miller, Bloomfield, Nov. 2, 1841, Dwelling, Partial Loss, \$6.00.

Stephen Mott, Norwalk, Nov. 8, 1841, Barn, Total Loss, \$150.00.

David Hopkins, Waterbury, Dec. 9, 1841, Barn, Total Loss, \$112.00.

Stephen Sanford, Woodbridge, Jan. 19, 1842, Dwelling, Total Loss, \$300.00.

Mary Lewis, Stratford, Feb. 5, 1842, Dwelling, Partial Loss, \$25.61.

Matthew Marvin, Wilton, Feb. 15, 1842, Dwelling, Partial Loss, \$8.00.

Horatio Terrell, Hamden, Feb. 8, 1842, Tavern, Total Loss, Claim Rejected.

Caleb Dudley, Hamden, Feb. 28, 1842, Dwelling, Total Loss, \$75.00.

John Mallory, Norwalk, Feb. 20, 1842, Barn, Total Loss, \$150.00.

Lewis S. Green, Meriden, Mch. 23, 1842, Barn, Total Loss, \$112.00.

Roswell Todd, Hamden, Mch. 23, 1842, Barn, Total Loss, Mch. 28, 1842, Dwelling, Total Loss, \$325.00.

Edward Hill, Weston, Mch. 27, 1842, Store & Carriagehouse, Store Total Loss, Carriage h. Partial Loss, \$470.00.

Benjamin Platt, Prospect, Mch. 27, 1842, Dwelling, Partial Loss, \$10.00.

Elias Hewitt, N. Stonington, June 16, 1842, Barn, &c., Total Loss, \$325.00.

Edwin S. Holly, Stamford, June 16, 1842, Dwelling, Partial Loss, \$5.00.

Ira Tuttle, Wallingford, July 24, 1842, Barn, Total Loss, \$150.00.

Geo. W. Griswold, Bridgeport, July 26, 1842, Dwelling, Partial Loss, \$5.34.

Abner Hendee, Hebron, July 28, 1842, Barn and Cow House, Total Loss, \$150.00.

Carlos Curtis, Southington, Aug. 10, 1842, Barn, Partial, \$30.00.

Samuel Bartlett, E. Windsor, Aug. 19, 1842, 2 Barns, Total Loss, \$562.00.

It will be seen by the above statement, that this Company has been in successful operation for 10 years during which time, all losses that have occurred, have been promptly paid, or equitably adjusted, to the satisfaction of all concerned, with but one exception, which on account of fraud, supposed to have been practiced by the Insured, has been disallowed by the Directors of the Company. The highest loss that has ever occurred to the company, was but \$750.00.

The Directors of this Company, on the day of the annual meeting of the Corporation, held Sept. 19, 1842, with a view to equalize the position of each member, as to time of insurance, and amount paid in, and to provide for the payment of future losses and expenses, passed several votes, the operation of which is as follows, viz: On renewing any policy never renewed, transferred, or changed before, and which has existed but three years, the applicant pays into the Treasury, one half of the amount formerly paid in, first deducting one Dollar, which was the price of the application and policy.

When the Policy *has* been renewed before for 25 cents, and has run six years or more, the applicant on renewing, pays the *whole* of such sum, after deducting one dollar as before. The amount to be paid on changing Policies, or the renewal of those which have been

changed, or shifted, will be equitably adjusted in accordance with the preceding rules.

The money paid into the Treasury by the members who joined the Company before 1839, was entirely exhausted that year, and the losses and expenses of the Company, since Sept. 1839, have been paid entirely out of the money received from those members who joined the Company that year, and since, and to pay which, those members of long standing, ought to have contributed their just proportion; therefore the rule has been adopted, (as may be seen above) that those members whose insurances have run six years must pay in as much again on renewal, as those whose insurances have run but three years.

If a member, whose Policy has run six years, does not renew, he is liable to pay an assessment of one half of the sum formerly paid, always excepting one dollar, and in justice to the recent members cannot be discharged from this liability. During the ten years that the Company has been in operation, no tax or assessment has been laid.

The average expense for insuring in this Company, including the price of Policy and Application, has been less than 1-14 of 1 per cent per annum, or in other words, less than 7 cents on \$100 per annum, and excluding the price of Policy and Application, less than 5 cents for \$100 per annum.—Some of the best risks which commenced with the organization of the Company, have been insured for the trifling sum of 20 cts. per \$100, during the whole ten years, or 2 cents per annum, not including the price of the Application and Policy, and including the same, less than three cents. By these facts it will readily be seen, that this Company, having so many members and possessing such an amount of pledged capital, united with the great care that is always exercised in taking risks, furnishes advantages superior to any similar institution in the country. It is believed that the costs of insurance, by this Company, is less than at any other office.

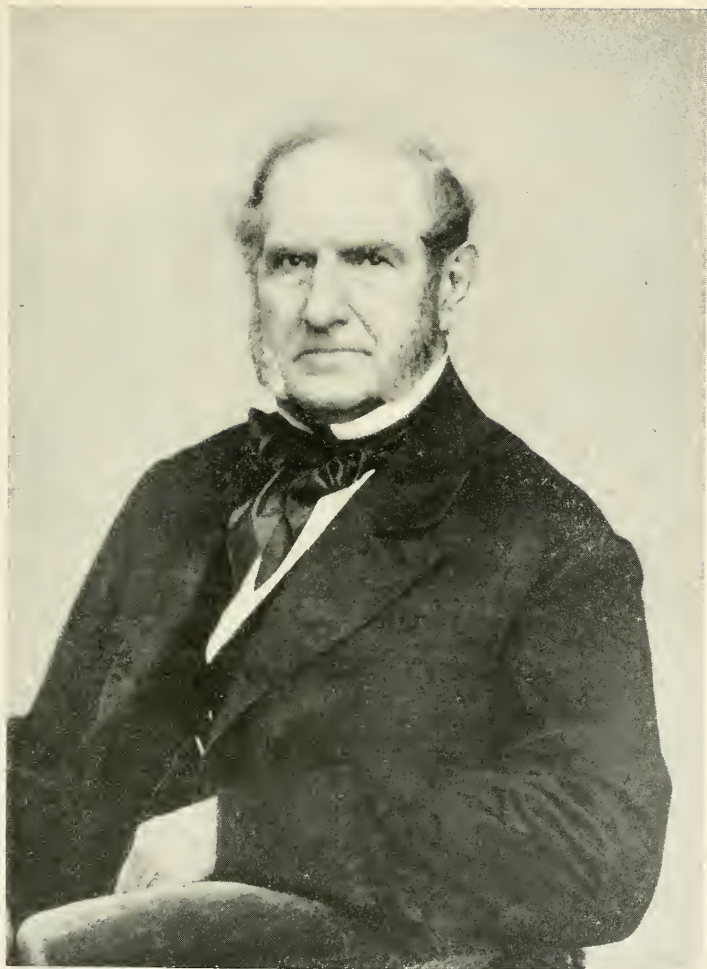
OFFICERS OF THE COMPANY

DANIEL ST. JOHN, *President.*
JAMES WARD, *Treasurer.*
CHARLES SHEPARD, *Secretary.*

DIRECTORS.

DANIEL ST. JOHN, *Hartford.*
GEORGE GILLETT, *Hebron.*
JAMES LOOMIS, *Windsor.*
DANIEL W. NORTON, *Suffield.*
HENRY PHELPS, *East Hartford.*
PHILO HURD, *Bridgeport.*
ENOS SPERRY, *New-Haven.*
JOHN STEWART, *Chatham.*
JOSEPH PRATT, *Hartford.*
JOSEPH E. CONE, *Hartford.*

Members are notified that the sale of property insured, renders the Policy void;—the purchaser, if the buildings remain the same, should write to the Office upon the old policy, a request to the Sec-



PRESIDENT CHARLES SHEPARD
1844-1867

TWELFTH ANNUAL REPORT OF THE

SARFORD COUNTY

MUTUAL FIRE INSURANCE COMPANY.

STATEMENT OF BUSINESS, 1844.

The whole number of Policies which have been issued, is	12,400
The number of Policies now outstanding, is	9,603
[The difference between the number issued, and those now outstanding, is occasioned by the change of property by sale, or the death of owners.]	
The whole amount of receipts into the Treasury during the twelve years, has been	\$17,473 97
The whole amount of losses, numbering 100, during the twelve years, has been	8,536 01
The whole amount of contingent expenses during the twelve years, has been	26,007 99
Leaving a balance in the Treasury and elsewhere in favor of the Company, of	\$2,250 96
The whole amount of property insured by the \$100,000 Policies amounting, in amount	\$6,654,798 00
The whole amount of Premiums charges, varying from 6 to 12 per cent on the amount insured, being the Capital or Fund of the Company, from which losses and expenses are paid, is	\$655,024 77
There have been fifteen losses during the last year, a schedule of which is hereto annexed.	

STATEMENT OF YEARLY RECEIPTS, LOSSES, AND CONTINGENT EXPENSES.

Year.	Yearly Receipts.	Losses.	Contingent Expenses.	Total.
First year ending 3d Monday in Sept. 1833.	\$111 75	\$13 00	\$179 32	\$191 23
Second do. do. 1834.	278 73	00 00	112 60	112 60
Third do. do. 1835.	1,079 06	00 00	339 89	339 29
Fourth do. do. 1836.	1,923 48	802 60	612 70	915 30
Fifth do. do. 1837.	2,627 34	1,134 27	538 24	1,662 71
Sixth do. do. 1838.	2,650 71	2,217 25	759 39	3,276 63
Seventh do. do. 1839.	3,265 28	1,281 99	905 10	2,187 06
Eighth do. do. 1840.	2,504 43	2,643 91	673 77	2,319 99
Ninth do. do. 1841.	1,243 91	1,261 69	700 99	1,262 63
Tenth do. do. 1842.	2,645 43	2,029 99	613 63	4,199 59
Eleventh do. do. 1843.	4,609 21	920 20	1,083 70	2,003 00
Twelfth do. do. 1844.	2,429 62	4,102 62	1,456 98	5,560 28
	26,173 97	17,473 97	8,536 01	56,007 96
Balance of Interest.				26,007 99
Gross Receipts.	\$26,173 97			\$26,173 97
Total Expenditures.	\$26,007 99			
Funds not available.	223 09			
	26,230 98			
Cash in Treasury.	\$2,136 76			

LIST OF LOSSES DURING THE LAST YEAR.

Name.	Town.	Date of Loss.	Nature of Loss.	Am't paid.
R. & S. H. Niles,	Windsor,	Oct. 26, 1844,	Damage to Store,	\$10 00
Francis Sheldon,	Sothick,	Nov. 25, do.	Damage to Hoopcase,	25 00
N. Fuller, do.,	Woolham,	Jan. 2, 1844,	Dwelling-house, total,	800 00
Lewis Raymond,	Wimbury,	Feb. 17, do.	Carrriage-house, do.,	80 18
S. Morgan,	Orton,	Feb. 21, do.	Dwelling-house, total,	800 00
Dr. L. Spooner, & Co.,	Bethany,	Feb. 21, do.	Dwelling-house, total,	900 00
Charles D. Curtis,	Stratford,	Mar. 16, do.	Horn, total,	125 00
Charles Green,	East Windsor,	April 17, do.	Dwelling-house, total,	253 13
M. Emmerson, do.,	Hartland,	May 20, do.	Damage to Hoop,	6 00
A. R. Hyde,	East Haddam,	June 8, do.	Damage to Hoop,	15 27
Owens Parkes, & Co.,	Enfield,	June 13, do.	Dwelling-house, total,	300 00
Charles Eaton,	Windsor,	July 9, do.	Horn, total,	50 00
B. Robinson,	Portland,	July 20, do.	Horn,	50 00
Daniel Jordan,	Stratford,	Aug. 4, do.	Horn, total,	175 00
E. Bish,	Marlborough,	Aug. 19, do.	Horn, do., total,	175 00

\$4108 62

GENERAL REMARKS.

It will be seen by the above statement, that this Company has been in successful operation for twelve years, during which time, all losses which have occurred, have been promptly adjusted, and promptly paid.

Until the annual meeting in September, 1844, all taxes or assessments had been levied upon the members, who first appeared on lists, having to that time been assayed monthly to meet all the losses and expenses of the Company. The Directors then resolved, that for the coming three years, they would for what a year remain, in opposition for the interest of any policy, which had previously been received for 25 cents, the original amount should be paid, deducting one dollar—the price of the application and premium on the contract of a policy, never before received, one half the same amount, upon the understanding that the premium first paid in, or near so was to be calculated from expenses, to be expended in six years.

If a member who has been issued six years, for the original premium, refuse to renew, he is held to pay an amount of one half the sum first paid. (Where anything was due) and in justice to the other members cannot be discharged from this liability.

The average expense for insuring in this Company, has been less than \$100 per annum. Some of the best risks which concerned with the organization of the Company, have been insured for less than \$100 per annum, during the past twelve years. The risk-takers are, for the most part, considered as "careless" and not-honest, and on frequent occasions, or would work above measure.

From these facts it will readily be seen, that this Company, having an easy method, and possessing such an amount of pledged capital, united with the great care that is always exercised in taking risks, furnishes advantages superior to any mutual institution in the State.

OFFICERS OF THE COMPANY.

CHARLES SHEPARD, President.	JAMES WARD, Treasurer.	R. A. ERVING, Secretary.
DANIEL DE JOHN, Hartford.	PHILO BURD, Stratford.	CHARLES SHEPARD, Hartford.
GEORGE GILLEY, Haddam.	JOHN STEWART, Chatham.	JOSEPH E. CONE, Hartford.
JAMES LOONIS, Windsor.	} RESERVES }	
DANIEL W. NORTON, Sothick.		
HEATY PHILAS, East-Hartford.		

LIST OF AGENTS.

R. L. BLANCHET, North Haddam.	LEWIS WEARD, Lebanon.	DANIEL W. NORTON, Sothick.
WILLIAM BARNES, Windsor.	E. P. FARR, East Haddam.	WILSON TULLER, Marlborough.
NATHANIEL CHAMBER, Winsted.	W. H. HAY, Chatham.	ZACHARY WALTON, Winsted.
WILEY C. CHAMBER, Winsted.	W. H. HAY, Chatham.	SAMUEL W. WOOD, Hartford.
GEORGE GILLEY, Haddam.	W. H. HAY, Chatham.	WILLIAM VILLAS, Marlborough.
WALTER GOSWELL, Chatham.	OLIVER I. LAY, East.	JOHN P. WILLIAMS, Winsted.
	WALKER GOSWELL, Chatham.	ANDREW WOODRUFF, Winsted.

Members are notified that the sum of property insured under the policy rates, the premium, if in loss in the vicinity of an agent, and within the insurance mentioned, should write to the Office, specifying any alterations that may have been made to the buildings, and requesting a new policy, which will be made out to the purchaser's name, and if insured, with the sum to be paid, noted thereon, or, an alteration of building insured, taken then, which has a tendency to vary the risk, the insured should call on some Agent, or write to this Office immediately, stating particularly, what has been done, that an entry of the same may be made on the Application. On the date of the renewal, the Policy remains good to the last day, and it is to be noted, that the same must apply to the same steamer or a passenger. A Policy may be renewed with the consent of the Company, under the head of the Treasury, but an alteration may be made on the Application, by an individual, or a firm, that has been insured, however, as in the Agent's office party the applies him. And the insured is bound by the Application, that it represents the true description of the loss; and the interest in any party.

R. A. ERVING, Secretary.

CHARLES SHEPARD, President.

Hartford, Sept. 16, 1844.

THE 1844 ANNUAL STATEMENT

retary to sign the Application for him, and make him out a new policy, which will be done and forwarded by mail or otherwise, as directed, and the sum to be paid noted thereon. When any additions to, or alterations of buildings insured, takes place, which has a tendency to vary the risks, the insured should write to this Office immediately, stating particularly, what has been done, than an entry of the same, may be made on the Application.

As the season is now approaching, when fires are more numerous, it will be well for all members to see to their policies, and if they have run out, to have them renewed.

DANIEL ST. JOHN, *President.*

CHARLES SHEPARD, *Secretary.*

HARTFORD, September 20th, 1842.

J. G. WELLS, PRINTER, 184 1-2 MAIN STREET, HARTFORD

The list of losses in itself has interest for the antiquarian, and many of the names are still familiar.

The following year a similar sheet was issued showing an increase of 1,132 policies, \$2,623.88 in gross receipts, \$232.16 in contingent expenses, and \$2,484.32 in surplus, with decrease of \$2,049.75 in losses—interest balance the same. Again it was apparent that “not a single member has ever withdrawn from it.”

The 1843 losses had been in Monroe, Bridgeport, Fairfield, Bloomfield, Cheshire, Lyme, Bethany, Stonington, Guilford and Stamford. Hartford county had continued to be the most satisfactory territory.

Chapter Sixteen

“MOST VALUABLE TO THE STATE.”

I

PRESIDENT ST. JOHN was getting on in years. Though a man of vigorous constitution, due in part, perhaps to his outdoor life in the '20s, he retired from the presidency of the company and died two years later, September 12, 1846, at the age of 85.

If, after the 1842 increase in rate, it was to be boasted year by year that no member had withdrawn from the Company, there must be energetic personal work. Two men were paid a total of \$28.50 to visit a list of two hundred and fifty who had hesitated about renewing. Secretary Shepard handled the situation well. The “squire,” as he had been known by hosts of friends around town, was preeminently the man to take over the responsibilities of president. Accordingly he was made a director and then chosen to succeed President St. John at the annual meeting in 1844. He was “to have the same fees and compensation as before as secretary.”

No student of the unparalleled insurance history of this one town—of which town it was said for years before the recent hegira of companies

away from the center in order to get more breathing space for their larger structures, that a greater amount of fire and life insurance was written within three blocks around the old Statehouse than in any other like area in the world—can fail to be impressed with the remarkable longevity of the chief executives of the companies. The number is notable in each. And the same is true of several of the banking institutions. Inasmuch as no man, in busy America's corporations of this character, could retain position as president or chairman of the board of directors unless he kept abreast of the times, it surely must be deduced that herein lies one of the reasons for or evidence of Hartford's reputation for solidity.

The genial, energetic "Squire" Shepard, who, at the outset of the Company, like "Squire" Walter Mitchell of the Hartford Fire Insurance Company, got half of his law-office rent and part of his fuel bill for his services as the first active secretary, was to retain his vigor for many years.

R. Augustus Erving, the first clerk, was advanced to the highly responsible office of secretary. Colonel James Ward had succeeded Treasurer Ward Woodbridge who was then 72 years old.

Mr. Woodbridge was a descendant of one of the first ministers ordained in New England; his wife was the daughter of Governor Dudley of Massachusetts. He conducted a large importing

and drygoods business on Main street, near Kinsley, with Samuel Tudor, Kneeland and Eben Townsend and later Samuel Talcott; was owner of a cotton mill in Monson, Massachusetts; was one of the founders and treasurer of the American Asylum at Hartford for the Education and Instruction of Deaf and Dumb Persons, incorporated in 1816; was an original director of the Hartford Fire Insurance Company (1810) and of the Phoenix Bank (1814); was one of the founders of the Society for Savings (1819) and the second president; was in the stock exchange and brokerage business and was the wealthiest citizen of Hartford after Daniel Wadsworth and William H. Imlay. He lived to be 86.

The office of treasurer through the years was sometimes separate and at other times combined with that of president or secretary. At this time the duties were nominal. Colonel Ward was allowed \$10 a year.

In this matter of compensation, the spirit of tentativeness still prevailed. The first year of Mr. Shepard as president he shared some of his fees with Secretary Erving. In 1845 he received only fifty cents of the fee for each policy; twenty-five cents for each home-office renewal and half of that for each renewal effected by an agent. In 1848 his salary was fixed at \$1,000 and that of Mr. Erving at \$600. A business committee was created at

Funds in the Treasury Sept. 15 1845		489.56
Balances due from Agents		2385.64
		2875.20
Unavailable Funds		
Due from T.P. White \$914.5		
do .. J. Brown 76.17		
Acct from small book, Sundries 20.00		
		187.62
		\$2687.58
Deficit		\$1475.42
		\$4163.00

Date	Locals not adjusted, or unpaid.	Am't Claimed	Months Am't to Pay
Sept. 7	Charles Mallory Stoughton	\$10 to \$20.00	10.00
Sept 9	Harris and Dix, Methusfield	\$1650.00	300.00
April 15	E. & M. Holburn, Derby	\$5.00	5.00
" 23	Horace Porter, Cheshire	\$1037.	543.50
April 15	Isaac Lomis, Lebanon	\$150	0.00
April 24	J. Ahmeson, Wallingford	\$20	20.00
June 14	Richard Hills, Windsor	\$2.50	2.50
June 25	Henry Talcott, Hartford	\$300.	300.00
Aug 11	Alfred Payne, Providence	\$125	125.00
" 31	John Ellsworth, Hartford	\$657	657.00
Sept. 10.	Washington J. Wright, Suffield	\$3250.	3200.00
			\$4163.00

FUNDS IN TREASURY, 1845

the same time, members of it to receive \$1.50 a day for services. In 1850 Mr. Erving was made secretary and treasurer.

In the eight years after 1842, the number of policies had doubled.

II

It was said of Mr. Shepard that his "convictions of right and wrong were strong and always acted upon." Never was this better demonstrated than in the fall of 1847. He heard criticisms of the management of the Company,—by only a few, to be sure, yet one of them a director with record of long service. The president did not turn this off by saying that there always are some who do not keep up with the changing times. Instead, at the annual meeting September 20, 1847, this resolution was adopted:

"Resolved that be a committee to investigate all the concerns of the Company and report at an adjourned meeting their doings and what in their opinion will be the best course for the Company to take."

This was a "seven-days sensation" in the comparatively small community. The outcome, in a commercial sense, was to be an endorsing advertisement beyond estimate in dollars and cents, and in point of pride a commendation most gratifying. The meeting chose for the committee of investigation Judge Samuel H. Huntington of Hartford,

Egbert Cowles of Farmington, Thomas C. Perkins of Hartford who shared fame with Judge Huntington as being a foremost lawyer of the state, Colonel Solomon Olmsted of East Hartford, holding among other distinctions that of commanding officer of the Second Light Artillery Regiment, and Romanta Seymour of Hartford, like the others a man eminent for his judicial temperament.

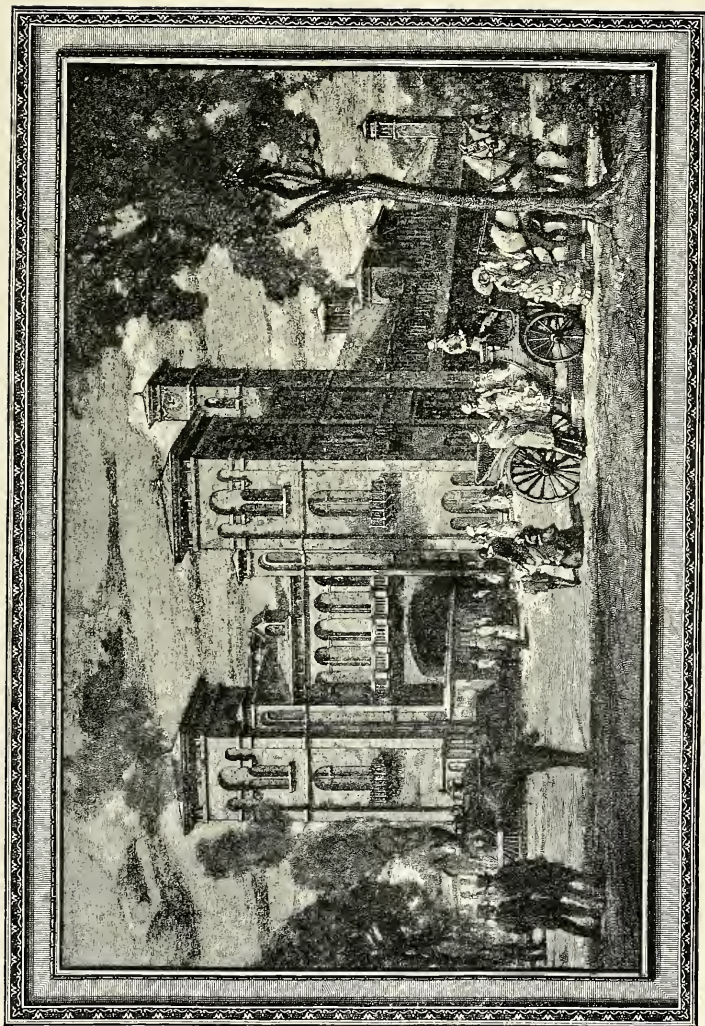
The committee reported unanimously February 16, 1848; the report was accepted and ordered printed for distribution among the members of the Company.

Without regard to the personal interest, it is an invaluable document in the general history of insurance progress and development and therefore should be given place in full:

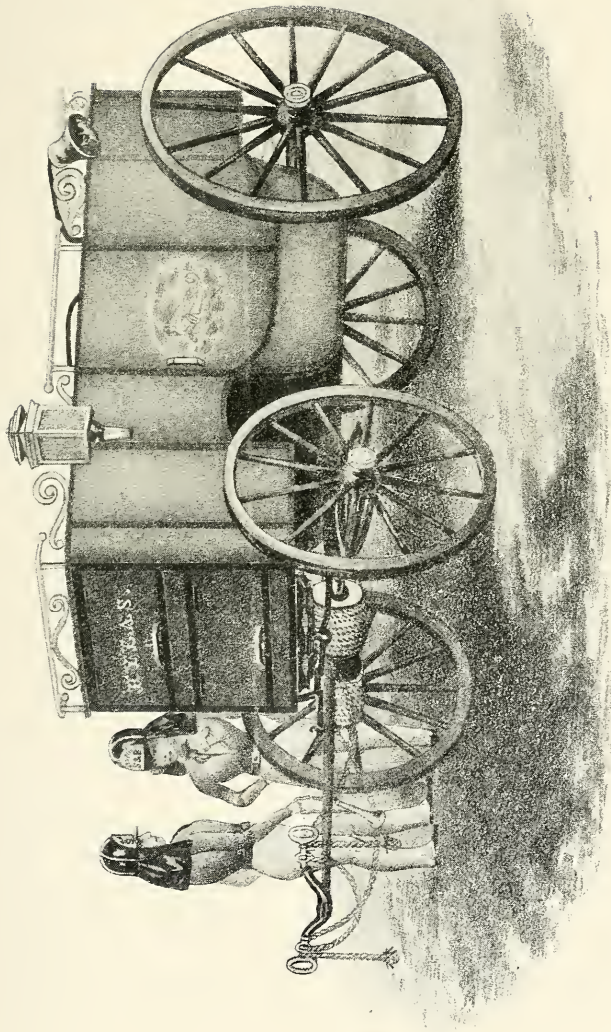
REPORT.

The Committee appointed at the last Annual Meeting of the Hartford County Mutual Fire Insurance Company, to investigate all the concerns of said Company, beg leave respectfully to submit the following Report:—

The Committee met on the 14th day of December last, for the purpose of entering upon the discharge of their duties; but it having been suggested by some members of the Company, that public notice should be given of the meeting of the Committee, that any member who felt interested in the investigation, might appear, and make suggestions or statements as he might think proper and pertinent, the Committee adjourned to the 28th day of December; having first ordered that a notice of



THE OLD RAILROAD STATION



SACK-AND-BUCKET CART

"Hylas", proud conveyance for the outfit of the salvage corps.

Courtesy of Morgan B. Brainard.

their meeting, on that day, should be inserted in two of the weekly papers of the city of Hartford, inviting any members of the Company interested in their proceedings, to attend if so disposed.

The Committee met accordingly on the day last mentioned, and continued in session the four following days, and also met by adjournment on four subsequent days. Three gentlemen, all members of the company from a very early period, if not from its commencement, and one, a Director for the greater portion of that time, appeared before the Committee, and submitted certain charges against the President of the company, or perhaps more properly, objections to the general administration of the affairs and business of the Institution.

They admitted in the outset, that they had no charge to prefer against the integrity of either of the executive officers;— that the funds received by them, had been regularly accounted for, with satisfactory vouchers; and as the accounts had been from year to year properly audited and approved, the Committee did not deem it necessary to go into a minute examination of them. They therefore confined their attention chiefly to the several statements submitted by the gentlemen heretofore mentioned. These, though very various, and presented without much reference to system or order, seemed in the opinion of your Committee, to come chiefly within two classes, viz.—

I. Objections founded on the absence of a proper economy in the management of the affairs of the Company, and

II. Objections founded on violations of, or want of conformity to the by-laws and charter.

The specifications under the first head were,

First, That the compensation of the President was too great.

Without at present considering the question of what ought to be the compensation of the President, or how it ought to be paid, the Committee would state that it has heretofore been derived from a certain allowance on applications for policies, or

what may be more properly termed, surveys of premises to be insured, and a fee for each policy issued, and for the renewal of the same. This mode of compensation was at the organization of the company fixed by the Directors for the Secretary, who then performed all the duties of the office. When the business became so extended as to require the time and labor of two executive officers constantly, the same compensation was continued to Mr. Shepard, as President, while the Secretary's salary was paid from the company's treasury. In the opinion of your Committee, this mode of compensating the principal executive officer of the company, was very properly adopted, as by it his receipts were in proportion to the amount of business done, while at the same time, it presented an inducement to him, to make every effort in his power to enlarge the business of the office, upon which depended not only the general prosperity of the Institution, but also the security of the individuals insured.

The President's fees on applications, policies and renewals, have at all times been under the control of the Board of Directors; and at one time, when the business of the company had become greatly enlarged, these allowances were reduced by the Directors. If then, the compensation, at all times well known to the Board, has been too large, the Directors should be held accountable for it. The Committee are however of opinion, that neither the President, or the Board of Directors, are justly liable to censure on this account.

It is a question however, now that the business of the office has become so well established, and perhaps sufficiently extended, whether the President's compensation should not be a specific allowance from the funds of the company, instead of being dependant upon the contingencies of the business done, as heretofore. The Committee propose to consider this question in another part of this report.

The *second* specification under this head, was the Secretary's

salary, and the allowance for extra clerk hire. These are expenses, which have of course from time to time been fixed by the Board of Directors, and considering the magnitude of the business of the company, the Committee cannot think that the Board have in this respect been lavish of its funds.

Another specification under this head, was office-rent and furniture.

To form a correct opinion in respect to the rent of the office, it is proper to take into consideration the necessities of the company. The office of the company, is by its charter, established in the city of Hartford. The propriety of this provision is apparent, when it is considered that the mails from all parts of the state centre there; and there too, business will generally lead, at different seasons of the year, a large portion of the members of the company, so that it must be admitted that a personal communication, or a communication by mail, is more readily had with the city of Hartford, than with any other point in the county.

It is desirable too, that the location of the office in the city, should be central, so that it may be conveniently accessible to all, whether called to the city by their business with the office merely, or by other business, and avail themselves of that opportunity to attend to their insurance. For these reasons, the Committee are of opinion that the present location of the office should be continued; and from all the information they have been able to obtain, they cannot learn that similar accommodations can be procured at a less rent.

It was indeed suggested by some of the gentlemen before the Committee, that two rooms were unnecessary. But when the large amount of business done at the office,—the mass of books and papers already accumulated and rapidly accumulating, are taken into consideration,—two rooms of the size of those occupied, cannot be deemed as an extravagant accommodation. And when it is also considered that the office should be open during

all the ordinary business hours of the day, it would seem desirable if not absolutely necessary, that a separate room should be had for the accommodation of Director's meetings, or for consultation by the President with single Directors, in which they would not be liable to the frequent disturbance of calls upon the ordinary business of the office.

The charge of W. Norton unbraced in the item of \$14.25 for attending the Annual Meeting in September 1845 of \$14.25 is disallowed	} 4.25
The charge of G. Sillitt for attending the Annual Meeting in September 1845 is disallowed	
The charge of Philo Hurd for attending the Annual Meeting of 1845 of \$10.00 found in the item of \$20.00 of Sargent's books is disallowed	} 10.00
Waverley September 18, 1846	
<i>James Scoville</i> <i>Geo. Sillitt</i> } Auditors	

DIRECTORS' CHARGES DISALLOWED, 1846

As to the furniture of the office, it is in part owned by the President, in part by the company, and in part by the proprietor of the premises. In the opinion of the Committee, the whole is no more than what is necessary and proper, and cannot be considered extravagant in its quality.

There were other specifications under this head, which the Committee pass over with a general notice,—such as allowances made to Agents for certain services,—compensation to Audit-

ors and to Directors for services in examining losses, &c. All these charges were duly inquired into by your Committee, and they came to the conclusion, that the allowances and payments were reasonable as to amount,—necessary in conducting the business of the Institution, and had all, from time to time, received the sanction of the Board of Directors, or of the company in general meeting.

The specifications under the other general charge, viz.—Violations of, or a want of conformity to the by-laws and charter, were,

1st. The payment of money without authority to the Directors, for attending annual meetings, and for their services in examining losses.

2d. The payment of losses without authority of the Directors.

3d. The payment of money without its passing through the hands of the Treasurer.

4th. The not recording the orders of the Directors from time to time, as they were made.

With respect to these several specifications, there seemed to be little or no dispute as to the facts. In certain instances, payment of small sums for defraying traveling expenses have been made to Directors for attending annual meetings, by the sanction and approbation however of the Board. It was thought desirable that the Directors, especially those who had taken an active part in the business of the office as agents, should be present to examine the accounts preparatory to their being presented at the annual meeting. If the interests of the company require that gentlemen living at a distance should be appointed Directors, it certainly ought not to be considered unreasonable, if required to attend the annual meeting, that their traveling expenses at least should be paid. This practice has never been adopted to any considerable extent. Whatever of censure however it may merit, must fall upon the Directors, or upon the company.

In respect to the payment of Directors for their services, the Committee find that at a very early period, a by-law was passed, fixing the allowance to be made to any member of the Board of Directors, for services in examining losses, or in the discharge of any other duties required of them, at one dollar per day. It appeared however to the Committee, that in practice this was soon disregarded by the Directors, and so continued to be to the present time; as they have been in the habit of charging from \$1.75 to \$2.00 a day for their services, which has uniformly received the sanction of the Board. The Committee cannot but think that these charges will be considered by the company as reasonable, and that the uniform practice thus sanctioned, should be properly construed as, at least, a virtual repeal of the by-law. It cannot be supposed that men, capable of discharging the duties of Directors, would leave their own business, to serve the company, for a compensation even less than in many instances is paid to day laborers. Absolute necessity would seem, therefore, to have justified this departure from the by-law.

With respect to the payment of losses without the orders of the Directors, the President states that it has been his uniform practice, when a loss was duly proved, and was becoming due, to call together a quorum of such Directors, as happened to be most accessible at the time, and submit to them the facts connected with the loss; and if their approbation was obtained, for the payment of the same, it has been entered upon the books, that the order drawn upon the Treasurer, or the money paid by the agent, or at the office therefor, was done "by order of the Directors." The Committee are of opinion, that this is substantially a compliance with the requisitions of the charter upon these points, and fully meets the second and fourth specifications.

As to the specification of paying money without its passing through the hands of the Treasurer, as required by the charter, it was admitted by the President, that such had been the prac-

tice, to a certain extent;—that it had, however, been done by him under the orders or advice of the Board of Directors, and with express reference to what they deemed the interests of the company. Your Committee fully believe such to have been the case, and so far as the Executive Officers, or Board of Directors are concerned, in the opinion of the Committee, they are not censurable.

Some other charges were preferred, bearing more directly upon the President of the company:—these were,

I. That he had procured, some ten or twelve years since, when acting as Secretary of the company, an amendment of the charter, not in accordance with the vote of the company in relation thereto.

II. That as the business of the company had become extended, the expenses of its management were greater in proportion to the amount of business done, than when the business was more limited.

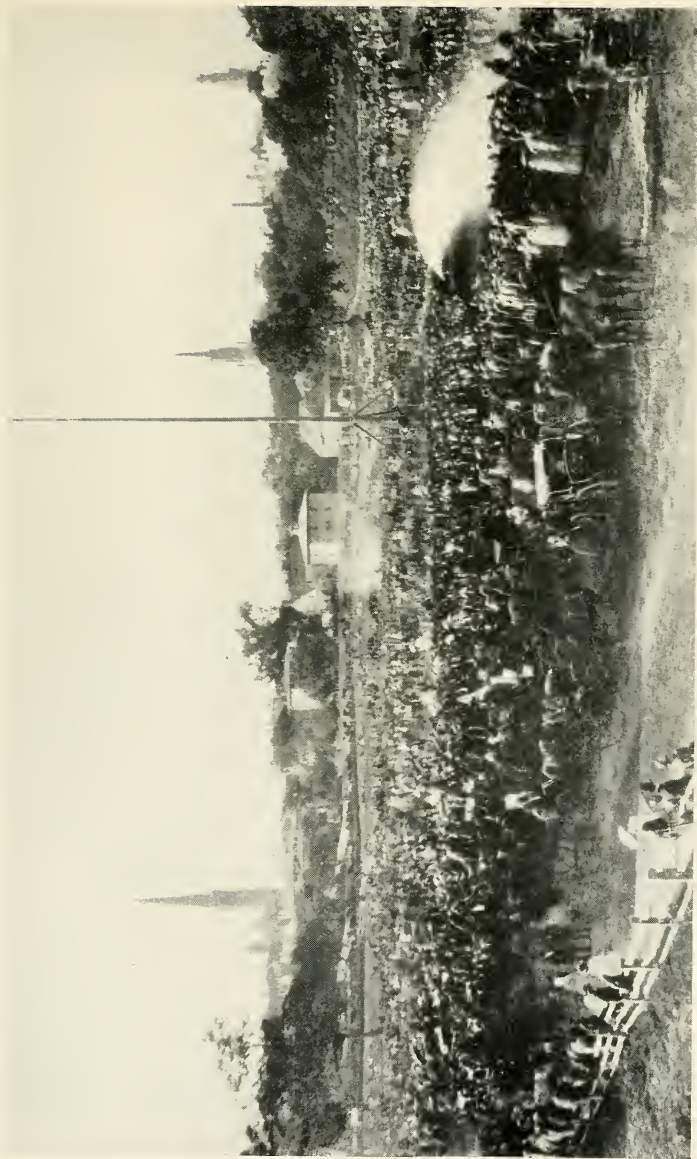
III. That policies were issued so as to expose too great an amount to be lost at one fire.

The Committee find, that in the year 1833, there was a vote passed by the company, authorizing an alteration of the charter to be obtained, so as to permit the company to take risks in all parts of the state, exclusive of incorporated cities. It appears that the charter was altered, without embracing the exclusive clause proposed. And it further appears from the statement of the President, who at the time of the alteration of the charter, was the Secretary of the company, and by whose exertions mainly the alteration referred to was obtained, that some difficulty was experienced in procuring the alteration as proposed, but that it was finally carried through the Legislature in its present form;—that the then President of the company was a member of the State Senate, and aided in obtaining the alteration of the charter in the manner now complained of;—that the charter so amended was accepted by the company, practically

at least, as they proceeded immediately to act under the enlarged provisions, and have so continued to do ever since;—that some risks have been taken within the chartered limits of incorporated cities, but as much detached as most risks in the country, and quite as safe, if not more so;—and that no serious loss has as yet been sustained by the office on risks of this description.

The Committee cannot perceive that any censure justly attaches to the President of the company, or to any one else on account of the alteration of the charter, of which complaint is made; nor do they perceive than any great evil has thus far arisen, or could arise from it to the company. All risks within the limits of incorporated cities can be excluded by a vote of the Directors, or they can require that all applications for policies on such risks, shall be submitted to them before being accepted, which would perhaps be the more preferable course, as some of the *very best risks* that can be taken, are within the limits of some of our incorporated cities. Out of abundant caution, however, the Committee recommend that hereafter, no risks be taken within the chartered limits of any city, unless the same be so detached, as to be at least one hundred feet from any other building.

As to the *second* charge mentioned, viz.—that as the business of the company had become extended, the contingent expenses of the office were greater than formerly, in proportion to the business done,—the Committee submit, without further comment, the following statement, derived from the books of the office, showing the proportion of losses in each year to every one hundred members, and also the proportion of contingent expenses in each year to every one hundred members, from the commencement of the company's operations, down to the present time.



OLD-TIME FIREMEN'S MUSTER

Testing the hose at the flagpole in the old South Meadows.

From a rare photo in collection of Morgan B. Beunard.

Years.	No. of Accumulated Policies.	No. of Uncancelled Policies.	Yearly Losses.	Losses p'r 100 Uncancelled Policies.	Yearly Expenses.	Expenses per 100 Uncancelled Policies.
1st. 1833	71	71	\$12.00	\$0.17	\$179.33	\$252.57
2d. 1834	219	219	00.00	.00	113,80	51.96
3d. 1835	759	758	00.00	.00	339.29	44.76
4th. 1836	1,772	1,761	305.50	17.34	612.70	34.71
5th. 1837	3,221	3,209	1134.37	35.35	858.34	26.75
6th. 1838	4,546	4,446	2517.25	56.61	759.38	17.08
7th. 1839	6,325	5,839	1281.95	21.95	904.75	15.48
8th. 1840	7,674	6,849	2645.21	38.62	637.77	9.31
9th. 1841	8,615	7,420	1283.92	15.95	700.90	9.43
10th. 1842	9,950	8,297	3269.14	39.40	882.75	10.64
11th. 1843	11,082	9,093	893.95	9.83	1417.54	75.59
12th. 1844	12,400	9,935	4086.00	41.12	1518.14	14.27
13th. 1845	14,400	10,403	4568.12	43.91	2034.00	19.55
14th. 1846	16,015	11,354	4094.40	36.06	1148.29	10.11
15th. 1847	17,415	12,139	6115.82	50.38	1129.76	9.30

As to the *third* charge last mentioned, that policies had been issued by which too great an amount is liable to be lost by one fire,—one instance only was specified; that is a policy of \$5,000 on a public house in the town of Farmington. It was claimed before the Committee, that should this house burn, the risks in the immediate neighborhood would be necessarily lost, through this was not made very apparent to the Committee. It was however stated by the President, that the policy referred to, was issued to one of the early members of the company, who had from nearly or quite the commencement of the Institution, insured very largely, but that the risk was considered by the Directors too large, and that it was determined, if application for renewal should be made, to reduce the amount insured very materially.

In view of the present extended business of the office, the Committee recommend, that hereafter no risk over \$3,000, be taken under any circumstances.

Complaint was also made, that the President had procured a charter for another company, which had been duly organized, and that he had been elected President of the same,—and that if said company should go into active operation, it would necessarily conflict injuriously with the interest of this company. In reply to this it was stated by Mr. Shepard, that the new company was designed to introduce the principle of mutual insurance in our cities, and to apply it also to the insurance of personal property, and that the company would not necessarily, nor was it intended that it should compete in its business with this company.

The Committee would remark, that this is a matter entirely within the control of the Board of Directors, or of the company. If the President should become occupied with the concerns of another company, inconsistent in any way with the proper discharge of his duties to this company, the remedy of a removal, and the substitution of another person in his place, could and should be promptly applied.

It was advocated by all the gentlemen who appeared before the Committee, that a fund should be accumulated by the Company and safely and permanently invested, sufficient to pay the average losses for a year and a half, while at the same time, the assessments on the issuing of new, or on the renewal of old policies, should be continued to a sufficient amount to meet these losses.

The Committee listened with great patience to the arguments in favor of this project; but are unable to perceive their force, and after giving to them the fullest consideration, have come unanimously to the conclusion, that the policy of accumulating a fund as proposed, is fraught with evil rather than good to the company. There is now a large pledged capital, secured in the safest possible manner, by a lien on the property insured, and subject at all times to be called for when needed, and applied to the payment of losses. Why a portion of this

should be taken from the pockets of the members of the company, and placed under the control of the Executive Officers, or the Board of Directors, to be invested necessarily less securely than at present, is difficult for your Committee to perceive. It would amount to nothing more, than a change of the mode of investment of a portion of a fund, already at the disposal of the company—a substitution of an investment of a less desirable nature for one of the most desirable, and that too, at an increased cost to the company, for it cannot be doubted that the management of the fund as proposed, would increase the contingent expenses of the office. Such a fund could add nothing to the security of the Insured, and when it is remembered how liable such an investment is to be perverted to the gratification of feelings of favoritism, or other unworthy motives, and how difficult it is to realize it upon a sudden emergency, the Committee are very confident that a very large majority of the members of the company will coincide with them in the conclusion to which they have so confidently and unanimously arrived.

Other objections to the administration of the affairs of the company were made, and suggestions of improvements thrown out, upon which, the Committee deem it unnecessary to comment particularly, any further than will be done in submitting some modifications of the management of the office, which they shall propose hereafter in this report.

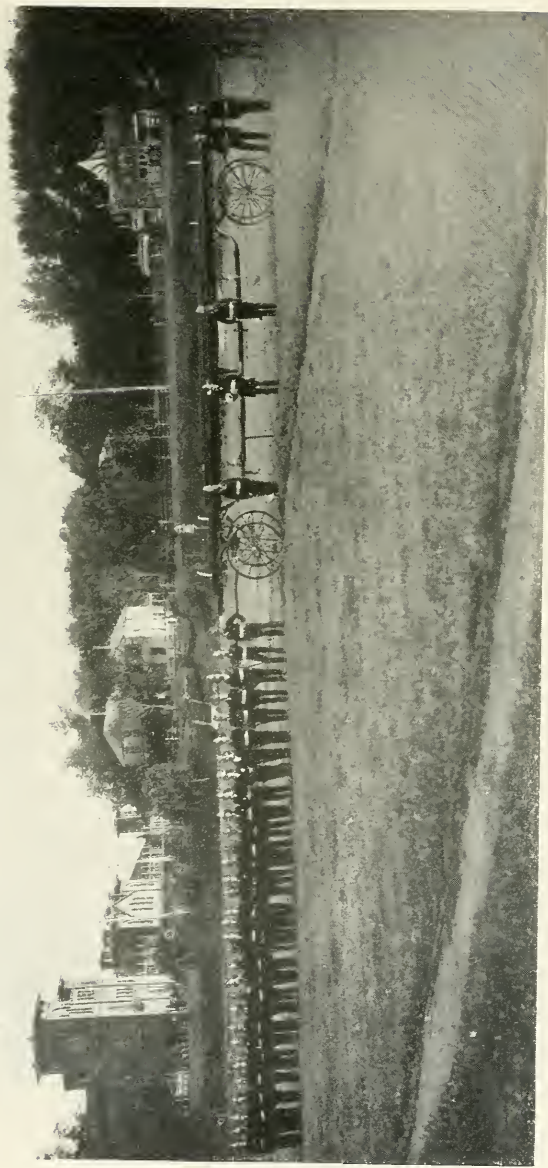
It was maintained before the Committee, that the services of two persons as President and Secretary, were not required by the business of the office;—that a nominal President with a salary of fifty, or at most one hundred and fifty dollars, with a Secretary with a salary of four or five hundred dollars, would meet all the necessities of the company. The committee cannot come to any such conclusion. The business of the company is very large—extending if not already extended over every part of the state—managed by means of numerous

Agents, and of course involving the necessity of a constant correspondence. To conduct it successfully, in the judgment of the Committee, requires the supervision and attention of at least two persons, experienced in the business of insurance. From such information as the Committee have been able to obtain, as well as from their own observation, they are led to believe that the duties of the office are sufficiently laborious when divided between two.

The Committee would urge upon the Board of Directors, the adoption of every method of economy consistent with the great interests concerned. At the same time they are persuaded that such a curtailment of the salaries of the officers, as proposed, would affect unfavorably the prosperity of the company, lessen materially its efficiency, and tend eventually to deprive the public of one of the safest and cheapest modes of insurance against losses by fire, ever enjoyed by any community.

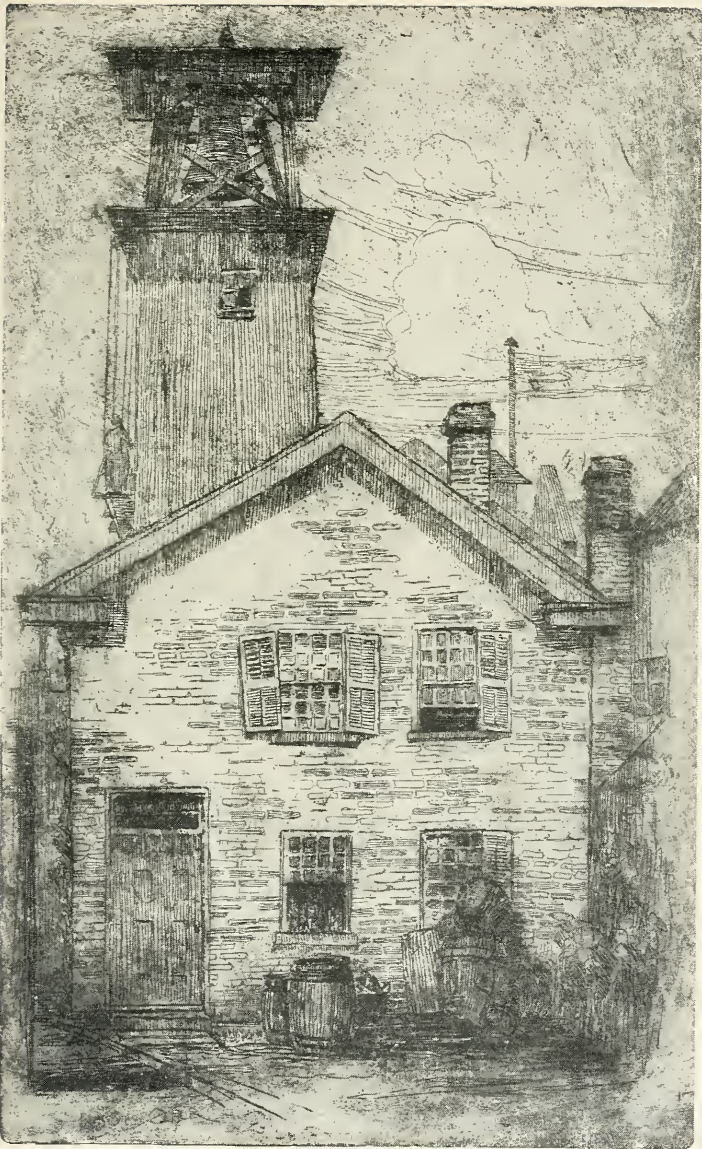
While therefore, the Committee earnestly recommend to the Company, the maintenance of the present executive management of its officers, they at the same time suggest the expediency of modifying that part of the system by which the President receives his compensation. It appears to the Committee that the President's duties should not be confined exclusively to the office. With some *twelve thousand* outstanding policies, some part of which have now been running from the first organization of the company, in the opinion of the Committee it would be prudent to authorize the President at those periods of the year, when there is the least press of business in the office, to visit the most important Agencies at least—to examine the risks taken—to designate such as ought not to be continued on any terms, and such as should be continued at an increased rate of premium, and as far as practicable to issue new policies.

Such a system of visitation, judiciously adopted, and steadily pursued, would greatly promote the interests of the company.



HOOK AND LADDER

Firemen's parade near present location of Corning fountain on Bushnell Park, old railroad station and Asylum street in the background.



HARTFORD'S OLD BELL-TOWER

Etching by Louis Orr from his painting owned by Mrs. Robert B. Riggs of Forest Street.

—Courtesy of Morgan B. Brainard.

This view is from the east. The building in the foreground was used for many years by T. Sisson & Company (now Sisson Drug Company) in the manufacture of chemical products. The tower, over seventy feet high, was practically on the site of the town's first building for fire apparatus. The brick building at the base of it, approached by an alleyway from Pearl street on the north, was department headquarters till the present structure was built at 275 Pearl street—the headquarters portion in 1919. The first board of fire commissioners was elected in October, 1864. The original bell was hung in 1867 at an expense of \$9,091. Its weight was 9,000 pounds. Having cracked it was replaced by another in 1881 at an expense of \$807.52. It struck for the last time May 25, 1921, superseded by a siren system, and now rests in the department's shed on South Whitney street.

These duties, so important, cannot be required or expected of the President, under the present system of paying his salary. For the purpose of securing this important service, and in view of other considerations connected with the question of the President's compensation, the Committee recommend, that after the expiration of the present year, the President's salary be a specific sum fixed by the Board of Directors, and paid semi-annually from the treasury of the company; that the same charges be continued on Applications, Renewals, and new Policies issued as have heretofore been made; and that the fees thus charged together with the assessments made from time to time on the renewal or issuing of policies, be paid into the hands of the Treasurer.

The Committee are of opinion that the mode in which the Directors have heretofore performed their duties, and the practice of paying losses, are not sufficiently systematic, and are to some extent liable to the objections urged against them before the Committee;—the Committee therefore recommend that the Directors should appoint a committee of their Board, who should meet regularly at the office as often as once a month, to examine the policies issued the month previous—to advise the President upon doubtful or suspended questions—to appoint Agents—to order the payment of losses coming due, and to exercise in conjunction with the President, such other general supervision of the business of the office, as may properly fall within their province.

The committee also recommend that a by-law be passed by which all payments of money on account of the company, shall be made by the Treasurer, on the order of the President, countersigned by the Secretary.

Much complaint was made before the Committee of the practice of appointing Directors of the Company, Agents. It was claimed that the duties of these two offices, are, or may be incompatible with each other—that the manner in which the

Agents perform their duties ought to come under the supervision of the Directors—but that it would avail little, if the same persons filled both situations.

The Committee are not aware, that any practical evil has as yet arisen from this combination of appointments. As however they appear to be inconsistent, the Committee recommend, that after the expiration of the present year, the two offices be kept distinct.

Much complaint also was made before the Committee, of the practice of Agents and Directors procuring proxies to be used at the annual meetings. In the opinion of the Committee, the evils arising from this practice are more imaginary than real.

It certainly is the right of members living at a distance from the place of meeting, to authorize some person in whom they have confidence, to act for them at such meetings. It would be a hardship, of which they might justly complain, if they are under all circumstances, to be compelled to attend the annual meetings in person, or be deprived of the right of having any voice in the management of the company.

In connexion with such an institution, men will not long act in opposition to their interests; and though at times there may some evil arise from the use of proxies, still the self interest of those concerned, will soon correct it, and that more effectually, than could be done by any general law upon the subject. At any rate, the company in its corporate capacity, have no power to control or regulate the matter. The Committee can only add, as a suggestion, made without reference to any particular case, that when proxies are sought, the members of the company, before giving them, should inform themselves, as to the specific design of those seeking them; and the interests of all concerned require that they should not be entrusted to persons who may use them for the promotion of selfish and individual ends.

The Committee notice that by the terms of the Charter, the annual meeting must be held at 2 o'clock in the afternoon.

Since the company has become so extended, it is thought that some inconvenience arises from the meeting opening at so late an hour of the day; that there is not sufficient time to transact the ordinary business of the annual meeting, and to permit those residing even in the immediate vicinity of Hartford, to return to their homes on the same day of the meeting. It is therefore recommended, that a committee be appointed to procure an alteration of the Charter in this respect,—that is, to obtain a repeal of that clause specifying the hour of the day for the annual meeting, and also to procure such an alteration of the Charter, as that no person except the President shall be eligible to the office of Director, more than three years out of four.

By such a provision, a gradual rotation in the Board of Directors could be introduced, which it is believed would prove conducive to a more active and vigilant care of the concerns of the company.

The Committee think it proper to add, that they listened with great patience to the statements of the gentlemen who appeared before them, giving them all the latitude and time desired in presenting their objections. The Committee made every particular presented to them a subject of inquiry and consideration—intending to overlook nothing that had any connection or bearing upon the management or present condition of the office. After this full and patient examination, they feel, in conclusion, called upon to state the results to which they have come with frankness and precision. In addition to what they have already presented to the company, they think, after what has taken place, is due alike to the Executive Officers and to the members of the company, that this expression should be full and explicit, however much it may censure or commend individuals. The Institution has been, and the Committee trust it will continue to be, a most valuable one to our State; and nothing should be said or done to unjustly lessen its usefulness, or to give to it a character and standing it does not merit.

To present in one view the fact of the cheapness of insurance in this company, they have selected or supposed a policy issued on the 10th day of September, 1832, (the time of the commencement of the business of the company,) on a common detached Dwelling House in the country, for \$1,000.

The Premium charged at 6 <i>per cent</i> ,	would be	\$60.00.
3 1/3 <i>per cent</i> of the Premium charge,	paid in,	\$2.00.
Policy and Application,	.	1.00.
1st Renewal, September 10, 1835,	.	.25.
2nd " " " 1838,	.	.25.
3rd " " " 1841,	.	.25.
4th " " " 1844,	(Premium paid.)	2.00.
5th " " " 1847,	Do. do.	1.75.

Total cost for the period of eighteen years. \$7.50 or a fraction over four cents on a hundred dollars *per annum*.

Your Committee wish it therefore to be understood, that they do not speak unadvisedly, when they express the opinion which they fully entertain, that the concerns of the company have been managed with industry, fidelity and sound judgment: that the cost of insurance thus far has been, and there is no reason to fear that it will not continue to be, as low as, or lower than could be reasonably expected;—that with a pledged capital of nearly \$800,000, subject to the payment of losses, there can be no safer insurance, and no possible ground of fear on the part of individual and honest sufferers, that they will not obtain their indemnity to the extent of their policies, or on the part of the members that they will be severely assessed for the payment of such indemnity.

All which is respectfully submitted,

By order of the Committee,

SAMUEL H. HUNTINGTON, *Chairman*.

Result of the recommendations is apparent in the Company's resolutions at its next meeting, not only for definite salary regulations and the "business committee" already mentioned, but also for having cash on premiums and renewals paid into the treasury; for the secretary's countersigning all drafts made by the president, and for the paying of the president's salary semi-annually. The committee was to examine new policies every month, to order the payment of expenses and losses, to appoint agents (they to give bonds), and to advise with the president. These were along lines the Company already was following, in effect, except in one or two particulars which later were abandoned.

Chapter Seventeen

SIDE INCIDENTS

I

THE reference in the investigation committee's report to another company of which Mr. Shepard was nominal president brings up that which is a Hartford insurance story by itself, hardly less valuable in reflecting the times and also the possibility of tragedy. Incidentally it is of the period when life insurance was being born in America, when a considerable number of good people were caviling at it as contrary to scriptural precepts and when the Connecticut Mutual Life was coming into existence as Connecticut's first life company—chartered in 1846.

The "mutual" principle in fire insurance, attested locally, appealed strongly to men like William H. Imlay with his large properties. He and others petitioned the Legislature in 1847 for authority to form the Connecticut Mutual Fire Insurance Company in order that their "buildings and other property in Hartford and other cities, generally excluded by ordinary mutual fire insurance companies," might have this form of protection. Mr. Imlay, President Shepard and William Bigelow of the petitioners were named by the

Legislature to call the first meeting. All of them were interested in the welfare of the Hartford County Mutual and the original idea was to have a city running mate for this Company. After the granting of the petition and the organizing with Mr. Shepard as president matters were allowed to lie dormant till 1851 when permission was sought and granted for the establishment of a "guarantee fund" or capital stock for from \$50,000 to \$100,000. This was in those pioneering days when other charters, fire and life, were being drafted to admit of combining the mutual and the stock principles as "mixed" companies, well calculated, it was thought, to make the mutual secure with its low rates from the start. Subscriptions were paid in for the maximum amount. Further, according to the mode, ten per cent was in cash and ninety per cent in notes.

Objection being raised to the name, the promoters in 1853 secured legislative change to "Hartford City Fire Insurance Company", and then, on objection of the Hartford Fire Insurance Company, to the City Fire.

By 1853 it was obvious that there would be no opposition to an amendment to the Hartford County Mutual's charter permitting it to write insurance on Hartford property and it was put through. The new charter was taken over as the City Fire Insurance Company and organization for business as that distinct company was consum-

mated. Ralph Gillette was the first president and Leverett Brainard was secretary till 1858 when he became a partner in the printing and bookbinding establishment of Case, Lockwood & Company, under the name of The Case, Lockwood & Brainard Company, one of the oldest and foremost establishments of its kind in the East—as it is today. The insurance company prospered under judicious management until the Chicago fire caught it with a capital of \$250,000 and a surplus of \$69,000.

Pursuing its conservative course, the Hartford County Mutual two years before the Company was admitted to write business in Hartford city territory, or in 1851, had raised the cash requirement to five per cent of the premium instead of three and one-third per cent. The same year that the Hartford-territory restriction was removed, the office of vice president was created.

II

When the investigating committee said of the Company, "The institution has been, and the committee trust it will continue to be, a most valuable one to our state, and nothing should be said or done to lessen its usefulness, or to give it a character and standing it does not merit," the members may not have been fully conscious of the Company's value in helping protect the state against

wildcat companies. State regulations and provisions were then undreamed of and residents in the state could be victimized by the well- or evil-intentioned outside companies of the hour.

The well kept papers of the Company give us the details of one of several such. The Washington County Mutual of Granville, New York, began advertising extensively as the "farmers' company" in New England states as soon as it had established agencies in Meriden, New Haven, Boston and other places. It had come into existence in 1845, catering particularly to farmers throughout the land. In three years it had issued over 20,000 policies representing over \$7,000,000 insurance; premium notes \$208,000; surplus \$18,000. David Russell was president and Arch Bishop secretary. Its lowest rates were three-fourths of one per cent of value, for notes. The circulars widely distributed in Connecticut in 1848 said that, by its "unparalleled success", it was "destined to supersede all other institutions of the kind,"—issuing more policies than any other company in the country was issuing and accumulating a large fund." It was "decidedly the most popular and only plan upon which a farmers' company can succeed." "No tax upon notes" would be necessary for a long term of years.

In one or two instances the Washington got the

Hartford Company's agents to add its business to their regular, with a double commission. One of these agents was Nelson Fuller of Middlebury. After a brief experience which yielded him good extra dollars, he became dissatisfied with the company's methods and withdrew. The New England director and general agent, H. Newcomb Graves, wrote him:

"You allude to renewing policies in the Hartford Company. Would you object to renewing the same in the Washington, although you hold agencies in both companies? Cannot you make it more profitable for yourself to renew in ours in preference to the Hartford? We wish to lose no time."

So indignant did Mr. Fuller become that he made a statement in the press and this, together with his withdrawal, brought upon him an action at law. Unperturbed he published in the "Litchfield Enquirer" in 1849 a two-column article, exploiting the Washington in detail. Taking the figures that company was using in its "posters" and analyzing them in expert fashion, he deduced that instead of a surplus of \$12,000 which the company claimed there really was a deficit of \$15,000.

On February 12, 1849, the Hartford County Mutual sent its members and agents the following cautionary letter:

TO THE MEMBERS
OF THE
HARTFORD COUNTY MUTUAL
FIRE INSURANCE CO.

As it is believed that several members of this Company have withdrawn and connected themselves with Companies located abroad, under the impression that a pecuniary saving was thereby effected, the undersigned has been instructed to make the following brief statement, that those who feel disposed to dissolve their connection with this Company, may act understandingly in the matter.

This Company has now been in successful operation for more than sixteen years, during which period, by an issue of nearly 20,000 policies, it has accumulated a pledged capital of about \$800,000, with a class of risks which are believed to be safer than those of any other Company in New England, and has paid every just loss which has occurred, with a promptitude and liberality that has ever been unquestioned. It is also believed that the aggregate cost of those insurances which were taken by this Company at its outset and continued to the present time, is unparalleled in the history of any other Company, as, by the Report of the committee appointed to investigate its concerns, printed in February, 1848, it was shown that on some of its risks, taken in 1832, the total cost had been but a fraction over four cents *per annum* on a hundred dollars, including all fees. Its policies are issued for the term of three years, and the charge for *renewal* is liable to be altered from term to term, by the Directors, to correspond with the varying exigencies of the Company in respect to losses and funds; but it may safely be observed that its rates of premium for *new insurances* (which rates have never been changed,) in connection with its past, present or prospective rates of renewal, will

compare favorably with those of any similar institution. For instance, \$3.00 will insure \$1,000, on a detached country dwelling for three years; \$1.75 will renew the same for three years longer, making \$4.75 for six years, or 79 cents *per annum*. Now in the Farmers' Mutual Insurance Company, located at Granville, Washington County, N. Y., a Company that professes to offer inducements "that no other Company in existence can offer," the lowest rate (as shown by their advertisement in this State,) on a risk like the one instanced above, is a cash payment of \$4.83 for five years' insurance, or 96½ cents per annum, besides a premium note for \$10.00. The comparative "inducements" offered by either Company, is still further illustrated by the fact, that the fees taken in the above case, by the agent of the Hartford Company, would amount to 50 cents on the policy and 25 cents on the renewal, while the agent of the Granville Company is allowed on each policy \$2.00, this being also exclusive of their office fees. Thus it will be seen, that though in the instance proposed, the agent of the Granville Company requires (to say nothing of the note) a *larger* cash payment for FIVE years in insurance, than does the Hartford Company for SIX years, yet the treasury of the former Company actually receives a *less* amount than that of the latter.

With reference to the *character* of the insurances taken by the Granville Company, it may be well to state, that, unlike the Hartford Company, they are not confined to the ordinary country risks, but that saw-mills, churches, school-houses, &c., are taken in connection with the less hazardous property of the farmer or village resident, who are bound by their notes to contribute their share for the payment of losses on such risks, whenever occasion demands. Many other objections of importance might be urged against the superior advantages which are assumed to be possessed by that Company, but it is not our object to *oppose* any Company, but only to defend our own.

TO THE MEMBERS
OF THE
HARTFORD COUNTY MUTUAL FIRE INSURANCE CO.



As it is believed that several members of this Company have withdrawn and connected themselves with Companies located abroad, under the impression that a pecuniary saving was thereby effected, the undersigned has been instructed to make the following brief statement, that those who feel disposed to dissolve their connection with this Company, may act understandingly in the matter.

This Company has now been in successful operation for more than sixteen years, during which period, by an issue of nearly 20,000 policies, it has accumulated a pledged capital of about \$900,000, with a class of risks which are believed to be safer than those of any other Company in New England, and has paid every just loss which has occurred, with a promptitude and liberality that has ever been unquestioned. It is also believed that the aggregate cost of those insurances which were taken by this Company at its outset and continued to the present time, is unparalleled in the history of any other Company, as, by the Report of the committee appointed to investigate its concerns, printed in February, 1848, it was shown that on some of its risks, taken in 1832, the total cost had been but a fraction over four cents *per annum* on a hundred dollars, including all fees. Its policies are issued for the term of three years, and the charge for *renewal* is liable to be altered from term to term, by the Directors, to correspond with the varying exigencies of the Company in respect to losses and funds; but it may safely be observed that its rates of premium for *new insurances* (which rates have never been changed,) in connection with its past, present or prospective rates of renewal, will compare favorably with those of any similar institution. For instance, \$9 00 will insure \$1,000, on a detached country dwelling for three years; \$1 75 will renew the same for three years longer, making \$4 75 for six years, or 79 cents *per annum*. Now in the Farmers' Mutual Insurance Company, located at Granville, Washington County, N. Y., a Company that professes to offer inducements "that no other Company in existence can offer," the lowest rate (as shown by their advertisements in this State,) on a risk like the one instanced above, is a cash payment of \$4 83 for five years' insurance, or 96½ cents *per annum*, besides a premium note for \$10 00. The comparative "inducements" offered by either Company, is still further illustrated by the fact, that the fees taken in the above case, by the agent of the Hartford Company, would amount to 50 cents on the policy and 25 cents on the renewal, while the agent of the Granville Company is allowed on each policy \$2 00, this being also exclusive of their office fees. Thus it will be seen, that though in the instance proposed, the agent of the Granville Company requires (to say nothing of the note) a larger cash payment for five years' insurance, than does the Hartford Company for six years, yet the treasury of the former Company actually receives a *less* amount than that of the latter.

With reference to the character of the insurances taken by the Granville Company, it may be well to state, that, unlike the Hartford Company, they are not confined to the ordinary country risks, but that saw-mills, churches, school-houses, &c., are taken in connection with the less hazardous property of the farmer or village resident, who are bound by their notes to contribute their share for the payment of losses on such risks, whenever occasion demands. Many other objections of importance might be urged against the superior advantages which are assumed to be possessed by that Company, but it is not our object to oppose any Company, but only to defend our own. It is due to our members and the public generally, that misrepresentations which are daily made, calculated to benefit that institution, at the expense of others equally worthy, to say the least, should be corrected. There are now many individuals in this community, who have had serious occasion to regret their connection with similar Companies located in the States of Massachusetts and New Hampshire, and whose repeated experience on the point of extraordinary assessments, would be of value to those who contemplate joining a Company, located at a distance, in another State, the character of whose charter, by-laws and general management they know nothing of; and whose agents, in soliciting patronage from our citizens, deem it either their duty or interest, to make and circulate statements calculated to prejudice the interests of our own sound and well regulated State institutions. In conclusion, our only object is, to set the public upon their guard against the influence of slanderous misrepresentations; and we feel that the occurrences and facts which repeatedly come within our notice, warrant us in all sincerity to advise all who are not satisfied with this Company, and who will of course consult their best interests, to attach themselves to any of the other sound Mutual Companies within the precincts of this State, rather than join a foreign Company, under the delusion that a saving will thereby be effected in the cost of insurance.

MUTUAL FIRE INSURANCE OFFICE, }
HARTFORD, Feb. 15th, 1849. } 3

R. A. ERVING, Secretary.

AGAINST WILDCATTING

It is due to our members and the public generally, that misrepresentations which are daily made, calculated to benefit that institution, at the expense of others *equally* worthy, to say the least, should be corrected. There are now many individuals in this community, who have had serious occasion to regret their connection with similar Companies located in the States of Massachusetts and New Hampshire, and whose repeated experience on the point of extraordinary *assessments*, would be of value to those who contemplate joining a Company, located at a distance, in another State, the character of whose charter, by-laws and general management they know nothing of; and whose agents, in soliciting patronage from our citizens, deem it either their duty or interest, to make and circulate statements calculated to prejudice the interests of our own sound and well regulated State institutions. In conclusion, our only object is, to set the public upon their guard against the influence of slanderous misrepresentations; and we feel that the occurrences and facts which repeatedly come within our notice, warrant us in all sincerity to advise all who are not satisfied with this Company, and who *will* of course consult their best interests, to attach themselves to *any of the other sound Mutual Companies within the precincts of this State*, rather than join a foreign Company, under the delusion that a saving will thereby be effected in the cost of Insurance.

R. A. ERVING, *Secretary*.

MUTUAL FIRE INSURANCE OFFICE, }
HARTFORD, Feb. 12th, 1849. }

The Meriden agency, Curtis L. North of Meriden, Ralph Gillette of Ellington and John G. North of New Haven, centered its attack upon the Hartford County Mutual. A broadside sheet of March 1, 1849, (for which the company's home

office and not the agency was responsible) was distributed far and wide. There were three columns of flaming type, elaborately headed and bordered. It thanked the Connecticut farmers for having taken out 4,000 policies during the preceding eight months and for now taking at the rate of five hundred a month, without extra effort on the part of the agents (who were receiving two dollars a policy or about double the highest customary commission). The sheet told of the personal investigation these agents had made of the New York state company; the plan was the best and the obligations of policyholders the lightest.

Then follows the personal attack upon the Hartford Company, accompanied by a comparative table showing how much larger the Washington was. Its risks also were better. It did not calculate to make heavy assessments as other companies did; the fund was ample.

The Washington went into the hands of a receiver seven years later.

A sequel to the Washington tale is that John G. North of the Meriden agency had an agency of his own in his home town of New Haven, established in 1843 and located in the Adelphi building, and conspicuous among the eight companies he named in his advertisement of 1852 was the Hartford County Mutual; the Washington was not on the list. "North's Agency, incorporated,"

has continued and is today one of the best known in Connecticut, with offices at Number 96 Elm street, representing the Hartford County. Finally, Curtis L. North who had signed the Washington sheet was the Hartford County Mutual agent in West Meriden.

It is further noted that the pay of the Hartford's agents was increased. The handbook for agents in that year contained this paragraph:

"In October, 1851, the directors deemed it necessary to increase the previous compensation of agents in order to preserve the income and promote the general prosperity of the Company, in view of the competition in the field of insurance and the superior inducements offered for the service of efficient agents by foreign and other rival companies. While we hope that this increase in compensation will result in a considerable increase in business, it should be remembered that we shall still confine ourselves to the best country risks and thus continue that policy which has heretofore been the ground of our success as a Mutual Company."

The security fund was then \$800,000 "and rapidly increasing." There were 14,000 members. Each member was charged upon the books from six to twenty-four per cent premium on amount insured, according to nature of the risk, which could include personal property. The buildings insured were the sole security. At time of applica-

tion each member paid in five per cent on the amount of his premium charge and a dollar and twenty-five cents for the application and policy—renewal fee at the end of three years, twenty-five cents.

Nation-wise the word “mutual” in fire insurance had become popular. All told, in Connecticut alone, forty were incorporated, destined to high mortality because the financial scales were not kept well balanced. Around the country in the '40s many were levying assessments of two per cent upon all notes.

Hartford itself, as well as its “mutual”, continued prosperous. Prices were low, activity never had been greater.

III

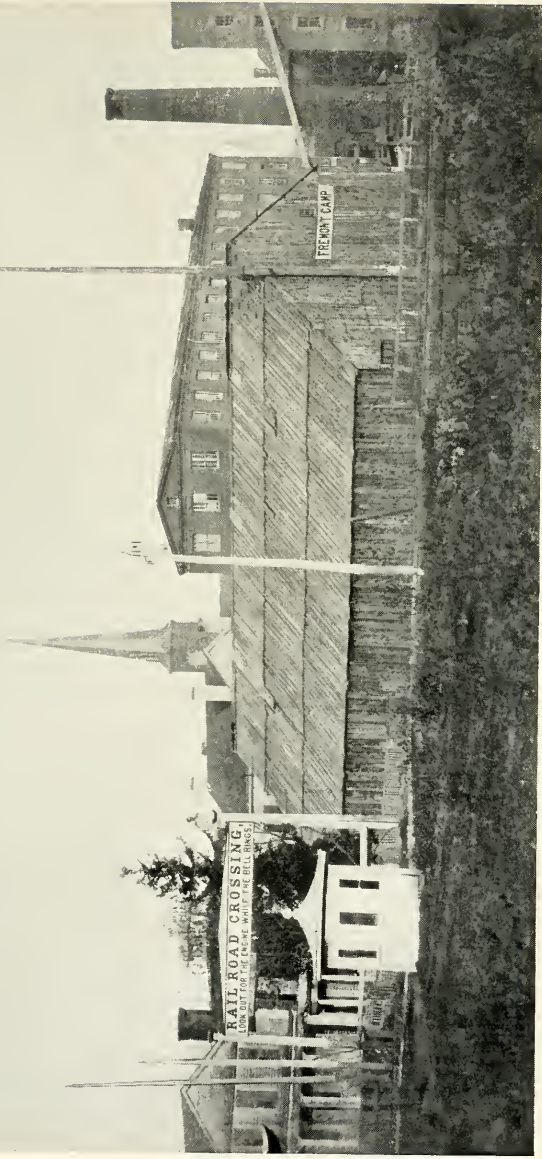
The Company was to learn one costly and enduring lesson on considering both agents and risks, in the '50s. The record of the lesson-case as it appears in the files of the supreme court reports for 1856 and in those of the lower court of New London county read in part like a modern “mystery novel.”

James M. Beebe was a New London county farmer of good standing in his home town of Lyme and was, withal, a militia captain. His family consisted of himself, his wife, two boys, a baby girl and a child, Ursula Babcock, aged 11, whom a neighbor had asked them to take in to do chores.



No "STOP-AND-GO" SIGNS

Main Street in the '50s, looking South from Statehouse Square. Spires at the right; First or Center Congregational Church, South Baptist, Second or South Congregational; at the left, St. John's Episcopal. Hungerford-Cone Building, left foreground; Southwest corner of Pearl Street, hidden by foliage.



THE WIGWAM, 1856

In first Republican campaign, 1856, when Fremont carried the Northern ("Free") States and Buchanan the South and West. Near corner of present Asylum Street and Union Place, St. Patrick's church spire in center background. Crossing sign and switch house at Asylum Street. From rare photograph by M. A. Moore, one of first to use the camera. Found by A. L. Washburn and now property of Morgan B. Brainard.

On Wednesday evening, November 2, 1853, having occasion to go to the woodhouse adjoining his dwelling, the captain found a barrel of shavings under the stairway to the second floor on fire. The children, including the girl Ursula, helped him put it out. The next forenoon one of the boys found another barrel of shavings ablaze, on the second floor of the woodhouse, almost directly over the first barrel. It was presumed that this had started some way from the first day's fire.

In the early evening of the same day, fire broke out in Ursula's attic bedroom, located in an addition to the main house, where some of the girl's apparel and her bedding were burned. Again this was believed a part of the other fires, for the chamber was close to the woodhouse and there was a crack in the dividing partition.

A little later, Ursula, who had been out for chips, reported smoke in the front chamber of the main house—remote from the woodhouse. There the bed was burned. Possibility of matches and mischief on the part of the children had been eliminated by the questionings of the captain and his wife. This new location caused Mr. Beebe to suspect slow-matches, or fuses, in the hands of an incendiary. He at once emptied the straw beds into the fields. Mrs. Beebe made the rounds of the house every hour.

The next morning, Friday, the captain drove six miles to town to procure insurance from Oliver

J. Lay, an agent for the Hartford County Mutual Fire. Mr. Lay had to send him back home for specifications and measurements. These Beebe furnished Saturday morning and told, he testified in superior court, all about the fires which to him were a profound mystery, for he had no enemy or suspicion. Lay's reply to this was that he had had fires at his house which he never could understand.

At Lay's request—since Beebe wanted the insurance in effect at once—Beebe paid \$12 (or more than would be required) for insurance of \$1,000 on the house, \$300 on its contents, \$100 on the barn and \$75 on the hay; considerably under one half of the full valuation of the property.

On his way home after buying the insurance, Beebe saw smoke rising, hurried on and found his cider-barn beyond saving. Early Monday morning, after another day and two nights of great anxiety and study of his problem, he hastened to tell Lay, who was just leaving for the Hartford office. Lay said he could not tell whether the barn fire would affect the contract; the Company officers would have to decide about that.

Beebe's thoughts ran back to the days of the witches; the neighbors had been full of sympathy but they, too, were in a daze and the whole countryside was talking of nothing else. While no suspicious characters had been seen, every man began

watching his own property and shot-guns were kept in handy places.

The captain was ignorant of the primary principles of insurance. He knew the agent had taken his money and he tried to comfort himself with the supposition that Lay would return with the policy which in some simple way would protect the rest of his buildings or pay if they were burned. He was driving on a bit nervously when, rising a knoll about a mile from his house, he again saw smoke. He could hardly believe his eyes but drove on furiously till he gained the top of a ridge whence he could see that the whole roof of his house was burning fiercely. The building was destroyed with most of its contents.

The mystery of the fires was cleared up entirely by the confession of Ursula Babcock. Her uncle, a ne'e'r-do-well and a drinker whom Beebe had ordered away from his farm where he sometimes had worked, had bribed her and told her how to set the fires. This seemed incredible to the Beebe family because of her general disposition and of her helpfulness at the time of the fires. She and Avery were severally convicted and sentenced.

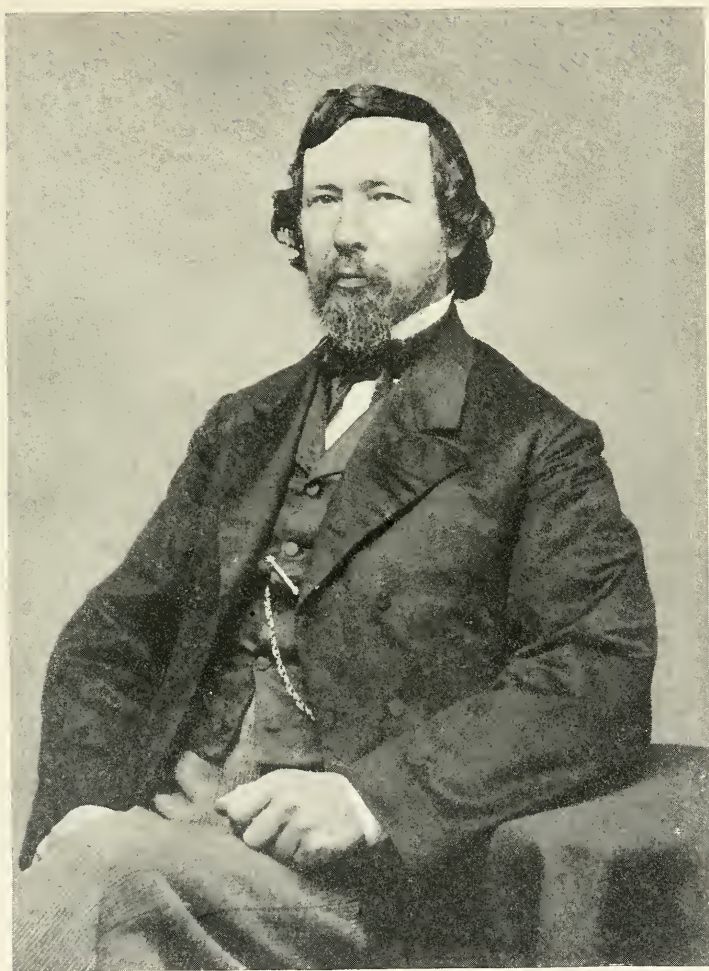
It thus having been established that the fires were incendiary, the Company remained firm in its disinclination to pay. Beebe sued and won for full amount (\$1475) in June, 1854, in the county court. That court consisted of one judge and two

county commissioners. The Company appealed to the superior court which was the next higher court, according to the old method soon to be terminated. Judge Seymour presided and trial was by a jury.

Agent Lay testified that when he reached Hartford and before knowing that the house was burned, he presented the application in the usual way, remarking at the same time that there had been some sort of a mysterious fire and that he did not know "but what all the buildings in the application had been burned by that time." President Shepard asked him if the premium had been paid, and upon receiving a reply in the affirmative, ordered that the policy be issued. Thence Lay went to New York on business, where he was apprised that the house had been burned.

Further, Lay testified that Director Shultas came to the Beebe house with Lawyer Heman H. Barbour of Hartford and got the statements of all concerned. Directions from the president to return the policy to the office could not be complied with since Lay already (and after knowing that the house had been burned) had given it to Beebe. He had seen Mr. Shultas before he came down with the president's orders, Lay said, and had not then been told not to deliver the policy.

On the Company's part it was contended that President Shepard did not receive from anybody intimation that there had been anything of a sus-



PRESIDENT DANIEL DODGE ERVING
1867-1873

picious nature; such intimation, naturally, would have prevented the issuance of the policy. The president's testimony before the jury was that Lay had spoken only of the barn fire, and nothing peculiar about that—this, too, despite the fact that the president had questioned him on this point. The policy was issued on the strength of Lay's answer. Mr. Shultas was directed to recover the policy if investigation revealed grounds for suspicion.

Mr. Shultas told the jury how, on learning of the circumstances, he did tell Lay to withhold the policy. Lay had the policy at that time and told Mr. Shultas that Beebe had said he did not know whether he was insured.

The decision of the jury, approved by Judge Seymour, was that Beebe recover \$1,647.69. Motion for new trial took the case to the supreme court, when Henry M. Waite of Lyme, father of Federal Chief Justice Morrison R. Waite, was chief justice.

In his memorandum to the Supreme Court Judge Seymour said that the Company's counsel had asked him to charge the jury that if Beebe did make disclosure to Lay and Lay neglected to communicate the material facts to the officers, the policy should be deemed void. Instead the judge instructed the jury that Lay's neglect was not chargeable to Beebe unless Lay was also Beebe's agent, and the only evidence as to that was that the

officers had told Lay he must consider himself more the agent of Beebe than of the Company. Of such instructions Beebe was ignorant.

The judge further was asked to charge that if Beebe, by inadvertence or otherwise, without fraudulent intent, failed to impart conditions material to "the mind of any prudent and intelligent insurer," he could not recover. Instead the judge charged that it was true that failure of an applicant for insurance to disclose, "though by mistake and without actual fraud, will vitiate the policy;" if applicant "omits to discharge this duty through timidity, mistake or inadvertence, the omission operates as a fraud upon the insurer and avoids the policy, but I do not think he is bound to go into details as minutely as if on the witness stand." The jury would decide upon the materiality of facts to be disclosed.

But Judge Seymour felt it his duty to assert to the jury: "If a recent attempt has been made to fire buildings, that fact ought in my opinion, without doubt, to be communicated to the insurer, and in respect to the details and circumstances that ought to be communicated, much may depend on the conduct of the insurer himself; if the party opens himself to inquiry, he could hardly be expected to go into details concerning which the insurer manifests no interest and makes no inquiry. In general the party applying for insurance may confine

his statement to facts, and is under no obligation to state mere apprehensions and conjectures.

“The rule already stated requiring the insured to disclose all circumstances material to the risk is founded upon the idea of fraud, and I deem it my duty to say that while the rule, on the one hand, ought to be so applied as effectually to protect insurance companies against fraud actual or constructive, it ought not on the other hand, in my judgment, to be so applied as to deprive a man of the benefit of his insurance, who in making his application shall disclose such facts as would occur to an honest man of ordinary intelligence as being material to the risk, although he may omit to go into all the details.”

The supreme court upheld the decision in the superior court.

Chapter Eighteen

CREDIT DUE OFFICERS AND AGENTS

I

A SIGNIFICANT minute of the corporation's meeting on December 4, 1858, reads thus :

"That whereas the last state Legislature prohibited banks from paying interest on deposits, by which means the Company's funds on deposit cease to pay,

"Voted, That the Treasurer of this Company with the advice and consent of the business committee of directors may invest a portion of the surplus funds of this Company in such stocks and bonds as in their judgment will be for the interest of the Company."

In keeping the scales nicely balanced between the cash portion of premium income and the outgo for fire losses and management, this item of interest on deposits in the bank had played its little part faithfully. There had been opportunities enough to put the money into railroad-building, new industrial concerns, into commerce and into various other channels, just opening up. Foundations of many fortunes were being laid ; by the same token bottomless ditches were being dug for others.

The mutual Company could take no risk with its precious funds. So long as it was hand-to-mouth method of finance that the members must depend

TWENTY-FIFTH ANNUAL REPORT OF THE DIRECTORS
OF THE
Hartford County Mutual Fire Insurance Company.

The whole number of Policies that have been issued.....	81,935
The number of Policies now canceled is about.....	10,000
The whole number of Policies now in force is about.....	9,000
The total amount of Property now insured by the Company is about.....	\$8,000,000
The total amount of Premium charges forming the pledged capital is about.....	\$700,000
Gross amount of Receipts into the Treasury.....	\$149,611.99
Total Losses paid.....	\$90,955.82
Total contingent expenses paid.....	38,014.42
	\$128,970.24
Unavailable Funds of 10 years' accumulation.....	\$20,641.75
	823.57
Balance on hand.....	\$20,818.18

Statement of Business for the year ending Sept. 15th, 1857.

Balance on hand at date of last Report.....	\$16,821.68
Net receipt of Premiums received during the year.....	12,453.86
Interest.....	599.54
Gross Funds.....	\$29,875.08
Losses paid during the year.....	\$6,058.63
Contingent expenses paid during the year.....	3,086.88
Refunded on Policies canceled and overcharged.....	92.19
Total expenditures for the year.....	\$9,237.80
Gross Funds.....	\$20,641.75
Deduct unavailable Funds.....	823.57
Balance due the Company and Cash in Treasury.....	\$20,818.18
Unadjusted Losses about \$360.	

Per order of the Directors.

CHARLES SHEPARD, *President and Treasurer.*

D. D. ERLING, *Secretary.*

DIRECTORS OF THE COMPANY:

CHARLES SHEPARD, <i>Hartford,</i>	GREEN KENDRICK, <i>Waterbury,</i>
JULIUS CATLIN, "	JOSEPH GOODWIN, <i>East Hartford,</i>
JAMES B. SHULTAS, "	PHILO HURD, <i>Bridgewater,</i>
WILLIAM BEELOW, "	THADDEY WELLES, <i>Glastenbury,</i>
CALVIN SPENCER, "	PARKS LOOMIS, <i>Suffield.</i>

HARTFORD, Conn., Sept. 15th, 1857

AMOUNT ON HAND, 1857

upon for their low rates and prompt settlements, even the most gilt-edged "securities" must not be permitted to allure. It was the business of the bank experts to loan and invest hither and yon; the depositor could share in the earnings while maintaining its assets liquid.

But at the time this vote was recorded there were stocks and bonds with sufficient history back of them to guide the investor, and it happened to be the very hour when investment income should aid if the fine balance of income and outgo were to be preserved without increase of premium. From the day that resolution was adopted, officers and directors were bound to show the same ability in discriminating between investments as they had shown in the study of insurance risks.

What they had accomplished in the primitive field the previous twenty-seven years was remarkable; what they have achieved in the seventy-three years since that date gives the Company its place among the soundest institutions in New England.

The ensuing pall of the Civil War, with its diversion of funds from peaceful channels, its interference with commerce, its tax burdens, its atmosphere of tragedy and uncertainty proved fatal to many enterprises; but again the Company was secure within its own state and its agents strenuous and capable.

Mutual Fire Insurance Office ;

Hartford, *Augt. 1st* 1859.

Chasmas P. Fitch Esq.

Dear Sir:

The Annual Meeting of this Corporation will take place at their Office, on Tuesday, the 20th of September next.

You are requested to make returns to this Office of all Renewals made by you since the date of your last report; also, to transmit any funds you may have belonging to the Company, on or before the 1st day of September next.

Yours Respectfully,

O. D. Ensign Secretary.

ANNUAL MEETING, 1859

At the close of the war, Secretary Erving's son, William Augustus Erving, now only eighteen and who therefore had been too young for military service, was attracted toward his father's calling. He had had his high school and private school training, and the calls of peace for youths like him were as loud as had been the calls of war four years preceding. Beginning at the bottom of the ladder in 1865, he was appointed clerk the following year. From the first he displayed a capacity for work and an intelligent grasp of the subject which gave promise of the high positions he was long to hold.

II

President Shepard retained his vigor for many years or until his heart began to fail in 1866. It ceased to beat July 16, 1867, after his thirty-six years in the service of the Company, twenty-three of them as president. The "Courant's" obituary, in accord with the manner of the times, was brief. Everybody knew him for what he was. So what more could be penned than this:

"As a citizen and business man, Mr. Shepard was too well known to need any eulogium from us. His convictions of right and duty were strong and always acted upon."

He was broad in his citizenship, foresighted, keen as a financier, optimistic, his whole soul in the institution he had helped found.



PRESIDENT JULIUS CATLIN
1873-1874

Secretary Daniel Dodge Erving was chosen to succeed him. President Erving, elder brother of R. Augustus Erving, was born in Leicester, Massachusetts, November 22, 1814. He came to Hartford with the family when very young where he attended public school and for a considerable time a private school conducted by George Jaffrey Patten, located, oddly enough, in the third story of the Catlin building, in which afterwards was the office of the Company. Mr. Patten was an old-fashioned gentleman spoken of as about the last Hartford citizen to wear knee-breeches and a queue. As a reward of merit for a boy, he would each afternoon delegate to the most deserving the office of retrieving the pedagogue's cow from the pasture, which at that time covered large territory west of Trumbull street.

At the age of fourteen Mr. Erving was apprenticed to a firm of toolmakers in Hartford, and there were spent the next seven years. Soon after "completing his time" he moved to Westfield, Massachusetts, where he entered manufacturing business for himself and was one of the influential citizens, representing his town in the General Court of the state. He married in 1841 and returned to Hartford in 1853. That year he was made secretary of the Hartford County Mutual, as previously recounted, succeeding his brother, R. Augustus Erving, who had accepted the office of secretary of the American legation in Russia,

under Minister Thomas H. Seymour. He was chosen a director of the Company April 21, 1858.

The charter of the Company had been amended at the May session of the Legislature of this year 1867 to provide that the directors "may" elect one of their members vice president. In accordance with that provision Julius Catlin was now elected. A director since 1851, his name gave prestige for he was well known through the state for his high type of citizenship and was prominently identified with the leading interests of Hartford. In the days when the term was for but one year, he was three times elected lieutenant governor, serving from 1858 to 1861, during which years Connecticut's great war governor, William A. Buckingham, was chief executive.

He presided over the war meeting in Hartford when the news came on "Battle Sunday", April 15, 1861, that Fort Sumter had had to surrender. President Lincoln's call for 75,000 men was published the next day, together with Governor Buckingham's proclamation. Joseph R. Hawley—later to be general, governor, senator,—was the first in the state to sign the formal enlistment papers, and on May 8 the First Regiment, Connecticut Volunteers, which had rendezvoused in New Haven, left for the front, fully armed and equipped.

Lieutenant Governor Catlin presented the

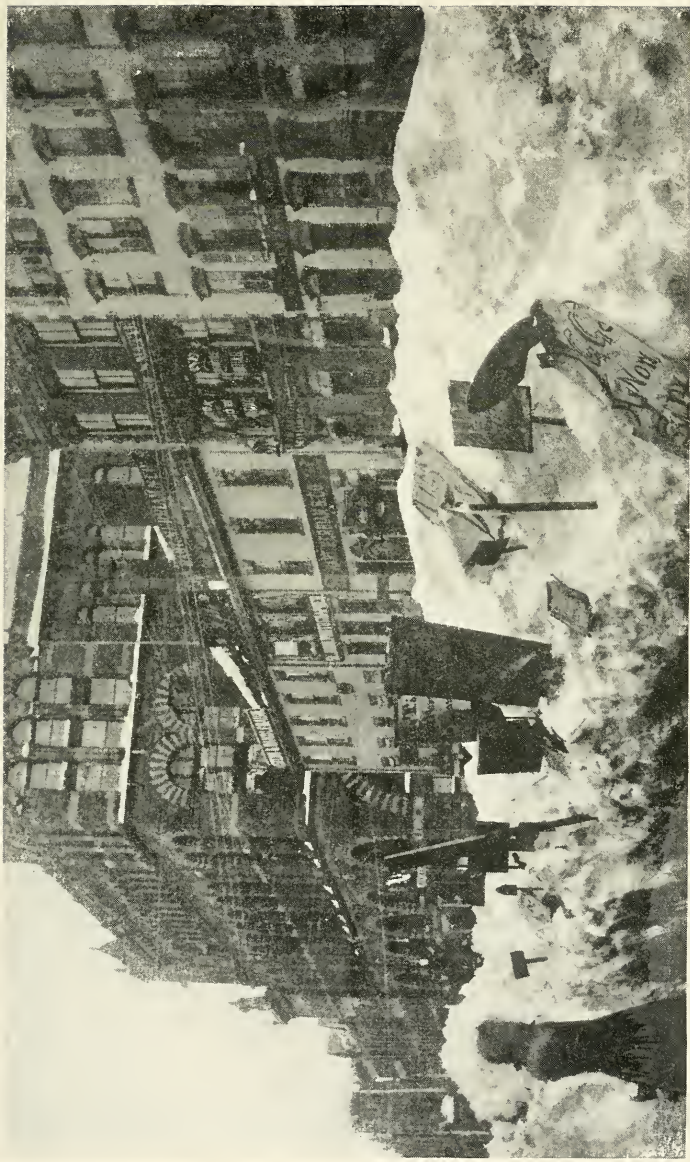
colors at the Statehouse on the New Haven green (the state then having two capitals) in a speech which was widely quoted through the East. His closing words were: "Take this flag and when it presses closest on the foe in some hard-set contest, will some brave boy among you strike one true blow for freedom, for an old man at home whose heart and prayers go with these colors to the field?"

Mr. Catlin was a native of Harwinton, Litchfield county, and came to Hartford in early life, after having spent a short time in Middletown preparing for college. He abandoned his studies to enter upon a mercantile career in Hartford where he was for many years engaged in the drygoods business. He accumulated a handsome property which was increased by wise investments in real estate till he was regarded as one of the wealthiest citizens of the city. Among his holdings were the Catlin building and considerable real estate in New York City. One of the directors of the old New Haven, Hartford and Springfield Railroad, he retired when it was consolidated with New York and New Haven in which corporation he held some five hundred shares of stock. He was deeply interested in various corporations and was an original director of the Connecticut Fire Insurance Company, organized in 1850, living to be the last survivor of the original board.

He was long a member of the First Congregational Church and one of the fine memorial windows of the ancient edifice was placed there by him. In his later years he lived in the beautiful residence which, as told earlier in these pages, had been the home of Lydia Huntley Sigourney and thereafter was to be known locally as the "Catlin place." For his summer residence, he was one of the pioneers at Watch Hill. One of his sons, named after him, was in business in New York; the other, Charles, in Milwaukee. His only daughter was the wife of District Attorney B. K. Phelps of New York City.

In 1867 when the new officers came in, troublous years in finance were just ahead. Cool brains and firm hands were what were needed. The Chicago disaster of 1871 could be viewed calmly since it did not directly concern this wholly Connecticut Company, but agonies of inflation, the return to specie payment and all the aftermath of the war affected every financial institution.

It was fortunate for the Company, then, that it had a secretary who could prove a pillar of strength. At age only twenty, in 1867, it would seem that William A. Erving was rather young to be elected to the office at the time his father was chosen president, but those whose memory runs back to that day know that those responsible for the Company's welfare did not hesitate. Their salaries were moderate, rising to \$3,000 for the



BLIZZARD OF 1888

View up Main street from the windows of the office in the Catlin building.



PRESIDENT WALTER H. HAVENS
1874-1876

president and half that for the secretary in 1869, but their ardor did not depend upon financial return for themselves. Like their predecessors, they cherished the Company's ideals.

III

After the '50s there had been, was and now very emphatically is little to disturb the ordinary routine of steady financial progress as an institution "valuable to the state." The increasing number of agents around the state made their regular trips to Hartford and enjoyed the cordiality of the offices. Those in the Catlin building, from 1840 to 1896, as heretofore mentioned, were especially "homey," not only for the visiting agents who brought in their evidence of the value to the state, but for Hartford citizens prominent in various institutions.

The atmosphere of the offices was not that of idle gossip or political discussion; there never has been a time when it was not the atmosphere of diligence; there never were superfluous subordinates who could carry on the business while superiors chatted and made themselves agreeable to chance callers. The principle was early established that "business hours" are strictly for work for every man, from president to humblest clerk, and every insurance office—but none more so than this one—attests that another reason for the solidity of Hartford's reputation as the insurance

center is to be found in the manner in which "business hours" can be made duly elastic on demand of periodical emergency.

A "human interest" chapter could be written on the character and quality of the "Hartford Mutual's" field men. They were and are adapted to the requirements of the changing times. At the outset, they were the officers, applicants coming in to them. Then they were the officers or directors who went by mail appointment to meet a group in some town where notices had been displayed in the post office or where local policyholders had caught the spirit of mutuality, as in a fraternity, and had brought their friends together. First and last in the "good old days" there were many such group meetings, the promoters of which found their "commission" in good-will. That work was in the nature of the evangelical.

But whoever gave his time to bring a worthy commodity, whatever its form, into a community was entitled to compensation. That is a fundamental principle of civilization. Both the maker of the commodity and the recipient should contribute to the maintenance of the go-between. Hence the "commission." In a sophisticated world, insurance is not sold by blare of trumpets or notice in post office or newspaper. If a real evangel must have a mind and tongue that can illumine his subject, so, equally, must an insurance agent.

And be it said by those today who praise our country for its almost universal appreciation of the meaning of insurance that it has been the man in the field who has educated the people. For inspiration in this great undertaking there has been nothing like mutuality; it appeals to something higher in man's mind than selfish gain or even sense of family protection.

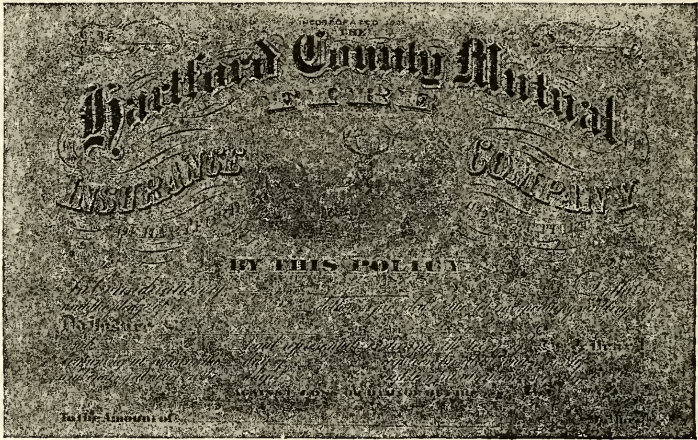
So in each community throughout the state, the Company was represented by men not alone with power to illumine their subject and to make busy people see that in reality it was a blessing which was brought, but men of recognized worth themselves.

For such impression as this created in the first half of the Company's history, credit must be given for the condition today when an agent or group of agents can have an office in their home towns to which the seekers for insurance are glad to come.

IV

President Daniel D. Erving's death on August 1, 1873, at his home on Avon street, was deeply lamented. The Company had been benefitted by his ability; the community as a whole had respected him particularly for his interest in those who had been unfortunate. The directors recognized his characteristics in their resolutions thus inscribed on the records:

“In the death of Mr. Erving, who has been so long connected with this Company, one who has been so faithfully and earnestly devoted to its best interests, this Company has sustained an almost irreparable loss. It is just and fitting that we should place on record our high appreciation of his many virtues. And be this our cordial testimony



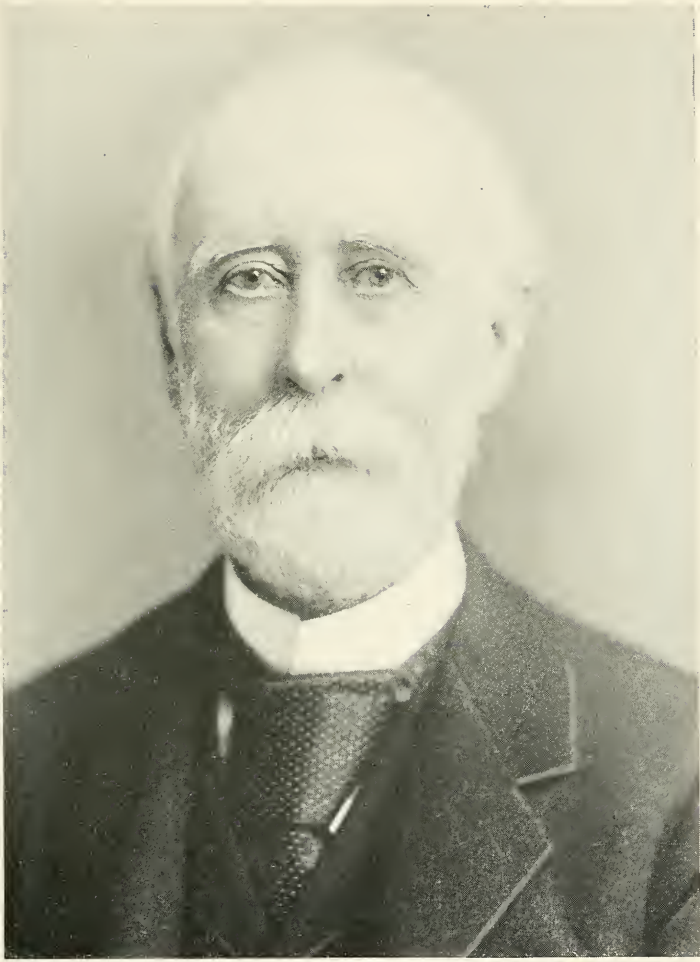
POLICY HEADING, 1875

to his noble and upright character as a Christian gentleman, his sympathy for the poor and afflicted, and all those good qualities of mind and heart which were so eminently his in all the relations of life.”

Mr. Catlin acted as president and treasurer for the ensuing year and Walter H. Havens as vice president. Mr. Catlin, because of his advancing years, declining the formal election to the presi-



PRESIDENT JAMES B. SHULTAS
1876-1880



PRESIDENT WILLIAM E. SUGDEN
1880-1904

dency, in September, 1874, Mr. Havens was chosen with James B. Shultas as vice president. Following his principle of a well ordered existence, Mr. Catlin enjoyed life till the death of his wife January 21, 1888, whom he deeply mourned. He followed her three months later, April 23, when in his ninetieth year.

President Havens met what has become a prime requirement in the chief executive, an expert knowledge of conservative finance. The change from full dependence upon premium income to much dependence on careful investment implied, for the presidential qualification, the kind of experience Mr. Havens had had in the Hartford Trust Company. He had held responsible positions there, latterly in charge of the safe-deposit department, and he was a trustee of the institution. In public affairs he had taken much interest and had served as street commissioner.

He died June 16, 1876, at a time when America was showing by its Centennial Exposition, in Philadelphia, that she had come triumphantly through the post-war stress and also at a time when Hartford institutions were experiencing a thrill of brilliant prospects. Under guidance of Secretary William A. Erving, new harvests were being reaped in the field for the Company.

The successor to President Havens was Vice President James B. Shultas, and Jonathan Good-

win succeeded him as vice president. Mr. Shultas had been a director since 1849 and Mr. Goodwin since 1864. No better selection of officers could have been made.

In addition to his experience in administering his own large financial affairs, Mr. Shultas had made a specialty of fire study. He had passed by two years the three-score-and ten milestone but had the vigor of a man much younger. In middle life, he had been an energetic member of the fire department and was treasurer of the Firemen's Benevolent Association. He was endowed with a personality which won him friends everywhere. He had served on both boards of the Common Council and had been major commanding in the Putnam Phalanx. In his later years he was street commissioner.

Like President Catlin he began life as a dry-goods merchant. In the '40s he with Major James Goodwin bought the United States Hotel across State street from the old Statehouse. For a short time he was proprietor of it and at his death held a half interest. He had other large investments in real estate and corporations. His death came suddenly at his home on Congress street September 13, 1880, at the age of 76.

Vice President Goodwin had died in October of the year in which he was elected. A very greatly respected citizen, he was prominent in real estate

and financial affairs and had served as major commanding the First Company, Governor's Foot Guard, in 1860-1861.

William E. Sugden, who had been elected vice president on Major Goodwin's death, succeeded Major Shultas as president in 1880, and James L. Howard was chosen vice president. Both officers had been directors since 1876 and 1874 respectively.

President Sugden's ambition to become a well trained business man had been realized before he came with the Hartford County Mutual. After four years in the drygoods line in Middletown, where he was born in 1821, he came to Hartford in 1843 in the employ of Catlin & Company. In three years' time he had become a partner. When Mr. Catlin retired from the business in 1849, Mr. Sugden continued it as Sugden & Company, continuing till 1865. With Charles R. Hart and L. B. Merriam he then became a member of the firm of Hart, Merriam & Company. On Mr. Merriam's death in 1888, the firm of Charles R. Hart and Company was formed, with Mr. Sugden, Charles R. Hart, G. W. Curtis and S. A. Bacon as partners. Mr. Sugden was also a director of the National Exchange Bank and of the Spring Grove Cemetery Association and a member of the committee on the permanent fund of the latter organization.

During Mr. Sugden's incumbency, the Com-

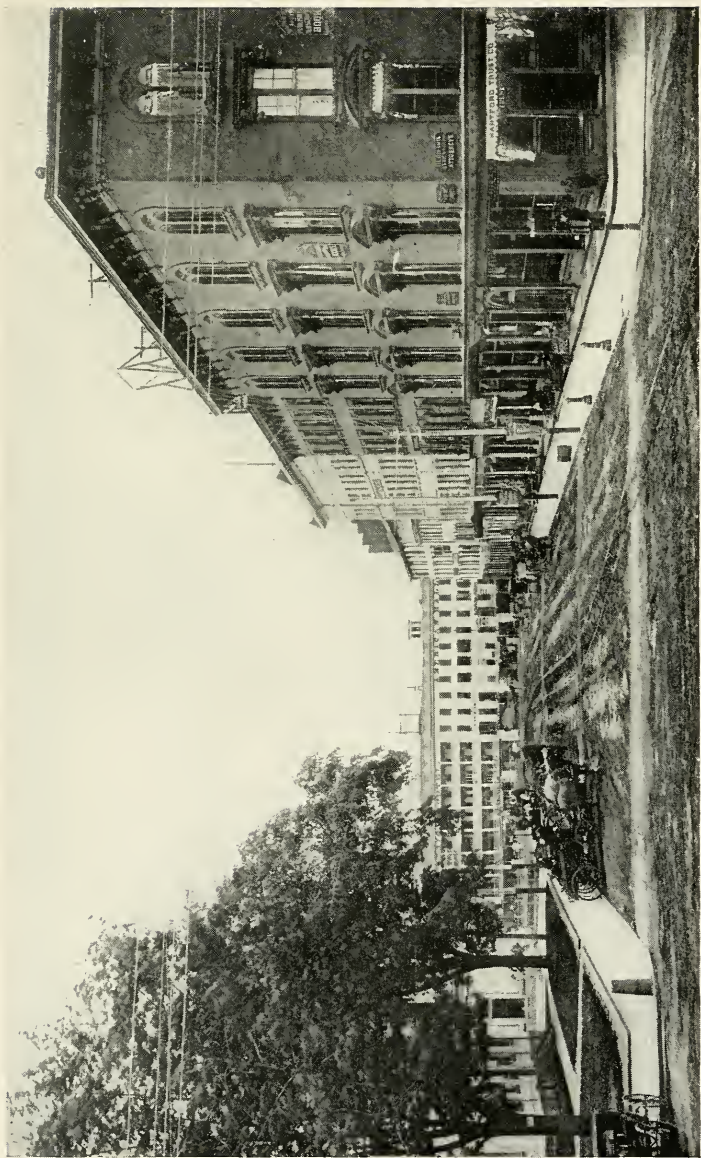
pany enjoyed great prosperity. The last of antiquated systems and regulations were relegated. In 1879, the investigation and settlement of losses by a business committee, which in 1848 was a step forward, gave place to a regulation by which the president and secretary should have the power to act.

In 1879, also, it had been voted that terms of insurance could be for five years and that damage by lightning could be covered. Further, it was voted in corporation meeting to reduce the rate or amount of premium lien to ninety per cent of the standard rate, the insured to pay one half of the premium lien but the whole of the lien to remain on the books, liable for assessment—which liability never was called.

In May, 1889, a charter amendment was adopted, doing away with premium notes and calling for premiums in full cash. Possibility of assessment had passed.

The Company had then a cash fund of \$400,000. All premium liens charged to members on the books were cancelled; collections thereafter were in cash only, no notes required.

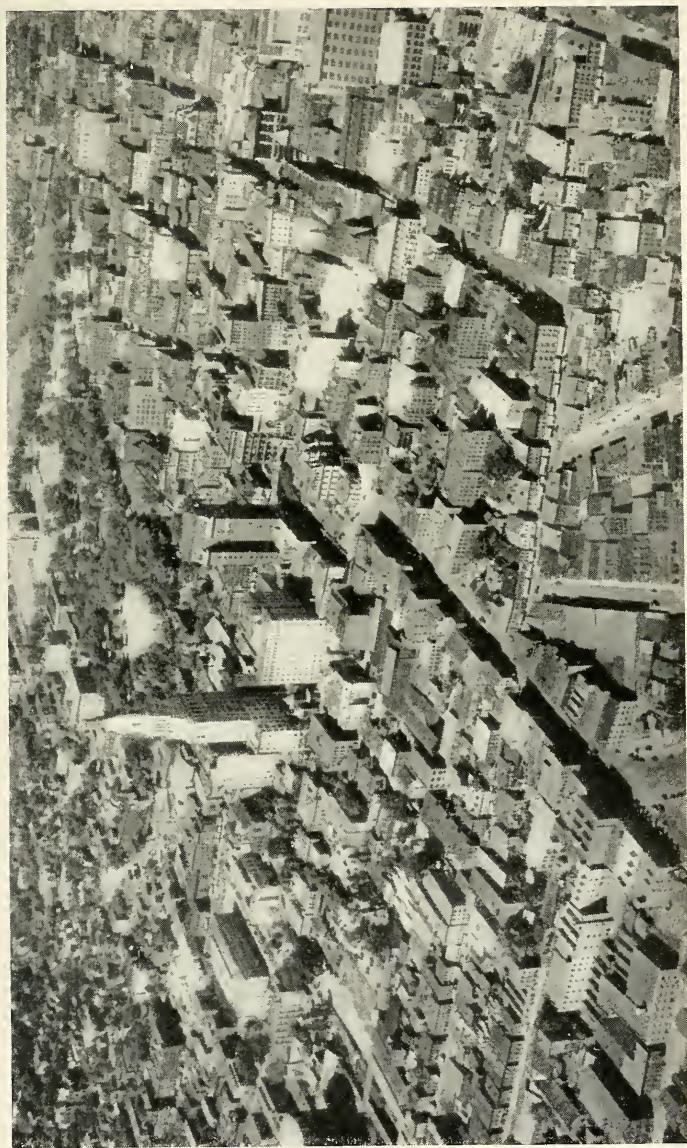
In other words the investment earnings had built up a dependable surplus, guaranteeing the future. The yearly balance to turn into the fund of this mutual Company was running from \$9,000 to \$15,000, and policyholders were getting their insurance at considerably less than cost.



HUNGERFORD CONE BUILDING (RIGHT)

Preceding the Hartford-Connecticut Trust Building, View of Central Row, Statehouse on the left, American Hotel in the background.

Courtesy of M. Leverett Belknap.



HARTFORD FROM THE AIR

Municipal Building at the left, Bushnell Park to the west—near upper middle of picture. Hartford-Connecticut Trust Building in the center.

FIFTIETH ANNUAL STATEMENT
OF THE
HARTFORD COUNTY
MUTUAL FIRE INSURANCE COMPANY.

Number of Policies in Force, 14,036	
Amount at Risk,	\$22,923,469.99
Liens forming a pledged Capital,	\$238,709.17
Amount of Cash Surplus,	267,427.63
Amount available to pay losses,	\$506,136.80
Amount of Losses and Expenses paid during the year,	35,243.57
Total amount of Losses paid in fifty years,	451,184.80

ASSETS.

Cash on hand and in Bank,	\$71,411.38
Amount due from Agents and in transit,	3,036.25
U. S Bonds, (Market Value),	30,000.00
State of Connecticut Bonds,	5,200.00
Hartford City Bonds,	35,700.00
Hartford Town Bonds,	37,050.00
Middletown City Bonds,	13,650.00
H. R. & P. C. R. R. Bonds, guaranteed by N. Y. N. H. & H. R. R.,	11,600.00
Wallingford Town Bonds,	4,000.00
N. Y., N. H. & H. R. R. Stock,	35,000.00
Hartford National Bank Stock,	12,070.00
Phoenix " " " " " " " " " " " " " "	2,530.00
American " " " " " " " " " " " " " "	5,600.00
Charter Oak " " " " " " " " " " " " " "	560.00
Surplus, Sept. 1st, 1881,	\$267,427.63
Losses unpaid,	4,866.00

WM. A. ERVING, Sec'y.

WM. E. SUGDEN, Pres't and Treas.

JAMES L. HOWARD, Vice President.

DIRECTORS :

JULIUS CATLIN,	WM. E. SUGDEN,
JAMES L. HOWARD,	GEORGE SEXTON,
MARCUS DEFOREST,	WM. A. ERVING,
ELISHA JOHNSON,	THOMAS SISSON,
WATSON DEWEY,	JAMES LOCKWOOD.

While sometimes the fire losses ran up to one hundred and fifty per cent of premiums for a quarter year, and loss on business would be from \$1,000 to \$5,000, the tables would turn in the next quarter. Assets and interest showed almost constant gain.

Despite the great increase in underwriting, the mutual principle of balance of the scales was preserved with as much nicety as during those earlier years when the reader's attention was particularly called to it.

Power was granted by the Legislature in 1889 to do business outside the state but not with purpose of actually exercising it, and it never has been exercised.

In 1884 the annual-meeting date was changed from the third Monday in September to the fourth Tuesday in January, and soon there were regular tri-monthly meetings.

In 1892, the balance of the cash fund was running at from \$9,000 to \$15,000. In appreciation of what William A. Erving had done during his twenty-five years as secretary to promote the Company's prosperity, "valuable to the state," he was given a leave of two months and \$1,000 in cash.

Chapter Nineteen

CROWNING THE HUNDRED YEARS

I

THE world's new century, the twentieth since Christ, opened with a rush and furore, yet not without misgivings over problems that had been developing. In fire insurance, state supervised and companies trained by experience, a home-state mutual had much to encourage and but little to dread.

That little, however, was novel and might prove significant. The character of the country had changed materially. The influx of European people had had its effect in many ways. Industrial workers had had success in asking for a check on immigration. At the same time, public welfare organizations had been applauded for trying to relieve cities of their congestion by getting immigrants from southern and eastern Europe out into the farming territory where aid of the kind they seemingly could furnish was needed. As a class the newcomers did not take to the plan; their conception had been of a land where the city streets were paved with dollars.

Yet the agricultural opportunity appealed to some, reinforced as it was by the number of avail-

able "abandoned farms", the movement of the Americans themselves having taken a trend toward the gaily lighted cities. Before the century opened and again in its early years, the records showed increase in the number of fires on farms, and especially on those taken up by newcomers, citizens native or naturalized. A marked contrast with the days of 1831 was being commented upon and for most companies a readjustment of rates became imperative. It was not something to be shouted from the housetops; it was something to refer to the political economists. Meanwhile the rural risks were not the most popular; selected city risks were considered by many companies better than rural risks in sundry sections. Stock companies were avoiding the country.

Now comes another development by which people of means are selecting old farms, with their great natural beauty of surroundings and the good roads to them, for their summer residences. The glory of the hills, valleys and streams is more widely appreciated when it so readily can be gained by motor transportation. This class of occupants are better informed and more particular about fire protection.

But swing the pendulum which way it may, the Hartford County Mutual's course and its regulations since the day its charter was granted have been such as to enable it to avoid worriment and readily meet changes as they come.



MUNICIPAL BUILDING CHRISTMAS TREE

II

In 1901, the four months to September showed losses of 44 per cent of premiums; there was a gain of \$13,855 in assets; the interest income for the period was \$10,000. The profits of underwriting business were \$3,855. In May, 1903, the tri-monthly report showed losses 54.2 per cent of the premiums, but a gain in the assets of \$12,054. The business profit was \$54.

This carries us back to the day when the losses of \$3,200 reduced the surplus to \$5 and the spectre of an assessment appeared. With a small loan guaranteed by the directors, we have seen, assessment was made unnecessary. The limit on any risk was then \$1,000; there never has been an assessment, and the Company reaches its one hundred and first birthday with no premium notes and the certainty that there never can be an assessment.

It requires no special knowledge of insurance for the reader to perceive throughout this history a particular fundamental achievement, which is this: The attainment and maintenance through every year of the object of mutuality to furnish insurance as nearly at cost as, from experience, can be estimated. Out of forty mutual fire insurance companies chartered by the Connecticut Legislature only thirteen have survived. Some of them are purely local concerns; assets run from \$45 up. The

assets of the Hartford County Mutual are nearly double those of the second in size.

Directors, officers and agents are familiar with these facts; to the general public, plodding on about its own affairs, the accuracy with which the scales have been kept at balance and the size of the safety fund which now stands forth are sufficient attest of worth.

III

President Sugden died at his home on Capitol avenue July 15, 1904, having served twenty-four years. His age was eighty-three. In his mercantile life as in his insurance experience he had won public honor and he had the warm esteem of all who had been associated with him. Secretary William A. Erving, upon whom he had leaned with confidence during his last years, was elected in his place on the board of directors.

James L. Howard, the vice president, could not take over the duties of president because of failing health. He lived two years longer, dying May 1, 1906, at the age of eighty-eight. Mr. Howard at the age of twenty came to Hartford from his birthplace, Windsor, Vermont. Here he established one of the first concerns in the United States for the manufacture of railroad-car furnishings. He erected a large building on Asylum street near the railroad station in 1846. He had been a

director in the Phoenix Bank since 1854, was an incorporator and director of the Travelers Insurance Company, president of the Hartford City Gas Light Company and a leader in the organization of the Connecticut Mutual Life Insurance Company. Prominent in the Baptist church, he was a trustee of Brown University which gave him the degree of master of arts and was president of the Baptist Social Union of Connecticut.

Ralph Hart Ensign of Simsbury was made president of the Hartford County Mutual to succeed Mr. Sugden. He had been a member of the board since 1886. The assets of the Company at this time were \$932,901.

President Ensign was an outstanding man in the state. He was a descendant of James Ensign, one of the founders of Hartford in 1636, and was related to the family of Whitings, long prominent in colonial affairs. He was born in Simsbury in 1835. After studying in the local schools, the Connecticut Literary Institute at Suffield and the Wilbraham Academy, he assisted his father in his tin shop and at farming till he was twenty-one when he became assistant foreman in Samuel Austin's cigar factory in Suffield. Going thence to Georgia where his elder brothers were, he returned to become clerk in D. C. Hayes's store in Tarriffville, near Simsbury. Shortly afterwards he started there in business for himself.

Seventy-fifth Annual Statement
—OF THE—
Hartford County Mutual Fire Insurance Co

Gross Premium Receipts, year 1906,	\$74,495.36
Losses and Expenses, 1906,	\$65,745.51
Cash Assets, January 1, 1907,	\$1,070,232.00
Number of Policies in force, 20,487	Amount at Risk, \$30,931,935.81

All Policies cover damage by lightning, whether fire ensues or not.

SCHEDULE OF ASSETS.

	Market Value
Cash on hand,	\$ 27,739.59
Amount due from Agents,	611.41
Hartford, New Haven, Middletown and Portland Town Bonds,	155,000.00
South School District, Hartford, Bonds,	18,000.00
Baltimore & Ohio R. R. 1st. Mtg. Bonds,	24,500.00
Boston & Albany R. R. Refunding Bonds	9,000.00
Central R. R. of New Jersey Bonds,	11,800.00
Chicago, Burlington & Quincy R. R. Bonds, Ill. Div. 1949,	27,000.00
Chicago & Erie R. R. 1st Mtg. Int. Guar. by N. Y., L. E. & W. R. R.,	33,900.00
Chicago Junction Ry. & Union Stock Yards Bond,	10,000.00
Chicago, Rock Island & Pacific R. R. Collateral Trust Bonds,	36,000.00
Chicago & Western Indiana R. R. Bonds,	5,350.00
Cleveland Electric Railway Bonds,	18,000.00
Deleware & Hudson Canal Co. Bonds,	6,250.00
Hartford Street Railway Bonds,	25,000.00
Louisville & Nashville R. R. N. O. & M. Div. Bonds,	24,200.00
Morris & Essex R. R. Stock, Guar. by Del. Lac. & W. R. R., and Bonds,	30,300.00
New England R. R. Bonds,	18,450.00
N. Y., N. H. & H. R. R. 3 1/2% Convert. Debenture Certificates,	18,150.00
Northern Pacific & Great Northern R. R. Bonds,	47,500.00
Western Maryland R. R. Bonds,	15,000.00
Winona & St. Peter R. R. Bonds, Guaranteed by C. & No. W. R. R.,	17,550.00
Chicago, Great Western Railway Debenture Stock,	22,500.00
Louisville & Nashville R. R. Stock,	6,950.00
N. Y., N. H. & H. R. R. Stock,	167,200.00
Pennsylvania R. R. Stock,	61,200.00
Peoria & Bureau Valley R. R. Stock, Guar. by C. R. I. & P. R. R.,	37,000.00
Pittsburgh, Ft. Wayne & Chicago R. R. Stock, Guar. by Penn. R. R.,	34,000.00
Rensselaer & Saratoga R. R. Stock, Guaranteed by Del. & H. C. Co.,	38,000.00
Utica, Chenango & Susq. Valley R. R., Guar. by Del., L. & W. R. R.,	7,350.00
Etna National Bank Stock,	1,540.00
American National Bank Stock,	5,600.00
Charter Oak National Bank Stock,	480.00
Hartford National Bank Stock,	13,200.00
National Exchange Bank Stock,	9,300.00
Phoenix National Bank Stock,	2,286.00
Hartford Steam Boiler Inspection and Insurance Co. Stock,	38,000.00
Northwestern Telegraph Co. Stock, Guaranteed by Western Union,	10,000.00
New York Dock Co. Preferred Stock and Bonds,	6,875.00
Swift & Company Mortgage Bonds,	24,500.00
Pennsylvania Co. 4 1/2% notes,	4,950.00
Total Assets January 1, 1907,	\$1,070,232.00
Unpaid Losses, estimated, \$1,000.	

Ralph H. Ensign, Pres't and Treas.

Wm. A. Erving, Secretary.

Edward F. Harrison, Ass't. Secretary.

—DIRECTORS:—

WM. A. ERVING,
GEO. H. BURT,
THOMAS SIMON,

F. F. SMALL,
RALPH H. ENSIGN,
SAMUEL E. ELMORE.

JOHN R. BUCK,
GEORGE A. FAIRFIELD,
L. B. BRAINARD.

SEVENTY-FIFTH ANNUAL STATEMENT



PRESIDENT RALPH HART ENSIGN
1904-1917



THIRD HOME
State Bank Building, 1897-1907

His wife, whom he married in 1863, was Susan Toy, daughter of the Rev. Joseph Toy of Cornwall, England, who had come here as a child when her father began in Simsbury the manufacture of fuses, having bought the managerial interests of the American branch of the Bickford Company of England. Mr. Ensign was given the position of bookkeeper the year he was married. Seven years later he was manager of the firm of Ensign, Bickford & Company and by 1887, with a branch in California, had made this the largest concern of the kind in the United States. Upon its incorporation in 1907 as the Ensign, Bickford Company, Mr. Ensign was elected president.

He served in the Legislature and was identified with most of the manufacturing and public interests of his town, as well as with the Hartford-Ætna National Bank, the Dime Savings Bank and the National Fire Insurance Company of Hartford and with the Arlington Company, celluloid manufacturers in Arlington, New Jersey. Also he had large DuPont holdings. His gifts to the town included the beautiful Methodist Church, with windows in memory of his parents, and he rendered substantial aid for the local high and grammar schools.

In this year of Mr. Ensign's election, the office of assistant secretary was created and was filled by the appointment of Edward F. Harrison.

President Ensign, at his request, in 1912 was relieved of the duties of treasurer which then were assigned to Secretary Erving. Meetings of the directors now were held monthly. Mr. Ensign was regular in attendance and mentally, socially and physically was like a man several years his junior. Therefore the announcement of his sudden death at his home the night of March 22, 1917, came as a great shock to his associates. They felt the loss not only of his sound judgment and business acumen but also of his affability and of his example of fidelity to duty.

IV

The Company's assets at the time of President Ensign's death were \$1,493,755. Three years after his election, the offices, as previously related, were removed from the State Bank building, when the bank was about to rebuild there, to the adjoining Phoenix Bank building. The offices had been in the State Bank building since their removal from the Catlin building in 1897, when that building was about to be replaced. At each change of year or change of location, the Company could look back with satisfaction upon its record and could count still more confidently upon its men in the field, for whose organization Secretary Erving was largely responsible. In February, 1917, he addressed a letter to them announcing that it had been decided to yield to "oft repeated requests"

to allow agents to write policies, cautioning them on forms and risks and urging them to "endeavor to continue our conservative methods."

On July 23, 1917, which was the fiftieth anniversary of Mr. Erving's coming with the Company, the board adopted the following preamble and resolution :

"Whereas William A. Erving has for the period of fifty years devoted himself with unswerving loyalty and with sound judgment to the interests of the Hartford County Mutual Fire Insurance Company and has at many times rendered services beyond the strict requirements of the official position he has held in this Company, and

"Whereas the unvarying result of his fidelity to our interests has been an increase in the soundness of our financial position and in the honorable reputation of this Company; now

"Therefore, in consideration of the above and his willingness to continue his good services in behalf of this Company, the sum of fifty dollars for each of the fifty years during which he has been officially connected with this Company, making a sum of \$2,500 in all, is hereby directed to be paid by the treasurer of this Company to William A. Erving in partial recognition and in payment of the benefits received by this Company from his connection with it."

Following the adoption of this resolution, the agents presented to Mr. Erving a solid silver tea and coffee set, appropriately inscribed.

The concluding action of the board, to which President Ensign's son, Joseph R. Ensign, had been elected, was the election of Mr. Erving to the presidency.

That President Erving was the son of President Daniel Dodge Erving, the nephew of Secretary R. Augustus Erving and brother of Henry W. Erving, who became a director of the Company in 1926 and who is chairman of the board of the Connecticut River Banking Company, was noted herein at the time of the mention of his coming into the offices in 1865. He was endowed with special abilities and potentialities. Most concerns were still in their formative, pioneer stage, directed by men familiar with every minute detail. The man at the head of any typical business was an all-round executive who evolved company policy and plans, made the decisions, did the buying, employed the men, wrote the letters and handled all matters of finance. Such, for a long period of time, were the duties of Mr. Erving who had begun at the bottom and gained the top of one of the strongest insurance corporations in New England.

Mr. Erving's service to the Company was of rare distinction. His career was most unique in the wide range of duty: as clerk in 1865, secretary July 23, 1867; president and treasurer July 23, 1917. His life history is bound up in the history of the Company during his connection with it. No inducements could draw him from it and all his energies were devoted to it. He was born in Westfield, Massachusetts, April 27, 1847, came to Hartford as a youth, attended the high school and a



MAIN OFFICE ROOM, 1897-1907

Left to right—Assistant Secretary Edward F. Harrison, Secretary William A. Erving, Nathan F. Miller.

private school after that, and then began in the Company's office. At sundry times he was a director in other institutions, from all of which positions he later withdrew. He was a member of the Sons of the American Revolution. What recreation he allowed himself was mostly found in travel. Large and well proportioned, he maintained his fine physical vigor mainly by walking; he seldom missed his "morning constitutional" from his home on Prospect avenue to the office, a distance of three miles.

At this July meeting of the board the members had for their contemplation the secretary's report for the month of June. It showed net premiums of \$7,866; net losses and expenses \$7,819; underwriting profit, \$46.42. For July the report was \$5,315 for losses and expenses; underwriting profit, \$3,226. Altogether it was again the demonstration of careful calculation and of good field work.

No vice president was elected to succeed Mr. Howard. President Erving, after his promotion, assisted at the meetings by Frederick F. Small, a director since 1906 and himself the head of the large insurance partnership of F. F. Small & Company which he had built up, continued to act as the corporation's secretary pending the selection of a successor in that position by a committee of the board. The committee reported at the January meeting in favor of Edward F. Harrison, the assistant secretary. At that time, the monthly reports

were showing net premiums of about \$10,000, losses about the same amount, business profit ranging from \$500 to \$4,000, though an occasional underwriting loss of from \$100 to \$4,000.

In 1919 the board again betokened its appreciation of faithful service by voting the president a three months' leave of absence, which he spent in travel.

During the nerve-racking period of the World War, the Company, in common with other corporations in the city, assisted materially in winning for Connecticut the flag that floated over the Capitol in Washington throughout the war as recognition of having subscribed proportionately more than any other state for the Liberty Loan issues—Hartford's own total being over \$134,000, 000. There also were liberal contributions for Red Cross and similar work.

The sudden check to overworked mechanical industry, agriculture and transportation at the close of the war and the importance of intense scrutiny of every investment then and during the progress to new and higher plane of finance made imperative the appointment of an assistant in the duties devolving upon the treasurer. For that position George H. Burt, president of the State Bank and Trust Company, who had been a director since 1906 and who was one of the most eminent financiers of the city, accepted election in 1921.

In that year also, the Company again gave evidence of its appreciation of long-time devotion of workers in any capacity by voting a handsome sum to Nathan F. Miller on the anniversary of his fifty years in the Company's employ.

Everett E. Dow, formerly in the office of the state insurance department, was appointed accountant in 1921 and secretary the following year when Secretary Harrison died, after a long illness.

V

The genial, hospitable atmosphere of the Company's offices from the first has been referred to. In 1922 the following unostentatious letter went out from the president's desk to the members and agents of the Company:

Dear Sir:

The remodeling of the Phoenix National Bank building, where we have been located fifteen years, compelled us to seek new quarters. We have secured an office in the new building of the Hartford-Connecticut Trust Company, corner of Main Street and Central Row, entrance No. 750 Main Street, where we will welcome you any time you favor us with a call. Take elevator to our room, No. 1306, and enjoy the wonderful view from our windows.

Yours truly,

WILLIAM A. ERVING,
President.

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There is a picture of the Company in the phraseology of that letter. It is plain, direct, cordial, without a suggestion of that which is so well expressed by the word which today has won for itself a place in the dictionary—"ballyhoo."

It is no exaggeration to say that for location, quiet, pure air, the best of light and beautiful and historic views from the windows, the Company's suite of rooms high up in the new Hartford-Connecticut Trust Company's building is unexcelled by any in the state. The directors' room, entered through a private corridor, extends along the north side. From its windows, with the old State-house and grounds just beneath, one commands a view for nearly forty miles up the wide valley of the Connecticut river to Mounts Tom and Holyoke beyond Springfield; to the east, the wooded, village-dotted, rising land out into Tolland county, and to the west, on a clear day, the southern range of the Green Mountains with bits of the Catskills across the Hudson river,—the Talcott Mountain range of Simsbury and Avon rising clear in the foreground.

The emblem of the hart crossing the ford, in the Company's seal as in the city's, is suggested here and there on the walls of the rooms by heads of the monarchs of field and glen—in the directors' room by the head of a majestic deer. With a portrait of President William A. Erving on the west wall, there are on all sides paintings by Went-



PRESIDENT WILLIAM AUGUSTUS ERVING
1917-1925



COMPANY'S PRESENT HOME

In the Hartford-Connecticut Trust Building, corner of Main street and Central Row. Northwesterly view. Old Statehouse on the left.

worth and Minott, interspersed with fine engravings, mostly bits of New England scenery. These, in the main, are from President Erving's private collection. The artistically set-in book cases, the long table, president's desk and the chairs are harmonious in solidity, without severity. The Whittier desk does duty near the west window.

The office room proper is along the west side. Out beyond the historic spires of Center Church and South Church the eye ranges from Meriden Mountain and Hanging Hills around to Capitol Hill, Cedar Mountain and the ranges to the west. Here again, desks, carved woodwork and marble are dignified, appropriate, furnishing every facility for expeditious, accurate business.

The promising career of Secretary Dow was ended by death on October 12, 1925. Evidence of much ability had been given during his brief term of office and there was a bright future before him. He had endeared himself to his associates and to the agents.

Christian Rebman, an insurance man of wide experience, was elected October 20 to fill this important office. Born in Buffalo, he already had enjoyed and from boyhood up had improved opportunities in wide fields to familiarize himself with fire insurance in theory and in application, within doors and out of doors. His inclination was natural; as the twig is bent, the tree will grow.

His father, Christian Rebman, was president of a mutual company, the well known Queen City Mutual Fire Insurance Company of Buffalo. His first position, as a mere youth, was that of clerk in 1897 in the office of that company. The following year he was appointed bookkeeper in the offices of the Erie Fire Insurance Company of the same city. When that company in 1902 reinsured with the Ætna of Hartford, he was made local agent in Buffalo for companies that included the National Fire Insurance Company of Hartford and at once organized an agency.

After four years of successful work he was called to the offices of the Union Fire Insurance Company of Buffalo to act as auditor, a position which he held till 1910. From that office he was appointed examiner for the insurance department of the state of New York. For ten years he had followed this exacting line when he resigned to become auditor and assistant secretary of the Washington Marine Insurance Company of New York. The appointment of Mr. Rebman has been heartily approved by the Company's field force and members.

VI

President Erving was such a conspicuously robust man that, though he was in his seventy-ninth year, the city was little prepared to learn of

his death, after a brief illness, December 21, 1925, and to the agents around the state the report was almost unbelievable. He always had had a cheery word and smile for everybody. His qualities were well summarized in the resolution adopted by the board, saying:

“The growth of the Company’s assets has been due largely to the growth of the corporations in which Mr. Erving invested the proceeds of our business. He had conservative ideas about insurance and sometimes it seems as though they might be summed up in his idea of issuing policies only to honest people living sober lives in safe buildings. He took an interest in public affairs and was a man of rather reflective disposition,—and a commendable example of an American citizen, devoting his life to the up-building of a sound business on sound lines.

“It is delightful to remember the picture of a tall, erect gentleman walking down from his home on Prospect avenue to his office almost every morning of the year. Outside of his family relations, this Company seems to have been the apple of his eye. As reserved as he often appeared, we can safely assume that one of the greatest pleasures of his later years was to realize that the success of this Company was due largely to his early planning. We shall miss his genial presence and the grasp of his hand as we enter this room.

“Frederick F. Small,
John H. Buck,
Joseph R. Ensign.
Committee.”

This was in the hour of the Company’s solid achievement. And the future was doubly assured. What Captain Grant, Squire Shepard and Judge

Phelps had hoped for in 1831 had been realized far beyond any possible conception in their day. Their principle, though sometimes threatened in the hurly-burly of the world's onrush, had been quietly but religiously maintained. The directors' expression of President Erving's ideas, so simply put, in their resolutions on his death, might well have been written of those founders: "his idea of issuing policies only to honest people living sober lives in safe buildings." The Company's demonstration of the material advantage accruing to that class of people when judiciously selected had been a sermon in itself.

Altogether, then, it was in perfect accord with tradition that at the directors' meeting on December 22, 1925, George Haskell Burt's name was added to the list of presidents, with Frederick Forrest Small as vice president, Mr. Rebman continuing as secretary. The vacancy on the board was filled by the election of President Erving's brother, Henry W. Erving—as previously stated, the chairman of the board of the Connecticut River Banking Company which is the centenarian associate of the Hartford County Mutual in the local field of finance.

Mr. Burt is a native of Maine, having been born in Amity on June 10, 1857. His first paternal ancestor settled in Staunton, Massachusetts, in 1636. On the death of his father, Mr. Burt, then an infant, came to Hartford with his mother. His



NIGHT VIEW, COMPANY'S HOME

Looking south down Main street—First Church spire to the right.



DIRECTORS' ROOM, HOME OFFICE

first regular employment was in the private bank of George P. Bissell & Company, an admirable training for one who was to follow banking. In 1889 he became cashier in the State Bank, succeeding to the presidency in 1921. On the consolidation of the bank with the Phoenix as the Phoenix State Bank and Trust Company in September, 1926, he was chosen chairman of the board.

His connection with the Hartford County Mutual has already been noted. He was discharging the duties of assistant treasurer at the time of this election. President Burt is also a trustee and vice president of the Society for Savings and a director in the National Fire Insurance Company, the Rossia Insurance Company, the Eagle Lock Company of Terryville and the Arrow-Hart and Hegeman Electric Company.

Vice President Small was born in Stafford Springs, July 16, 1866. His father had been a merchant in that town, in Coventry and in Springfield before coming to Hartford to establish a wholesale grocery business when Frederick was a boy. After graduation from the high school with the class of 1885, the young man's first employment was in the office of George W. Moore and Company, foremost mortgage brokers. From 1892 to 1900 he was assistant cashier for the Phoenix Mutual Life Insurance Company. In the latter year he bought the insurance agency of the late W. T. Price, was local agent for the Hartford

County Mutual and the National, increased the scope of the concern as Frederick F. Small & Company, Incorporated, and added investment brokerage. He is a partner of W. K. Johnson & Company, members of the New York Stock Exchange.

In addition to his directorship in the Hartford County Mutual, he is a director of the Phoenix State Bank and Trust Company and of the National Fire Insurance Company and he is a trustee in the Dime Savings Bank. He is one of the board of governors of the Farmington Country Club.

VII

What has been said relative to the officers concerning traditional steadfastness and worth is true also of every member of the board of directors from the beginning, as those reading the appended list of names since 1831 and familiar with the history of Hartford will perceive. These are the names of the present members:

George H. Burt, president of the Company, and as above.

Frederick F. Small, vice president of the Company, and as above.

Morgan B. Brainard, president of the *Ætna* Life Insurance Company and its affiliated companies; director in the Case, Lockwood & Brain-

ard Company, the Hartford National Bank and Trust Company, the Hartford Electric Light Company; chairman of the board of the Bankers Trust Company; director in the Hartford Steam Boiler Inspection and Insurance Company, the American Hardware Company, Swift & Company, the Connecticut Company, the Hartford Hospital, the Hartford Retreat for the Insane and the Connecticut State Prison; trustee (in America) of the Scottish Union and National Insurance Company, of the Wadsworth Atheneum, the Watkinson Library, the Morgan Memorial and the Colt Bequest.

John H. Buck, counsel, senior member of the law firm of Buck & McCook; director in the National Fire Insurance Company, the Phoenix State Bank and Trust Company, the Taylor & Fenn Company, (and also secretary), the Cedar Hill Cemetery Association and in the American School for the Deaf.

Joseph R. Ensign, president of the Ensign, Bickford Company of Simsbury, director in the Phoenix Mutual Life Insurance Company, the Hartford Fire Insurance Company, the Hartford Steam Boiler Inspection and Insurance Company, and in the Hartford National Bank and Trust Company.

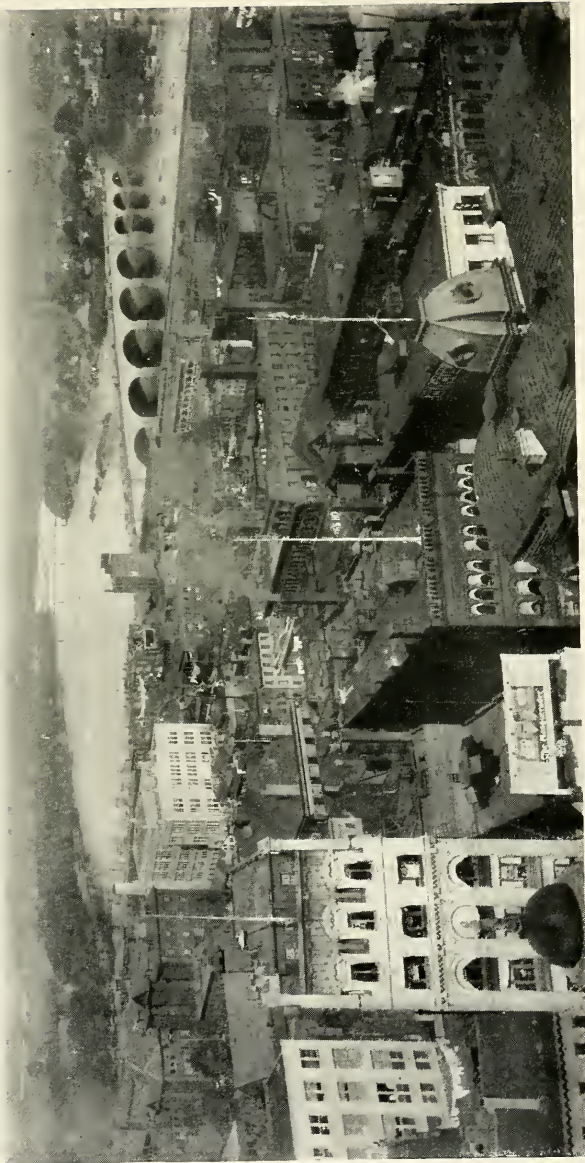
Robert W. Dwyer, president of the Dime Savings Bank, director in the First National Bank and in the Bankers Trust Company.

James Lee Loomis, president of the Connecticut Mutual Life Insurance Company, trustee of Loomis Institute and of the Society for Savings; director in the Phoenix Insurance Company, the First National Bank, the Bankers Trust Company and the Simsbury Bank and Trust Company.

William R. C. Corson, president of the Hartford Steam Boiler Inspection and Insurance Company, director of the Boiler Inspection and Insurance Company of Canada, the Ætna Insurance Company, World Fire and Marine Insurance Company, the Ætna Life Insurance Company and its affiliated companies, the Connecticut Mutual Life Insurance Company, the Hartford National Bank and Trust Company and the Bankers Trust Company and trustee of the Society for Savings, secretary of the Wadsworth Atheneum and the Watkinson Library, trustee of the Hartford Retreat for the Insane, and director in the American School for the Deaf.

Henry W. Erving, chairman of the board of the Connecticut River Banking Company; director in the Travelers Bank and Trust Company, and trustee of Wadsworth Atheneum.

But all the good counsel and the ability in management would go for naught were it not for the character of the Company's representatives in the field. This is true of all companies but it is pre-eminently true of a mutual company of the kind the founders of the Hartford County Mutual had



VIEW FROM COMPANY'S WINDOWS

Looking north up the Connecticut. Dome of old Statehouse in left foreground and of Government Building to the east of it.



VICE-PRESIDENT FREDERICK F. SMALL
1928

in mind. It has been seen how cautiously the founders felt their way when business was confined to the county, Hartford city excepted, and then when all limits were removed but Connecticut continuing as the one field.

Inasmuch as the life of the Company has been pretty nearly coexistent with that of fire insurance in America—or, scientifically, anywhere else, for that matter,—the agents could not be automatons; they had to be co-students, giving as well as receiving the results of those observations which have made insurance what it is today. Expressions of the Company's appreciation of this field service have been handed down from one administration to another; it is not merely an acknowledged fact; it is rather a recognition of incalculable aid. Readers of the names of the earlier agents around the state find those that have been and often still are familiar in local and state affairs, and the list for today as appended is one to attest the truth of what here has been said.

The oldest living agent is Deacon Alden Baker, a member of the Alden Kindred, a national organization composed of the members of families whose ancestry traces back to John Alden of the Plymouth colony—Priscilla's John. Deacon Baker, a native of Montville, Connecticut, was born July 26, 1835, so he is within four years of being as old as the Company. He has lived in Colchester since he was three years old and is hale

and vigorous. Keeping abreast of the changes and rejoicing in the progress, he drops in at the office now and then, and he never misses the Alden family reunion, held annually at Duxbury, Massachusetts.

After graduating at the State Normal School in New Britain, he taught ten years in Bacon Academy, of the board of trustees of which he is now chairman. After that he and his brother, William E. Baker, took up the business of publishing maps which he continued till he went into fire insurance in 1871. He has been a representative of the Company since that date. In his religious life he is a member of the First Congregational church of his town, where he has served as deacon since 1859 and is now senior deacon.

(Mr. Baker died as this book was going to press, February 25, 1931.)

Nathan F. Miller of Bloomfield, to whom, as mentioned herein, the Company gave a cash present and a testimonial (which he still cherishes) on the completion of his fifty years of service, is the oldest living employee of the offices. He came just after the Chicago fire and in his delightful reminiscences dwells upon the "procession" which "congested" the office after that disaster,— "including presidents and directors of other insurance companies, bank officials, business men, and women, who desired to be insured in a company

which they knew to be sound and able to pay all its losses.”

He thus describes the offices in the Catlin building at that time: “There were two rooms. In the front room was the old high desk on which the big registers lay. Another desk was between the two front windows, used by the president and secretary. On the Asylum street side a desk was used by the writer of the policies, which desk had been used by the poet Whittier, the desk which is now in the present office with its fine location and fine furnishings. Then there was the stove, one or two extra chairs. Connecting with this room was the directors’ room with its long table, large wooden arm chairs (stolen afterwards from the attic) and the safe, the old copying press for letters, the cupboards with files of applications, and a map of Hartford county.

“The directors were well advanced in years, splendid men—the Hon. Julius Catlin, called ‘governor;’ Thaddeus Welles, brother of Gideon Welles, Lincoln’s secretary of the navy; Jonathan Goodwin, great grandfather of Mayor Walter E. Batterson; Heman H. Barbour, a prominent lawyer, father of the late Joseph L. Barbour, noted criminal lawyer, and also father of the Rev. Clarence Barbour, president of Brown University; Elisha Johnson, another Hartford lawyer; James B. Shultas and Walter H. Havens, both of whom were later presidents of the Company; Watson

Dewey, father of Sheriff Dewey and Mrs. George S. Godard; Marcus DeForest and Daniel D. Erving the then president of the Company. The directors received no pay till the time when Julius Catlin was president, and then at his suggestion five dollars was handed out to each director present, and all then seemed to make it a point to be present."

In summation it must now appear that few if any companies were so intimately connected with the history of the people themselves in the present one hundred and sixty-nine towns of the state. Hundreds of them in the earliest days prided themselves on having the Company's token over their front doors, put there by an agent who, they felt, had a personal interest in them; thousands of them later looked forward to receiving the yearly calendar or other token; if any of them ever had complaints they are not referred to in the punctilious records from which has been quoted herein the only one. They come as near, perhaps, as any humans can come to the Erving standard of "honest people living sober lives in safe buildings."

And as the century's story must be gratifying to the present members, agents and officers, so too must it be to him who would know more of the nature and experiences of conservative yet enterprising men who have helped make national dependability.



CHRISTIAN REBMAN, *Secretary*
1925

LIST OF DIRECTORS AND OFFICERS OF THE HARTFORD
COUNTY MUTUAL FIRE INSURANCE COMPANY

Directors

David Grant	1831-1838
Elisha Phelps	1831-1839
Charles Woodward	1831-1833
James Loomis	1831-1846
Jeduthan Bumstead	1831-1833
David W. Grant	1831-1832
Jasper Morgan	1831-1832
Joab Hubbard	1831-1832
Joel Holcomb	1831-1832
Henry Phelps	1831-1845
Hiram Roberts	1832-1833
Preserved Marshall	1832-1834
Joseph Goodwin	1832-1833
Samuel Cadwell	1832-1833
Sidney Bowers	1832-1833
Ward Woodbridge	1833-1841
Timothy Cowles	1833-1836
Daniel W. Norton	1833-1848
Jedediah Post	1833-1838
Horace Filley	1833-1836
Decius Humphreys	1834-1838
George Gillett	1836-1848
Daniel St. John	1836-1845
Alva Gray	1838-1842
Noyes Darling	1838-1842
John Stewart	1838-1851
Joseph Pratt	1838-1845
Joseph E. Cone	1841-1845
Philo Hurd	1842-1860

Enos Sperry	1842-1844
Charles Shepard	1844-1867
William Bigelow	1845-1864
Jabez W. Giddings	1845-1846
Solomon S. Flagg	1845-1846
George Giddings	1845-1846
Joseph Goodwin	1845-1862
James Dixon	1846-1851
Thaddeus Welles	1846-1877
Nelson Tuller	1846-1848
Samuel W. Wood	1848-1849
James B. Shultas	1849-1880
John Peck	1849-1851
Abner Hendee	1849-1851
Julius Catlin	1851-1888
David C. Sanford	1851-1852
Horace Sheldon, 2d	1851-1853
Greene Kendrick	1851-1858
Chauncey Howard	1852-1854
Abijah Catlin	1853-1854
Calvin Spencer	1854-1861
Parks Loomis	1854-1860
Daniel D. Erving	1858-1873
Marcus DeForest	1860-1886
Byron Loomis	1860-1867
Elisha Johnson	1861-1891
H. H. Barbour	1862-1874
Jonathan Goodwin	1864-1877
Watson Dewey	1867-1884
Walter H. Havens	1867-1876
William A. Erving	1873-1925
James L. Howard	1874-1906
William E. Sugden	1876-1904
George Sexton	1877-1884
Thomas Sisson	1878-1907

James Lockwood	1880-1888
James Bolter	1885-1900
Samuel L. Way	1885-1906
Ralph H. Ensign	1886-1917
Samuel E. Elmore	1888-1919
Francis B. Cooley	1889-1905
John R. Buck	1892-1917
George A. Fairfield	1901-1908
Lyman B. Brainerd	1905-1916
Frederick F. Small	1906-
George H. Burt	1906-
William H. Deming	1907-1919
Edward B. Hatch	1909-1921
Morgan B. Brainard	1916-
John H. Buck	1917-
Joseph R. Ensign	1917-
Charles L. Spencer	1919-1921
Robert W. Dwyer	1919-
James Lee Loomis	1921-
William R. C. Corson	1921-
Henry W. Erving	1926-

Presidents

David Grant	1831-1838
Daniel St. John	1838-1844
Charles Shepard	1844-1867
D. D. Erving	1867-1873
Julius Catlin	1873-1874
Walter H. Havens	1874-1876
James B. Shultas	1876-1880
William E. Sugden	1880-1904
Ralph H. Ensign	1904-1917
William A. Erving	1917-1925
George H. Burt	1925-

Vice-Presidents

Julius Catlin	1867-1873
Walter H. Havens	1873-1874
James B. Shultas	1874-1876
Jonathan Goodwin	1876-1877
William E. Sugden	1878-1880
James L. Howard	1880-1906
Frederick F. Small	1928-

Secretaries

Elisha Phelps	1831-1831
Charles Shepard	1831-1844
R. A. Erving	1844-1853
D. D. Erving	1853-1867
William A. Erving	1867-1917
Edward F. Harrison	1917-1922
Everett E. Dow	1923-1925
Christian Rebman	1925-

COMPANY AGENTS, 1931

C. J. Atwater	Seymour
Henry L. Bailey & Son	Groton
Alden A. Baker	Colchester
<i>Company's oldest agent, at death Feb. 25, 1931</i>	
Willard Baker	Sharon
Edward L. Blanchard	Jewett City
The Bowen Insurance Agency	Willimantic
(Miss Jane F. Ashton, Prop.)	
Brainard-Ahrens, Inc.	Thompsonville
<i>Successors to Aholiab Johnson appointed January 4, 1851</i>	
The Bridge Insurance Agency, Inc.	Hazardville
The Bridgeport Land & Title Company	Bridgeport
<i>Successors to Marcus DeForest appointed October 14, 1848</i>	
D. S. Bristol	West Cheshire
Edward T. Bunyan	Colchester
Daniel F. Burns	Torrington
William J. Burton	Woodbury
Edward F. Bushnell	Centerbrook
Butler's Insurance Office, Inc.	Middletown
L. W. Button	Rocky Hill
The Canaan Insurance Agency	Canaan
J. Richard Carpenter	Putnam
E. R. Champion & Son	Old Lyme
Marshall E. Charter	Ellington
David D. Chittenden	Madison
The F. North Clark Insurance Agency, Inc.	Litchfield
The Clark & Vaill Insurance Agency, Inc.	Winsted
Katharine B. Cole	Trumbull
Walter W. Collar	Norfolk
Charles D. Colton	Windsor Locks
F. D. Crandall & Son	New London
Charles E. Curtis	Norwalk
Ralph D. Dowd	Collinsville
Henry C. Dowding	Rockville
Charles H. Edwards	Portland
Elliott & Sumner	Willimantic
The Fairfield Land & Title Company	Fairfield

William E. French & Son, Inc.	Hazardville
Edward E. Fuller	Tolland
Fannie P. Goldsmith	Branford
<i>Successor to Lyman L. Squire appointed October 7, 1848</i>	
E. Sheppard Gordy & Company, Inc.	Ansonia
Francis E. Green	New Canaan
The W. L. Hatch Company	New Britain
Leonard H. Healey	Woodstock
The Hemingway-Lewis Insurance & Realty Company	Southington
Hodge Insurance Agency, Inc.	Danbury
Housatonic Valley Insurance Agency	New Milford
Clarence E. Jones	New Hartford
J. L. Lathrop & Sons	Norwich
J. M. Layton & Co., Inc.	South Norwalk
Leonard Insurance Agency	Newtown
Edward P. Lyman	Columbia
The N. A. McNeil Co.	Lakeville
James E. Mallette & Son, Inc.	Torrington
Dudley H. Manchester	Winsted
Charles J. Manwaring	Niantic
John A. Martin	Wallingford
Charles R. Marvin & Son	Deep River
The Charles Merriman Agency	Hartford
Ernest W. Mildrum	Kensington
North's Insurance Agency, Inc.	New Haven
<i>Successors to John G. North appointed April 5, 1851</i>	
Peck, Barnard & Olmstead, Inc.	Bristol
<i>Successors to Tracy Peck appointed October 7, 1848</i>	
Penny-Chandler Co.	Stafford Springs
The H. H. Perry Insurance Agency	Southport
William B. Perry	Lakeville
<i>(Died November 24, 1930)</i>	
Frank R. Post	Hebron
Richard G. Rich	South Manchester
George H. Robinson	Stonington
Root & Boyd, Inc.	Waterbury
<i>Successors to John W. Smith appointed December 3, 1853</i>	
Root & Boyd, Inc.	Watertown
W. Comstock Root	East Haddam
The Rourke-Robotham Company	Unionville

Rowland's Insurance Agency	Waterbury
Edwin C. Shelton	Monroe
Harry R. Sherwood	Westport
William M. Sisson & Son	North Plain
F. F. Small & Company, Inc.	Hartford
<i>Successors to Reuben C. Osborn appointed September 27, 1851</i>	
George J. Smith & Son	Milford
The W. H. Squire Company	Meriden
Lucius K. Stevens	Clinton
J. B. Stinson	Mystic
E. W. Stone	Guilford
P. Stephen Sullivan	Windsor Locks
The James E. Sweeney Agency	Naugatuck
John G. Talcott	Talcottville
Thompson & Peck, Inc.	New Haven
Tompkins & Waldhaus, Inc.	Shelton
Clayton J. Walter	Sharon
The E. B. Wilbur Co.	Danielson
W. J. Wilson & Co.	Suffield
<i>Successors to Daniel W. Norton appointed October 7, 1848</i>	

THE CHARTER

(With Amendments Compiled by John H. Buck, 1928)

ACT OF INCORPORATION

OF

THE HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY

*At a General Assembly of the State of Connecticut, holden at
Hartford, in said State, on the first Wednesday of
May, in the year of our Lord one thousand
eight hundred and thirty-one:*

Upon the memorial of David Grant, Elisha Phelps, Ammi R. Palmer, Calvin Burnham, Joab Hubbard, Miller Fish, Erasmus D. Hudson, John Hubbard, Junr., Hiram Roberts, and Jeduthun Bumstead, all residing in the County of Hartford, in this State, and others, their associates, inhabitants of said County, shewing to this Assembly, that for the purpose of protecting their houses and other buildings, in the county, from the ravages of fire, it would greatly promote their security and safety, and facilitate their views and operations to be incorporated upon the principle of mutual insurance; and praying for an act of incorporation for this purpose, as per petition on file, dated the tenth day of May, A. D. 1830:

SEC. 1. *Resolved by this Assembly,* That the aforesaid David Grant, Elisha Phelps, Ammi R. Palmer, Calvin Burnham, Joab Hubbard, Miller Fish, Erasmus D. Hudson, John Hubbard, Junr., Hiram Roberts, and Jeduthun Bumstead, and all others who may become members or associates with them, as hereinafter provided, and their successors forever, be, and they are hereby created, ordained, constituted and declared to be

a body corporate and politic, for the purpose of insuring houses and other buildings belonging to farmers, merchants, mechanics and others in the said County of Hartford, without the limits of the city of Hartford, against loss by fire; whether the same shall happen by accident, lightning, or any other means, excepting that of fraud or design in the assured; or by the invasion of a public enemy, or insurrection, by the name and style of THE HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY; and by that name are, and forever hereafter shall be capable in law, to have, hold, purchase, receive, possess, enjoy and retain to themselves and their successors, not exceeding ten acres of land, rents, tenements, hereditaments, goods, chattels and effects, of what kind or nature soever; and the same to grant, sell, demise or aliene and dispose of; and by that name to sue and be sued, plead and be impleaded, answer and be answered unto, defend and be defended in all courts of record, or any other place or places whatsoever; also to devise, have and use a common seal, and the same break, change, alter and renew at their pleasure; also, to ordain, establish and put in execution, all such by-laws, rules and regulations, as shall be necessary and convenient for the good government of said corporation, and the proper management of the concerns thereof, not being contrary to the laws of this State, or the United States; and generally to do and execute all such acts, matters and things, as to them may or shall appertain.

Note by Compiler: The words "without the limits of the city of Hartford" in the 8th and 9th lines of the above section were stricken out by the amendment of June 28, 1853.

SEC. 2. That the said David Grant, Elisha Phelps, and Ammi R. Palmer, or either two of them, shall have power to call the first meeting of said corporation, by giving notice of the time and place of holding the same, in two newspapers published in the city of Hartford, at least fifteen days before the

time of holding the same; which said meeting shall be held at the State House, in said city of Hartford, on the third Monday of September, 1831, at 2 o'clock in the afternoon; when and where, said corporation shall elect, by ballot, ten directors, who shall be members of said corporation, to manage the concerns of said corporation; who shall hold their offices until the time of the next succeeding annual meeting of said corporation; and the said directors, when so elected, shall immediately thereupon appoint and designate one of their number to be president of said corporation, who shall, likewise, hold his office until the said next succeeding annual meeting; and the said president and directors shall as soon as may be convenient thereafter, appoint a secretary and treasurer of said corporation, who shall also respectively hold their offices until said next annual meeting. And the treasurer of said corporation, for the time being, and before he shall enter upon the duties of his office, shall give bond, with good and sufficient surety, to the said Hartford County Mutual Fire Insurance Company, to the satisfaction of the president and directors of said corporation, for the time being, in the penal sum of not less than two thousand dollars, as shall be provided by the by-laws of said corporation, conditioned for the faithful performance of the trust reposed in him; which bond shall be kept by the secretary of said corporation, for the use, benefit, and security thereof.

SEC. 3. That all and every person and persons, who shall, at any time hereafter, become insured in or with said company, and also their respective heirs or devisees of the property insured, being allowed to continue as persons insured in said company, as hereinafter mentioned and provided, shall be deemed and taken as members of said corporation, for and during the time specified in his, her, or their respective policies, and no longer; and shall, at all times, be concluded and bound by the provisions of this act; and that each and every of the persons named in the first section of this act, and all

such persons as may be associated with them, for the purposes intended by this act of incorporation, who shall neglect or omit to become insured in and with said company, on or before the second Monday of September, 1832, shall thereafter cease to be members of said corporation, and shall so continue, until insurance, according to the provisions of this act, shall be by them effected.

SEC. 4. That said corporation shall meet, annually, on the third Monday of September, at such place as may be designated by the by-laws of the corporation, at two o'clock in the afternoon, for the choice of ten directors, for the year then next ensuing, of which annual meeting, notice shall be given by the Secretary of said corporation, by an advertisement printed in two newspapers published in the city of Hartford, and in such other manner as said corporation, by their by-laws may think proper to direct, at least ten days before the time of such meetings; and that special meetings of said corporation may, at any time, be called and notified in the same manner, or the corporation may, by their By-laws, prescribe a different mode of notice, in relation to such special meetings; and that said corporation, when convened, either at an annual or special meeting, shall have power to make by-laws as aforesaid, and to transact all necessary business and affairs relating to the good order, management, and prosperity of said corporation, and shall have power to adjourn from time to time, as occasion may require; and at all meetings warned and held as aforesaid, a majority of members present shall determine all questions put to said corporation by any member thereof. And if it should so happen that said annual meeting should not be held in any year on the day hereby prescribed, said corporation shall not for that reason be dissolved; but such meeting may be held thereafter, on any day within one year to be fixed by the Board of directors for the time being, they previously giving reasonable notice thereof.

Note by Compiler as to Section 4: The day and the time of day for the annual meeting fixed in above Section 4 was changed to the third Tuesday of September at ten o'clock in the forenoon by the amendment of June 2, 1848, and the day for the annual meeting was again changed to the fourth Tuesday of January by the amendment of February 26, 1884, so that the time for the annual meeting became the fourth Tuesday of January at ten o'clock in the forenoon.

Note by Compiler as to Section 4: The procedure as to the number, terms and election of directors and vacancies in the Board was changed by the amendment of April 1, 1903.

SEC. 5. That the directors on the day of the annual meeting of said corporation, in each year, next after the third Monday of September, 1831, shall elect, by ballot, one of their number to be president of said corporation, and shall also elect a secretary and treasurer of said corporation, and such other subordinate officers, servants and agents, as the by-laws of said corporation shall require; and may at pleasure remove such secretary, treasurer, or other subordinate officer, servant or agent; and may, at any time, fill any and all such vacancies as may in any manner happen in the offices of said corporation. And the said directors shall, at all times, superintend and manage the funds, property, and affairs of the corporation; three of whom shall constitute a quorum for the transaction of business; and whenever any vacancy shall happen in their board by death, resignation, or otherwise, such vacancy may be filled by the remaining directors, for the remainder of the then current year.

Note by Compiler: The procedure as to the number, terms and election of directors and vacancies in the Board was changed by the amendment of April 1, 1903.

SEC. 6. That the board of directors of said corporation shall establish an office in the city of Hartford, where they shall meet for the transaction of the business of the corporation, at such times, and as often as the business and affairs of the corporation shall require, or the by-laws thereof direct. And it shall be the duty of said board of directors to prescribe the form of all applications and proposals for insurance, and to fix the

sum to be insured upon any building, which shall not exceed three-fourths of the value thereof; and to determine and fix the premium or sum to be paid by the assured; and the manner of doing the same, for insurance on any building or buildings insured by said company; and also to prescribe the form; and direct and order the making and delivery of all policies of insurance; which shall be signed by the president, and countersigned by the secretary of said corporation; to which the seal of said corporation shall be affixed.

SEC. 7. It shall be the duty of the president to attend and preside at all annual and special meetings of the corporation, and at all meetings of the board of directors; and in the absence of the president in all cases, the senior director present shall preside. On all questions submitted to the corporation or board of directors, the president or presiding officer shall have a casting vote.

SEC. 8. That the secretary shall keep a fair record of all the votes, proceedings, acts, orders and doings of said corporation; and also of all votes, acts, orders, allowances, grants and purchases of the said board of directors, or of said corporation; and of all fines, forfeitures and penalties, as well as of all losses and rewards, incurred by, or made to any member of said corporation; and he shall give copies of all and every matter of record, to any person or persons, and shall receive therefor such reasonable compensation as clerks of courts are, by law, entitled to receive for copies.

SEC. 9. That it shall be the duty of the treasurer to collect all moneys, premiums, taxes, assessments, fines, forfeitures and penalties, for the use and benefit of said corporation; to keep a fair account of the same, and to pay all such orders of the board of directors for money, as may be drawn by them, and render his account thereof to said board, for liquidation, at least once in each year, and at all other times, when, by said board of directors, he shall be thereto requested.

SEC. 10. That all deeds, bonds, notes and obligations whatsoever, made for the benefit of said corporation, shall be made and taken to the Hartford County Mutual Fire Insurance Company, and the delivery of the same to the directors or secretary of the corporation shall be deemed a delivery to said corporation.

SEC. 11. That in adjusting the terms of all policies, the premium to be paid by the insured, shall be rated by the year, reference being had to the number of years during which such policies are, by the agreement of the parties, to continue, as hereinafter provided; and that every person who may become a member of said corporation, by effecting insurance therein, shall, at the time of receiving his policy, be charged in the books of records of said company, with the amount of the premium to be paid as aforesaid; and the account of said premium and said policy shall bear the same date; and said account, entry, or record of said premium shall be conclusive upon all the parties; and a copy thereof certified by the secretary of said company, shall be sufficient evidence in all courts of law and equity, of the contract of the parties, in relation to the amount of premium; and each and every person, so insured, on the receipt of the policy, shall, forthwith, pay to the treasurer of said company, the amount of one year's premium, as agreed between the parties, as aforesaid, for the purpose of constituting a fund for discharging the incidental expenses of said corporation, and for the payment of losses, the surplus of which fund may be loaned at lawful interest, on security of real estate, at the discretion of the board of directors; and the remainder of said premium, charged as aforesaid, if any there be, shall be payable in whole or in part, at any time when the board of directors shall deem the same requisite for the payment of losses and other charges against said corporation; and at the expiration of the term of insurance, the said charge for the premium of insurance, or such part of the same as shall remain unpaid,

after paying and satisfying all losses and expenses accrued during said term, shall be relinquished and given up to the insured.

SEC. 12. That every person effecting insurance in, or with said company, shall have a policy for the same, under the hand of the president, and countersigned by the secretary of said corporation: all which policies shall be deemed good and valid from the time of the charge of premium for insurance, as aforesaid; and all insurances in and with said company, shall be for a term of not less than one year, nor more than five years, to be computed from twelve o'clock at noon, on the day of the date of the policy, and to extend to, and expire at twelve o'clock at noon, on the last day of the year, when the insurance, by the terms of the policy, is to cease.

SEC. 13. That no insurance on any building or buildings within said county of Hartford shall be good and valid to the insured, unless the insured has a good and perfect title, in fee simple, unincumbered, to the building or buildings, so insured, at the time of effecting such insurance, and also to the land on which the same shall be located, or unless the true title of the insured to the same, and the incumbrances, if any, on the premises, be fully disclosed and expressed in the proposals for insurance, and be also specified in the policy.

SEC. 14. That every member of said corporation shall stand to, and be bound and obliged to pay his just proportion of all losses, charges, contributions, and assessments, happening, accruing or made, in, to and by said company; provided always, that no person shall be obliged or bound to pay more than the amount of the premium of insurance charged against him in the books and records of said company, as aforesaid, during the term of insurance, in taxes or assessments, when all are added together, excluding therefrom said payment of the premium for one year's insurance as aforesaid; and any member of said corporation, may, at any time, during the time for which he has

effected insurance in said company, by payment of the premium for insurance, in full, excepting the amount of premium for one year's insurance, as aforesaid, and by surrendering up his policy, be discharged from said company, and be, thereafter, no longer liable for, or subject to, any penalty, payment or assessment in relation to said corporation.

SEC. 15. That if it should ever happen, that the stock of said company, charged and paid as aforesaid, shall not be sufficient to pay and discharge all losses occasioned by fire, then and in such case, the sufferers insured by said company, shall receive towards making good their respective losses, a proportionable dividend of the said whole stock, according to their respective losses, and the sums insured to them by said company respectively.

SEC. 16. That every member of said company, who may sustain any loss or damage, by fire, shall give immediate notice thereof to the president, secretary, or directors of said company, at their office in the city of Hartford, for the reason that the directors or other officers of said company may have opportunity to view, examine and inquire into the cause of the losses or damage to the assured, and know the condition of the building or buildings, thus damaged; and any losses or damages not claimed within sixty days after the fire, shall not be paid or allowed by said corporation, without the consent of the company at a general meeting thereof.

SEC. 17. That the board of directors shall, with all convenient expedition, after receiving notice of any loss by fire, settle and determine the sum to be paid by the several members of said corporation, as their respective proportions of such loss or losses, and publish the same in such manner as they shall deem fit and proper: provided always, that the sum to be paid by each member, shall be in proportion to the original amount of his, her, or their premium of insurance; all which sums shall

be paid into the hands of the treasurer of said corporation, within thirty days next after the publication thereof, as aforesaid, and in default of such payment, the party so in default, shall, in addition to the amount of his, her, or their assessment or assessments, forfeit and pay a sum equal in amount thereto; and neglecting to pay said assessment or assessments and forfeiture, for sixty days more, shall thereafter be excluded and debarred, and shall lose all benefit and advantage of his, her or their insurance or insurances, respectively and all right to the stock of said company; and notwithstanding, shall be liable and obliged to pay all assessments which shall thereafter be made, during the continuance of the term of his, her, or their insurance, pursuant to the provisions of this act.

SEC. 18. That all buildings insured by said corporation, pursuant to the provisions of this act of incorporation, within the said county of Hartford, and all the right, title and interest of the insured in and to the same, and all his, her, or their right, title, interest, claim or demand whatsoever in and to the lots and land wherein the same are, or may be situated, shall be by virtue of such insurance, pledged to the said corporation; and the said corporation shall, in virtue thereof, have a lien thereon, for all demands, assessments, fines, forfeitures and penalties against the assured, which may accrue and become due to said corporation, in virtue of such insurance, and against his, her, or their heirs & assigns, during the continuance of his, her, or their policy of insurance.

SEC. 19. That if any person or persons, insured as aforesaid, his, her, or their heirs, executors, administrators or assigns, shall neglect or refuse payment of any assessment, assessments, forfeiture or penalty, made or incurred in virtue of the provisions of this act, for the term of three months after notice thereof shall be given as aforesaid, the same may be recovered by the said Hartford County Mutual Fire Insurance Company, by action of debt, before any court proper to hear and deter-

mine the same; and the same with costs shall be collected by execution, in the same manner as any other debt; and when collected, shall be paid over to the treasurer of said company for their use and benefit.

SEC. 20. That the directors of said company shall settle, and order the payment of all losses and damages sustained by fire as aforesaid, to the assured, at the end of ninety days from the time when the same shall have been duly notified to said corporation as aforesaid.

SEC. 21. That if any alteration should be made in any house, houses or other buildings insured as aforesaid, by the act of the proprietor, owner or possessor, after the same shall have been insured in and by said company, whereby the same shall be exposed to greater risk or hazard, than at the time of effecting the insurance, then, and in every such case, the insurance or insurances made and effected on such house, houses or other buildings, shall become void, unless the same be made with the consent and approbation of the board of directors, in writing, under the hand of the secretary of said corporation: and unless an additional premium be paid and charged, as aforesaid, according to such agreement as shall be made for that purpose, between such assured and said board of directors.

SEC. 22. That if insurance upon any house, houses or other buildings shall be and subsist in said company, and at, or in any other office for insurance against loss by fire, or with, from or by any other person or persons, at the same time, or during said period of time, or any portion of the time, when insurance subsists in the said Hartford County Mutual Fire Insurance Company, the said insurance made and effected in the said Hartford County Mutual Fire Insurance Company shall be deemed and become absolutely void; unless such double insurance subsist with the consent and approbation of the board

of directors of said last mentioned company, signified by an indorsement on the back of the policy, by the secretary of said company, by him subscribed in pursuance of an order to that effect, given and passed by said board of directors.

SEC. 23. That no sugar-house, bakehouse, distillery, painter's or carriagemaker's shop, cotton mill or cotton manufactory, or any other house, shop or building, wherein the hazardous trades or business of the following description of persons, are carried on, viz:—chemists, shipchandlers, stablekeepers, malt-driers, oil or colormen; or any building or buildings which may be used as stores for the following hazardous goods, viz:—flax, hemp, tallow, pitch, tar, turpentine, resin or gun-powder, exceeding one cask; nor any other house or other building situated within the limits of the city of Hartford, shall be insured by said corporation; nor shall any building used as a carpenter and joiner's shop, or a deposite for hay, straw, fodder, and grain unthreshed; nor any building or buildings contiguous to and connected with, any other building or buildings not insured by said company, be insured by said company, but upon such terms as the board of directors may especially agree upon; and no policy shall be construed to extend to any such building, unless the said extra hazardous materials allowed to be deposited therein, or unless the contiguity of such building or buildings not insured by said company, as aforesaid, be expressly and especially mentioned and set forth in the policy issued on such insurance.

SEC. 24. That no proposals for insurance shall be received, nor any policy of insurance issued by said corporation, but within thirty days next after the annual meeting of said corporation in each year.

Note by Compiler: This section was repealed by the amendment of June 5, 1833.

SEC. 25. That it shall and may be lawful, at all times, for every member of said company, his heirs, executors, admini-

strators or assigns, to inspect the books and records of said company; and in case of any suit against, or in favor of said company, any court of record shall have power to compel, by any proper order, the production of the books and records of said company.

SEC. 26. That it shall be lawful for the board of directors, at their discretion, to cause a dividend of any surplus funds in the treasury of said company, to be paid to the members thereof, for the time being, in proportion to the amount of each member's premium of insurance.

Note by Compiler: See Section 2 of the amendment of April 10, 1889.

SEC. 27. That each member of said corporation, at any meeting thereof, may appear and act by himself, or by proxy; provided that no person shall act by virtue of said proxy, but within six months from and after its date. And provided also, that the powers conferred by this act of incorporation, shall not go into operation, nor take effect, until property to the amount of twenty thousand dollars shall be insured upon the principles of this act, and according to the regulations to be adopted under it.

SEC. 28. That this act may at all times be subject to be altered, amended or revoked, by and at the pleasure of the General Assembly.

Approved May 28, 1831.

(See Private Laws of Connecticut, Vol. 1, page 646)

Amendment passed at the May Session of the General Assembly, A. D. 1833.

Resolved by this Assembly, That the resolution incorporating the Hartford County Mutual Fire Insurance Company passed May Session 1830 be and the same is hereby altered and amended as follows, viz: said company may insure property situated out of the county of Hartford, and admit the insured

members of said company upon the same terms as if the property insured was situated in the county of Hartford. Said company may take a note or notes for the whole or any part of the premium for insurance and may charge the premium in a gross sum instead of rating the same by the year and the same lien shall exist and remain in favor of the company by virtue of such notes and charges as now exist by the charter of said company, in respect to premium charges, &c.: and the 24th section of said resolution is hereby repealed.

Approved June 5, 1833.

(See Private Laws of Connecticut, Vol. 1, page 652)

Note by Compiler: The above amendment speaks of the charter of this corporation as having been "passed May Session 1830." The resolution was in fact approved May 28, 1831, but it was presented to the General Assembly at its May Session 1830.

Amendment passed at the May Session of the General Assembly of 1848.

Resolved by this Assembly, That the Resolution incorporating the Hartford County Mutual Fire Insurance Company, passed at the May Session, 1830, be and the same is hereby altered and amended as follows, viz: by striking out the word Monday, in the 4th section, and inserting in lieu thereof the word "Tuesday;" and by striking out the words two o'clock in the afternoon, in the same section, and inserting in lieu thereof the words "ten o'clock in the forenoon."

Approved June 2, 1848.

(Notes by Compiler: The above amendment is the amendment referred to in the note by the compiler as to Section 4 of the original charter of this corporation. The day and time of day as fixed in this amendment of June 2, 1848, was again changed by the amendment of Feb. 26, 1884.

The above amendment also speaks of the charter of this corporation as "passed at the May Session 1830." The resolution was in fact approved May 28, 1831, but it was presented to the General Assembly at its May Session 1830.)

Amendment passed at the May Session of the General Assembly, A. D. 1853.

Whereas the General Assembly at its present session, enacted a law extending the limits of the city of Hartford whereby many desirable risks are excluded from the Hartford County Mutual Fire Insurance Company.

Be it therefore Resolved, That the Act incorporating the Hartford County Mutual Fire Insurance Company, be and the same is hereby amended, by striking out from the first section thereof, the words "without the limits of the city of Hartford."

Approved June 28, 1853.

(See Private Laws of Connecticut, Vol. 3, page 676)

Amendment passed at the May Session of the General Assembly, A. D. 1867.

Resolved by this Assembly, That the directors of the Hartford County Mutual Fire Insurance Company may elect one of their number to be vice-president of said corporation, in the same manner as by the act incorporating said company they are authorized to elect a president; and the vice-president so elected may in the absence of the president sign policies and do any other act which the president is now authorized to do; and the signature of such vice-president to a policy or certificate of renewal issued by said company, shall in all cases be sufficient without the signature of the president. The resolution incorporating said company passed May Session 1830 is hereby altered and amended according to the foregoing provisions.

Approved July 25, 1867.

(See Special Laws of Connecticut, Vol. 6, page 299)

Note by Compiler: The above amendment speaks of the charter of this corporation as having been "passed May Session 1830." The resolution was in fact approved May 28, 1831, but it was presented to the General Assembly at its May Session 1830.

Amendment passed at the January Session of the General Assembly, A. D. 1880.

SECTION 1. *Resolved by this Assembly,* That the Act incorporating the Hartford County Mutual Fire Insurance Company be, and the same is hereby amended by adding thereto the following words, viz.: Said company may issue policies subject to the provisions of its charter, insuring property against damage by lightning whether fire ensues or not.

SEC. 2. The surplus funds of the company may be loaned on real estate, or invested in bonds of the United States, bonds of the State of Connecticut, bonds of any of the towns or incorporated cities of this state, stocks of any dividend-paying railroad company, stocks of any of the national banks in this state, and other like safe securities, at the discretion of the board of directors.

Approved, March 12, 1880.

(See Special Laws of Connecticut, Vol. 8, page 376)

Amendment passed at the January Session of the General Assembly, A. D. 1880.

Resolved by this Assembly, That the charter of the Hartford County Mutual Fire Insurance Company is hereby amended so that said company, by vote of its board of directors may, in writing, waive in favor of mortgagees the clause in section six of said charter which provides that the sum insured upon any building shall not exceed three-fourths of the value thereof; and may agree, in writing, with said mortgagees to pay the total amount of any loss that may occur upon any building insured by said company.

Approved March 19, 1880.

(See Special Laws of Connecticut, Vol. 8, page 389)

Amendment passed at the January Session of the General Assembly, A. D. 1884.

Resolved by this Assembly, That section four, of the Act incorporating The Hartford County Mutual Fire Insurance Company, be and the same is hereby amended so as to read: that said corporation shall meet annually on the fourth Tuesday of January, instead of "third Tuesday of September."

Approved February 26, 1884.

(See Special Laws of Connecticut, Vol. 9, page 890)

Note by the Compiler: Upon the passage of the above amendment of Feb. 26, 1884, the time for the annual meeting became the fourth Tuesday of January at ten o'clock in the forenoon. (See Section 4 of original charter, also amendment of June 2, 1848.)

Amendment passed at the January Session of the General Assembly, A. D. 1889.

SECTION 1. *Resolved by this Assembly,* That the charter of the Hartford County Mutual Fire Insurance Company be and the same is hereby amended, by adding thereto the following:

Said company may issue policies for any term not exceeding five years; and may insure personal property against loss or damage by fire or lightning. The directors of said company may at their discretion cancel the premium charge or premium lien charged to the members on the books of the company, and shall have power to collect in cash on all policies hereafter issued the entire premium charged, instead of requiring any premium note, or receiving any premium lien for any portion thereof. In any case in which the directors may deem it best to insure property of any kind located out of the state, the policies covering such property may be framed to comply with the laws in force where such property may be located.

SEC. 2. Section twenty-six of said charter is hereby amended by adding thereto the following: But no dividend

shall be paid except from accumulated cash assets in excess of two per cent, on the total amount of insurance in force at the time when any dividend may be paid.

Approved, April 10, 1889.

(See Special Laws of Connecticut, Vol. 10, page 962)

Amendment passed at the January Session of the General Assembly, A. D. 1903.

SECTION 1. *Resolved by this Assembly,* That the board of directors of The Hartford County Mutual Fire Insurance Company shall hereafter consist of not less than nine nor more than twelve members, to be chosen as hereinafter provided.

SEC. 2. At the next annual meeting held after the acceptance of this amendment, said corporation, shall elect one-third of the board of directors for the term of three years, one-third for the term of two years, and one-third for the term of one year; and annually thereafter one-third of the board of directors shall be elected for the term of three years.

SEC. 3. Whenever any vacancy shall happen in the board of directors, by the death or resignation of any member, or otherwise, such vacancy may be filled by the remaining directors for the remainder of the term for which said director was elected.

SEC. 4. Such parts of sections four and five of the charter of said corporation as are inconsistent with this resolution are hereby repealed.

Approved, April 1, 1903.

(See Special Laws of Connecticut, Vol. 14, page 34)

THE COMPANY'S PROGRESS

Table Showing Total Income		Table Showing Losses and Expenses	
<i>Net Premiums</i>	<i>Interest</i>	<i>Net Losses</i>	<i>Expenses and Taxes</i>
\$ 14,480.27	\$ 0	1831-1840	\$ 7,896.28
54,881.95	132.18	1841-1850	\$ 14,740.40
116,796.12	4,301.00	1851-1860	28,710.62
199,758.40	35,341.79	1861-1870	74,654.82
412,276.83	100,236.85	1871-1880	141,319.63
432,994.58	184,971.19	1881-1890	177,253.51
501,540.82	277,892.52	1891-1900	220,054.55
676,349.88	426,380.55	1901-1910	314,024.11
818,288.87	646,308.56	1911-1920	450,228.24
1,464,011.91	1,101,698.41	1921-1930	770,296.25
\$ 4,691,379.63		<i>Totals</i>	\$ 2,445,379.17
			\$ 2,195,682.16

THE COMPANY'S ANNUAL STATEMENT FOR 1930

DECEMBER 31, 1930

	<i>Assets</i>	<i>Liabilities</i>	
Bonds, market value	\$1,301,300.00	\$ 3,379.19	Unpaid losses
Stocks, market value	2,158,832.00	280,878.20	Unearned premiums
Cash in banks and office	95,019.20	250,000.00	Reserve for depreciation
Agents' balances	29,772.18	209,739.22	Other reserves
Accrued interest	15,142.50	2,856,069.27	Surplus
	\$3,600,065.88	\$3,600,065.88	

Total

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