

The Farmers Bank--An Assurance Company

By DUDLEY C. LUNT *

EARLY in the fall of 1955 shortly after I had undertaken the task of writing a history of the Farmers Bank, the path of research led me down into the recesses of the basement of the bank's building at the corner of Third and Market streets in Wilmington. Here, ranging along a line of shelves, there stood a series of fat volumes each standing close to two feet in height. These turned out to be the early ledgers of the Wilmington branch.

Yet that was not all. Alongside two that had a different type of spine and upon inspection were discovered to contain the general ledger of the Wilmington Whaling Company, there stood two other old leather-bound volumes. The legend on the spine of one read, "Insurance Register, New Castle," and on the other, "Insurance Journal, New Castle." Presumably these two books had been there since 1899 when in consequence of the liquidation of the New Castle branch "all cash and papers [were] carried over to Wilmington."

Here was a real find. I had known that the old bank had been authorized to conduct an insurance business, for I had read the enabling act which had been passed by the General Assembly, January 30, 1810, as an Additional Supplement to the bank's charter, an act by the way that is still in force. Also I had perused a paper pamphlet from the press of John B. Wooten which contained according to its opening gambit:

"A System of Bye-Laws ordained by the Directors of the Farmers Bank of the State of Delaware, specially convened by

*Dudley C. Lunt, a frequent contributor to these pages, is the author of *The Bounds of Delaware* (1947) and of *The Farmers Bank, An Historical Account of the President, Directors and Company of The Farmers Bank of the State of Delaware 1807-1957*, which was published in November, 1957.

due notice in that behalf, representing the said Bank in the capacity of an Assurance Company. . . .”

Now in these two volumes before me, I could read the detail of the conduct of this assurance business, at least in so far as the branch bank at New Castle was concerned. And upon these sources, coupled with some scattered references in the minute books of the New Castle and Wilmington branches and of the principal bank at Dover, I wrote the account that appears in the chapter entitled, “The Early Years,” in the history of the bank.

These remarks and the publication of the ensuing entries from the Insurance Register and the Insurance Journal have been prompted by a statement in a lecture recently given before the National Society of the Colonial Dames in Wilmington upon the subject of the restoration of the Independence Hall area in Philadelphia. This was to the effect that not a little of the contemporary information upon which that project was currently proceeding had been gleaned from the descriptions of the buildings found in the records of the insurance companies of that day.

It is hoped that the publication of the content of these two volumes may be of a similar benefit in these environs, particularly in New Castle and indeed in Philadelphia as well, for the policies numbered 11 and 50 were issued to one John Aitken, and they covered four brick houses owned by him and situated in 1810 on “Chesnut” (*sic*) Street at and near the corner of Sixth. The Farmers Bank has readily granted its permission that these entries from its Insurance Register and Journal be published verbatim in this magazine in order that they might have a permanent historical record of easy access, and to that institution the writer and the editors of *Delaware History* wish to make an appreciative acknowledgment.

The greater number of the policies issued by the bank throughout the year 1810 were upon dwellings, taverns, shops, and the buildings appurtenant thereto, kitchens, stables, smoke houses and outhouses. These were situated primarily in New Castle, but some were in the village then called Christiana Bridge, and others in Philadelphia, Wilmington, Newport, Eden Park, and Brandywine Hundred. The mills of that day, two

of them textile mills in Stanton, the extensive establishments of the Brandywine millers and John Bellach's mill on Naaman's Creek; together with coverage on the machinery and stocks in trade in these establishments, account for thirteen policies. There were policies on the private libraries of two lawyers, James Booth and Outerbridge Horsey, and one on the Academy of Newark. Since under the "Bye-Laws" the rates "to be paid for assurances against fire" differed with respect to four particularized classes of risks, or "Hazards," as they were called, some data with respect to the type of construction may be inferred from the rate that was paid. Accordingly, these provisions, numbered 14, 15, and 16, are given below:

14. The rates of annual premiums to be paid for assurances against fire, shall be numerically arranged and classed under four distinct heads, in reference to the degrees of hazard that shall be deemed and taken to enhance the value or amount of such premiums, as follow—to wit.

No. I

COMPRISING HAZARDS OF THE FIRST CLASS, VIZ.

Brick or stone buildings, covered with tiles, slate or metal—
Furniture or merchandize, not hazardous, contained in such buildings—

For sums not exceeding ten thousand dollars in one risk, from twenty-five cents to thirty cents per annum, per hundred dollars.

No. II

COMPRISING HAZARDS OF THE SECOND CLASS, VIZ.

Brick or stone buildings, covered with boards or shingles—
Furniture or merchandize, not hazardous, contained in such buildings—

For sums not exceeding ten thousand dollars in one risk, from thirty to forty cents, per annum, per hundred dollars.

No. III.

COMPRISING HAZARDS OF THE THIRD CLASS, VIZ.

Buildings, the walls of which are partly constructed with brick or stone, and partly with wood—

Furniture or merchandize, not hazardous, contained in such buildings—

For sums not exceeding ten thousand dollars in one risk, from forty cents to sixty cents per annum, per hundred dollars.

No. IV

COMPRISING HAZARDS OF THE FOURTH CLASS, VIZ.

Timber or slight wooden buildings, covered with boards or shingles—

Furniture or merchandize, not hazardous, contained in such buildings—

For sums not exceeding ten thousand dollars in one risk, from seventy-five cents to one hundred cents per annum, per hundred dollars.

15. That all buildings, adjoining or situated near to hazardous buildings, or in which hazardous goods are kept, or hazardous business carried on, shall be charged at an extra premium, subject to such variation as the nature of the risk may require; and that the following articles are deemed to be extra hazardous, and also buildings in which they or any of them are contained, though in various degrees: to wit—Pitch, tar, turpentine, rosin, wax, tallow, oil, ardent spirits, sulphur, hemp, flax, cotton, glass and china ware, especially if unpacked, looking-glasses, jewelry and all articles more than commonly liable to injury by wet, sudden removal or theft, or on an alarm of fire, for which increased premiums will be demanded.

16. That buildings in which the following occupations are carried on, are also extra hazardous: to wit—Tallow chandlers, brewers, hemp and flax dressers, painters, coopers, carpenters, cabinet makers, coach or carriage makers, malt houses, bakers, ship chandlers, boat builders, rope makers, sugar refiners, distillers, chymists, varnish makers, turpentine works, theatres, mills and machinery generally; for which extra premiums shall be demanded as extra hazardous.

A word may be said of the policy holders. As was characteristic of the banking business of that early day, a fair proportion of the business was done, so to speak, within the family. This may be illustrated by the policies issued to Mordecai McKinney, a New Castle director. There was one for \$600.00 on the

REGISTER OF POLICIES ISSUED FOR INSURANCES EFFECTED IN THE NEW

No. of POLICY	No. of RENEWAL	DATE OF POLICY	TIME WHEN THE INSURANCE EXPIRES	FOR WHOM INSURANCE IS EFFECTED	Yrs
No. 1.		1810 April 14	1811 April 14	Edward Marshall	1.
2.		" 14	" 14	Joseph Marshall	1.
3.		" 14	" 14	Samuel Rogers	1.
4.		" 16	" 16	John Janvier	1.
5.		" 16	" 16	Ditto	1.
6.		" 25	" 25	Mordecai McKinney	1.
7.		" 25	" 25	James Booth	1.
8.		" 25	" 25	James Couper Senr	1.
9.		" May 22	" May 22	George Monro Treas &c	1.
10.		" 30	" 30	John Hall Junr	1.
11.		" June 2	" June 2	John Aitkin	1.
12.		" 13	" 13	David Brinton	1.
13.		" 13	" 13	David Brinton	1.
14.		" 13	" 13	Matthew R. Lockerman	1.
15.		" 13	" 13	Samuel Barr	1.
16.		" 16	" 16	George Read	1.
17.		" 16	" 16	George Read	1.
18.		" 16	" 16	James Rogers	1.
19.		" 16	" 16	James Rogers	1.
20.		" 16	" 16	Kensy Johns	1.
21.		" 23	" 23	Thomas Janvier	1.
22.		" 23	" 23	Samuel Canby & Son	1.
23.		" 23	" 23	Samuel Canby & Son	1.
24.		" 23	" 23	James Canby & Co.	1.
25.		" 25	" 25	Samuel Shipley	1.
26.		" 25	" 25	Samuel Shipley	1.
27.		" 25	" 25	Joseph Shipley	1.
28.		" 25	" 25	Joseph Shipley	1.
29.		" 30	" 30	Outerbridge Horsey	1.
30.		" July 3	1817 July 3	John Torbert	7.
31.		" 3	" 3	John Torbert	7.
32.		" 6	1811 6	Daniel Heisler	1.
33.		" 12	" 12	Henry Geddes	1.
34.		" 12	" 12	Henry Geddes	1.
35.		" 18	" 18	James M. Broom	1.
36.		" 28	" 28	Abraham Egbert	1.
37.		" 31	" 31	James McCallmont	1.
38.		" Aug. 2	" Aug. 2	Peter Bauduy	1.
39.		" 2	" 2	Peter Bauduy	1.
40.		" 8	" 8	James Ross	1.
41.		" 23	" 23	John Elliot	1.
42.		" 25	" 25	Harding Williams	1.
43.		" 28	" 28	James R. Black	1.
44.		" 30	1817 Aug. 30	John Bellach	7.
45.		" 30	" 30	Ditto	7.
46.		" Sept. 10	" Sept. 10	George Hand Junr.	7.
47.		" 10	" 10	Ditto	7.
48.		" Oct. 11	1811 Oct. 11	James McCullough	1.
49.		" 24	" 24	Mordecai McKinney	1.
50.		" Dec. 8	" Dec. 8	John Aitkin	1.

1 There are no comments on any of the policies in the additional column to the

FINANCE OFFICE OF THE FARMERS' BANK OF THE STATE OF DELAWARE

ON WHAT INSURANCE IS MADE	AMOUNT INSURED	RATE OF PREMIUM	AMOUNT OF PREMIUM ¹
Mill occupied as a woolen Factory	D:1,500.	\$1 50/100	D: 22.50
Mill occupied in part as a Factory	1,500.	1 50/100	22.50
Machinery	600.	1 75/100	10.50
Brick Dwelling House & Kitchen	3,000.	75/100	22.50
Frame House & Kitchen	500.	75/100	3.75
Stock in Trade	1,000.	1 50/100	15. "
Brick dwelling House	2,000.	30/100	6. "
Brick dwelling House	1,200.	35/100	4.20
New-Ark Academy	1,000.	50/100	5. "
Brick dwelling House & Kitchen	2,000.	40/100	8. "
Brick dwelling House	5,000.	25/100	12.50
Brick dwelling House	3,000.	75/100	22.50
Stables, Sheds & Grenary	1,000.	\$1. "	10. "
Dwelling House & Book Store	1,000.	75/100	7.50
Dwelling House, Outhouses &c.	1,000.	70/100	7. "
Brick dwelling House, Kitchen &c.	5,000.	40/100	20. "
Brick House & Kitchen	1,000.	40/100	4. "
Brick House	300.	60/100	1.80
Furniture & Library	500.	30/100	1.50
Brick dwelling House, Office &c.	2,500.	30/100	7.50
Brick dwelling House	1,000.	60/100	6. "
Stone Merchant Mill	4,000.	60/100	24. "
Stock in trade	6,000.	60/100	36. "
Stock in Trade	6,000.	60/100	36. "
Stone Merchant Mill	5,000.	60/100	30. "
Stock in Trade	4,000.	60/100	24. "
Stone Merchant Mill	5,000.	60/100	30. "
Stock in Trade	3,000.	60/100	18. "
Furniture & Library	500.	30/100	1.50
Brick Dwelling House	1,500.	37½/100	33.75
Brick Store	1,000.	37½/100	22.50
Frame Dwelling House	600.	\$1. "	6. "
Brick Dwelling House	1,500.	40/100	6. "
Stables, Spring-House & Smoke House	500.	60/100	3. "
Brick dwelling House	2,000.	40/100	8. "
Brick dwelling House	800.	75/100	6. "
Dwelling Houses & Stables	2,500.	70/100	17.50
Barn and other Outhouses	700.	\$1. "	7. "
Brick dwelling Houses	3,200.	40/100	12.80
Frame dwelling House & Store	1,000.	\$1. "	10. "
Stone dwelling House	1,000.	45/100	4.50
Brick dwelling House, Store &c.	2,000.	\$1. "	20. "
Brick dwelling House	400.	50/100	2. "
Stone dwelling House & Store	1,700.	50/100	51. "
Mill, Machinery & Corn Kiln	2,500.	75/100	112.50
Brick Tavern House	4,000.	50/100	120. "
Brick dwelling House	4,000.	30/100	72. "
Frame Stable & Carriage House	600.	\$1. "	6. "
Machinery for Spinning Cotton	1,000.	\$2. "	20. "
Three Brick dwelling Houses	4,500.	33½/100	15. "

right, entitled, "Remarks."

machinery in a woolen manufactory, another for a thousand dollars on his machinery, and still another for another thousand on his stock in trade in a cotton spinning business. And an invoice, which the usually careful cashier, James Couper, Jr., failed to include in the Insurance Journal, shows the coverage of McKinney's Merino ram in the amount of \$625.00. Policies were issued on the dwellings of the first president of the New Castle branch of the bank, Kensey Johns, and on those of four of his co-directors, Samuel Barr, James R. Black, Thomas Janvier, and George Read, Jr. Read owned the first "banking house" of the New Castle branch and likewise the present-Read house.

There is no record of the bank having to cover any loss under the policies that were issued in that early day.

JOURNAL OF INSURANCE EFFECTED IN THE NEW CASTLE
INSURANCE OFFICE OF THE FARMERS' BANK OF THE
STATE OF DELAWARE

CASH DR TO INSURANCE OFFICE

Received from sundries.

1810 April	14.	Edward Marshall for Insurance of Fifteen Hundred Dollars on his Mill, being about 35 feet in length by 30, three stories high & covered with Boards and Shingles: the 1st story built of stone, the others frame: situate in the Village of Stanton, New Castle County and State of Delaware: and occupied by Samuel Rogers and Mordecai McKinney as a Woolen Factory.		
No: 1.				
R.				
		For One Year. Dolls. 1500.		
		@ \$1 50/100 @ \$100.....D:22.50		
		Policy 1."		23.50
		"		
No: 2.		Joseph Marshall for Insurance of Fifteen Hundred Dollars on his Mill, 45 feet by 35, three stories high, & covered with boards and shingles: the 1st story built of stone, the others frame: Situate in the Village of Stanton, N. Castle County & State of Delaware. One half of said mill occupied by the assured as a merchant mill: and the other part by Mordecai McKinney for the cotton spinning business.		
R.				
		For One Year.		
		Dolls. 1500. @ \$1 50/100 @ \$100.....D:22.50		
		Policy 1."		23.50
No: 3.		Samuel Rogers for Insurance of Six Hundred Dollars on Machinery, consisting of 1 Carding machine, 1 Picker, 2 Billies 2 Jennies and 5 Looms situate on Edwd. Marshalls mill in the Village of Stanton N. Castle County & State of Delaware: being about 35 feet by 30: three stories high & occupied by the assured & Mordecai McKinney as a Woolen Factory.		
R.				
		For One Year.		
		Dolls. 600. @ \$1 75/100 @ \$100.....D:10.50		
		Policy 1."		11.50

20 The Strand
Presbyterian
Manse?
burned 1824

No: 4.

R.

16. John Janvier for Insurance of Two Thousand Dollars on his brick House 23½ feet front by 44 deep & two stories high: situate on the N.W. side of Front street in the Town of New Castle in the State of Delaware: bounded on the N. E. by a small House occupied as a Barbers Shop, & the Stables & Grenary of George Hand Jr: and on the S. W. by a ten feet alley which divides this from the Property late of Saml Rowan decd: Now occupied by the assured as a dwelling House & Store: and also for insurance of One Thousand Dollars on a brick Kichen [sic] 24 feet by 15 adjoining the above described dwelling House: and occupied by the assured.

For One Year.

Dolls. 3,000. @ 75/100 @ \$100.....D:22.50
Policy 1."

1810

April

16.

No. 5.

R.

John Janvier for Insurance of Five Hundred Dollars on a frame House 15 feet by 22 and frame Kitchen 12 feet by 16. occupied by the assured as a Grenary & Stable: bounded on the S. W. by a ten feet alley and on the S. E. by the brick dwelling-house and Kitchen occupied by the assured.

For One Year.

Dolls. 500. @ 75/100 @ \$100.....D: 3.75
Policy 1."

25.

No. 6.

R.

Mordecai McKinney for Insurance of One Thousand Dollars on his stock in trade consisting of Pieces of finished & unfinished Cloth (estimated per Inventory at \$2566"/100) situate in a manufactory carried on in Edward Marshalls mill, in the Village of Stanton, at N. Castle County & State of Delaware.

For One Year.

Dolls. 1000. @ \$1 50/100 @ \$100.....D:15.00
Policy 1."

David Finney Inn
222 Delaware? "

No. 7.

R.

James Booth for Insurance of Two Thousand Dollars on his dwelling House situate on the Southwest corner of Delaware and Pearl Streets in the Town of New Castle: being 48 feet on Delaware Street & 100 feet on Pearl: and occupied by the assured.

For One Year.

Dolls. 2000. @ 30/100 @ \$100.....D: 6.00
Policy 1."

25. James Couper Senr for Insurance of Twelve Hundred Dollars on a brick House, 2 stories high, 44 feet by 20, with a brick Piassa & Kitchen each one story high adjoining: Situate in the Village of Christa Bridge, N. Castle County & State of Delaware and now occupied as a private dwelling by the Revd J. E. Latta.

For One Year.

Dolls. 1200. @ 35/100 $\text{\textcircled{P}}$ \$1000.....D: 4.20
 Policy 1. " 5.20

May 22. George Monro Treas of the Board of Trustees of Newark Academy for Insurance of One thousand Dollars on a stone building 38 feet by 25 two stories high and covered with Shingles: Situate in the Village of Newark, in the County of New Castle & State of Delaware: and occupied as an academy, under the direction of the Revd Francis Hindman.

For One Year.

Dolls. 1000. @ 50/100 $\text{\textcircled{P}}$ \$100.....D: 5. "
 Policy 1. " 6. "

1810
 May 30. John Hall Junr. for Insurance of Two thousand Dollars on his brick dwelling House 34 feet by 30 and 2 stories high, and brick kitchen 18 feet by 15, and 1½ stories high adjoining, situate in the Village of Christa. Bridge, New Castle County & State of Delaware. and occupied by the assured.

For One Year.

Dolls. 2,000. @ 40/100 $\text{\textcircled{P}}$ \$1,000.....D: 8. "
 Policy 1. " 9. "

June 2. John Aitken for Insurance of Five thousand Dollars on his brick dwelling House 25 feet front by 50 deep, three stories high and covered with Slate: Situate on the [blank] side of Chesnut Street in the City of Philadelphia, and occupied by the assured.

For One Year.

Dolls. 5,000. @ 25/100 $\text{\textcircled{P}}$ \$100.....D:12.50
 Policy 1. " [13.50]

13. David Brinton for Insurance of Three thousand Dollars on a brick dwelling House, three stories high 33 feet by 54, situate on the South east corner of Market & High Streets

No. 12.

13. in the Borough of Wilmington: now occupied by the assured as a Tavern.

R.

For One Year.

Dolls. 3,000. @ 75/100 @ \$100.....D:22.50

Policy 1."

No. 13.

David Brinton for Insurance of One thousand Dollars on a Range of Stabling, Sheds & Grenary, erected partly with stone & partly with brick & covered with Shingles: situate on a Lot of ground bounded on the N. W. by the Tavern House of the assured & on the S. E. by the brick dwelling House of [blank] Cook, in the Borough of Wilmington, N. Castle County & State of Delaware. The sd. Stabling Sheds & Grenary being now occupied by the assured, in connection with his Tavern House.

R.

For One Year.

Dolls. 1000. @ \$1. @ \$100.....D:10."

Policy 1."

No. 14.

Matthew R. Lockerman for Insurance of One thousand Dollars on his House, 17 feet front by 42 deep, constructed partly of wood & partly of brick situate on the West side of Market Street in the Borough of Wilmington (adjoining on one side the House occupied by the Bank of Delaware: and on the other separated by an alley from the house occupied by Jas Brian) now occupied by the assured as a dwelling House & Book Store.

R.

For One Year.

Dolls. 1000. @ 75/100 @ \$100.....D: 7.50

Policy 1."

1810

June 13.

Between G. Read II house 42 The Strand and site of No. 15. Tile house, 54 The Strand

Samuel Barr for Insurance of One thousand Dollars on his brick dwelling House, Office, Kitchen & Kitchen store house, situate in the Town of New Castle, being 33 feet front on Front street and extending in depth 80 feet on a 9 feet alley which divides this from the dwelling house of Geo: Read:—and also on his outhouses consisting of a store House 2 stories high, 28 feet by 20: and a frame building 42 feet by 13, one and an half-stories high, occupied by the assured as a Poultry House, Carriage House and Stable.

R.

For One Year.

Dolls. 1000. @70/100 @ \$100.....D: 7.00

Policy 1.00

No. 16. **George Read** for Insurance of Five Thousand Dollars on his brick House, Kitchen and Wash house situate on the North west side of **Front street** in the Town of New Castle, being about 50 feet on front street and extending in depth about 106 feet on a 9 feet alley which divides this from the Property of Samuel Barr: Now occupied by the assured as a dwelling. G. Read II
42 The Strand

For One Year.

Dolls. 5000. @ 40/100 ⌘ \$100.....D:20. "
Policy 1. " [21.00]

No. 17. **George Read** for Insurance of One Thousand Dollars on his brick House and Kitchen (each 2 stories high) occupied by the Cashier of the Farmers Bank S. D. as a dwelling & banking House: situate on the N. W. side of **Front street** in the Town of New Castle: being 48 feet on **Front street**, 55 feet deep on the S. W. end and 20½ feet on the N. E. end. Gunning
Before,
?? The Strand

For One Year.

Dolls. 1000. @ 40/100 ⌘ \$100.....D 4. "
Policy 1. " [5.00]

No. 18. **James Rogers** for Insurance of Three Hundred Dollars on a brick dwelling house 27. feet by 19. situate on the S. E. side of [blank] street in the Town of New Castle: owned by the assured and occupied by Tenants as a dwelling. Booth House
212 Delaware
????

For One Year.

Dolls. 300. @ 60/100 ⌘ \$100.....D: 1.80
Policy 1. " 2.80

No. 19. **James Rogers** for Insurance of Five Hundred Dollars on his Furniture and Library of Books contained in a 2 story brick House situate on the N. W. Corner of Delaware and [blank] streets in the Town of New Castle: owned by Nicholas VanDyke and occupied by the assured as a dwelling. 300
Delaware
????

For One Year.

Dolls. 500. @ 30/100 ⌘ \$100.....D: 1.50
Policy 1. " 2.50

1810
June No. 16. **Kensley Johns** for Insurance of Two thousand five Hundred Dollars on his brick dwelling House, Office, Kitchen 2 E3rd St

- No. 20. & Wash house: situate on the N. E. corner of Delaware and Orange streets in the Town of New Castle: being 50½ feet front by 72½ deep: two stories high; and occupied by the assured as a dwelling.

R.

For One Year.

Dolls. 2500. @ 30/100 ₪ \$100.....D: 7.50
Policy 1."

23. Thomas Janvier for Insurance of One Thousand Dollars on a brick House 28½ feet front by 36 feet deep with a Piazza on the S. E. side: situate on the South east side of Front Street in the Town of New Castle: bounded on the N. E. by the Property of George Hand Jr and on the S. W. by Property of William Young: and occupied by the assured as a dwelling House & Shoe store.

No. 21.

R.

For One Year.

Dolls. 1000. @ 60/100 ₪ \$100.....D: 6.00
Policy 1.00

17 The Strand
burned 1824
??

- No. 22. Samuel Canby & Son for insurance of Four thousand Dollars on a Stone Mill 92 feet in length, 48 feet in depth & 3 stories high together with the machinery thereunto belonging, situate on the S. W. side of Brandywine Creek in the Borough of Wilmington, belonging to Samuel Canby and occupied as a Merchant mill for the manufacture of Wheat & corn by the assured.

R.

For One Year.

Dolls. 4000. @ 60/100 ₪ \$100.....D:24. "
Policy 1. "

- No. 23. " Samuel Canby & Son for Insurance of Six Thousand Dollars on their Stock in trade consisting of Grain, Flour &c contained in a stone Mill (as described above) belonging to Samuel Canby & occupied by the assured as a merchant mill for the manufacture of Wheat & Corn.

R.

Dolls. 6000. @ 60/100 ₪ \$100.....D:36.00
Policy 1.00

- No. 24. " James Canby & Co. for insurance of Six thousand Dollars on their Stock in trade consisting of Flour Grain &c contained in a stone mill, 70 feet in length & 40 in depth, three stories high: situate on the N. E. side of Brandywine creek,

in Brandywine Hundred: belonging to John Morton and occupied by the assured as a Merchant Mill for the manufacture of Wheat & Corn.

R.

For One Year.

Dolls. 6000. @ 60/100 ⌘ \$100.....D:36. "
 Policy 1. " 37. "

1810

June 25.

Samuel Shipley for Insurance of Five thousand Dollars on a Stone Mill 62 feet in length by 36 in width and three stories high: situate on the South west side of Brandywine Creek: owned by the assured: and by him occupied as a merchant mill: Together with the machinery thereunto belonging.

No. 25.

R.

For One Year.

Dolls. 5000. @60/100 ⌘ \$100.....D:30. "
 Policy 1. " 31. "

No. 26.

Samuel Shipley for Insurance of Four Thousand Dollars on his Stock in trade consisting of Grain, Flour &c. contained in a Stone mill (as described above) owned by the assured & by him occupied as a merchant mill for the manufacture of wheat & Corn.

R.

For One Year.

Dolls. 4000. @ 60/100 ⌘ \$100.....D:24. "
 Policy 1. " 25. "

No. 27.

Joseph Shipley for insurance of Five thousand Dollars on a Stone Mill, three stories high, situate on French Street in the Borough of Wilmington in the State of Delaware: owned by the assured and by him occupied as a merchant mill for the manufacture of wheat & corn: Together with the machinery thereunto belonging.

R.

For One Year.

Dolls. 5000. @ 60/100 ⌘ \$100.....D:30. "
 Policy 1. " 31. "

No. 28.

Joseph Shipley for insurance of Three thousand Dollars on his Stock in Trade, consisting of Wheat, Corn, Flour &c. contained in a stone mill, 3 stories high, situate on French Street (as above described) owned by the assured and by

him occupied as a merchant mill for the manufacture of Wheat & corn.

R.

For One Year.

Dolls. 3000. @ 60/100 @ \$100.....D:18. "
Policy 1. "

19.

No. 29. 30. Outerbridge Horsey for Insurance of Five Hundred Dollars on his Furniture & Library of Books contained in a 3 story brick House situate on the N. W. side of Market Street in the Borough of Wilmington occupied by the assured and bounded on the N. E. by the House occupied by James A. Bayard and on the S. W. by the House occupied by Doctr Warner.

R.

For One Year.

Dolls. 500. @ 30/100 @ \$100.....D: 1.50
Policy 1. "

2.

1810

July

No. 30. 3. John Torbert for Insurance of Fifteen Hundred Dollars on a brick dwelling House in the Borough of Wilmington, occupied by the assured: being 3 stories high, 21 feet front on Market Street by 28 feet deep: with a brick Kitchen annexed 20 feet deep by 14 wide & 2 stories high: bounded by a two story brick house on the corner of Market & Front streets occupied by Saml Ross: and on the South by a 2 story brick house of Jacob Crumers.

R.

For Seven Years.

Dolls. 1500. @ 37½/100 @ \$100.....D:33.75
Policy 1. "

34.

No. 31. " John Torbert for insurance of One thousand Dollars on a brick Building situate in the Borough of Wilmington: being 40 feet front on Front street, by 28 feet deep. & bounded on the N. W. by a frame building 2 stories high:— Now occupied by the assured as a wholesale Grocery Store.

R.

For Seven Years.

Dolls. 1000. @ 37½/100 @ \$100.....D:22.50
Policy 1. "

23.

No. 32. 6. Daniel Heisler for Insurance of Six Hundred Dollars on a frame House 25 feet by 17. two stories high: situate in the Village of Christiana Bridge in the County of New

R. Castle & State of Delaware: occupied by the assured as a Dwelling House & an apothecary Shop.
 For One Year.
 Dolls. 600. @ \$1. " ⌘ \$100.....D: 6. "
 Policy 1. " 7. "

No. 33. 12. Capt Henry Geddes for Insurance of Fifteen Hundred Dollars on a brick House 50 feet front by 22 feet deep: and two stories high: together with a brick Kitchen adjoining, about 12 feet square & two stories high: situate in the Village of NewPort, in New Castle County & State of Delaware: owned by the assured & now occupied by [blank] Wells as a dwelling.
 R. For One Year.
 Dolls. 1500. @ 40/100 ⌘ \$100.....D: 6. "
 Policy 1. " 7. "

No. 34. " Capt Henry Geddes for Insurance of Five Hundred Dollars on two Stables situate in the Village of NewPort, in New Castle County & State of Delaware; owned by the assured, and now occupied as stables by [blank] Wells: The first being 24 feet by 20: two stories high and built of brick: The other being 30 feet in length by 26. and built of Stone and brick—also on a brick Smoke House and Spring House.
 R. For One Year.
 Dolls. 500. @ 60/100 ⌘ \$100.....D: 3. "
 Policy 1. " 4. "

No. 35. 18. James M. Broom for insurance of Two thousand Dollars on a three story brick House situate in the Town of New Castle in the State of Delaware: being 20½ feet front on Front Street and 29 feet deep: owned by the assured, and at present unoccupied.
 R. For One Year.
 Dolls. 2000. @ 40/100 ⌘ \$100.....\$ 8.00
 Policy 1.00 9. "

No. 36. 28. Abraham Egbert for Insurance of Eight Hundred Dollars on a brick dwelling House 17 feet front by 28 feet deep and 2 stories high together with a frame Kitchen 12 feet by 16 & one story high adjoining situate in the Village of

Christiana Bridge owned by the assured and now occupied by Capt. Tubbs as a dwelling.

R.

For One Year.

Dolls. 800. @ 75/100 @ \$100.....\$ 6.00
Policy 1.00

56 The Strand ??

31. James McCallmont for Insurance of Thirteen Hundred and fifty Dollars on a three story dwelling House, situate on the N. West side of Front street in the Town of New Castle: being about 40 feet front by 50 feet deep: partly brick and partly frame:—Also for insurance of One Hundred and fifty Dollars on frame Stables both being owned and occupied by the assured.—And for insurance of One thousand Dollars on a 2 story brick House situate on the S. East side of Front street in the Town of New Castle: being about 40 feet front by 40 deep with a small frame adjoining: owned by the assured and occupied by John Mullin as a tavern.

No. 37.

Site of current
57-59 The Strand??

R.

For One Year.

Dolls. 2500. @ 70/100 @ \$100.....\$17.50
Policy 1.00

August 2. Peter Bauduy for Insurance of Three Hundred Dollars on a Barn 57 feet by 23 two stories high: the first story of stone, the other frame.—Also for insurance of Two Hundred Dollars on a [blank] building 69 feet by 17 occupied as a Carriage House, Hay Shed & Stable, and for insurance of Two hundred Dollars on a brick Shed 80 feet by 17 and occupied as a Stable for Sheep.—All the above described Outhouses being owned and occupied by the assured: and situate on Eden Park Farm in the Hundred & County of New Castle and State of Delaware.

No. 38.

R.

For One Year.

Dolls. 700. @ \$1. " @ \$100.....\$ 7.00
Policy 1.00

65 Landers Lane,
"Swanwyck" 1810

August 2. Peter Bauduy for Insurance of Three thousand Dollars on a brick House 32 feet square and two stories high: to which is annexed on the N. East a brick wing 50 by 18 feet and 2 stories high. owned by the assured and by him occupied as a dwelling.—Also for insurance of Two Hundred

No. 39.

Dollars on a brick House 27 feet by 18 and 2 stories high owned by the assured & occupied by John Rameau & George Cleland as a dwelling.—Both Houses situate on Eden Park Farm, Hundred & County of New Castle & State of Delaware.

R.

For One Year.

Dolls. 3200. @ 40/100 ⌘ \$100.....\$12.80
 Policy 1." [13.80]

No. 40. 8. James Ross for Insurance of One thousand Dollars on his frame dwelling House and Store, being 40 feet front by 16 deep, one and an half stories high: together with a frame shed adjoining on the West end: and a frame Kitchen adjoining on the north side, 14 feet by 16. and one story high: owned and occupied by the assured, and situate on the North east side of the main street in the Village of Christiana Bridge, New Castle County and State of Delaware.

R.

For One Year.

Dolls. 1000. @ \$1." ⌘ \$100.....\$10."
 Policy 1." 11."

No. 41. 23. John Elliot for Insurance of One thousand Dollars on a Stone House 27 feet by 21, and 2 stories high: to which is annexed on the N. East end a stone building 15 feet by 30, the front part of which is two stories high: Situate in Brandywine Hundred, N. Castle County & State of Delaware: owned by the assured & by him occupied as a dwelling.

R.

For One Year.

Dolls. 1,000. @ 45/100 ⌘ \$100.....\$ 4.50
 Policy 1." 5.50

No. 42. 25. **Harding Williams** for Insurance of Two thousand Dollars on a brick dwelling House & Store situate in the Town of New Castle, being 30 feet front on Front street by 21 deep, & 3 stories high: to which is annexed on the N. W. a brick building 27 feet by 20 & 2 stories high: together with a brick Kitchen 16 feet by 14 & one story high:—a brick smoke house 12 feet square, & one story high: and a frame Stable and Grenaries 36 feet by 12. being all con-

14 The Strand
 burned 1824

R. nected with the first described buildings: and owned and occupied by the assured.

For One Year.

Dolls. 2000. @ \$1. " $\text{\textcircled{R}}$ \$100.....\$20. " ..
Policy 1. " 21

1810

August 28.

No. 43.

James R. Black for Insurance of Four Hundred Dollars on a brick House 27 feet by 21, one and an half-stories high: situate on the South east side of **Market street** in the Town of New Castle: Owned and occupied by Michael King: and in which the assured is interested by an Indenture of Mortgage thereon from Michael King to Mary Black, George Black & Thomas Montgomery, dated December 15th 1795 and afterwards assigned to James R. Black: and also on a Judgment entered in the Court of Common Pleas of N. Castle on the 6th of April 1808 at the Suit of Thomas Rose against the Sd M. King: and which was assigned on the 29th March 1810 by the Sd Thomas Rose to the Sd James R. Black.

R.

For One Year.

Dolls. 400. @ 50/100 $\text{\textcircled{R}}$ \$100.....\$ 2. "
Policy 1. " 3.

No. 44.

30. John Bellach for Insurance of One thousand Dollars on his stone dwelling house, situate near Naamans creek, Brandywine Hundred, N. Castle County & State of Delaware: the N. East end being 28 feet by 24, & two stories high: the S. West end 22 feet by 20. together with a frame Kitchen annexed, 14 feet by 13. & one story high:—And also for insurance of Seven Hundred Dollars on a store house three stories high, the 1st story built of stone, the others of brick: being 53 feet in length by 21 deep: Both the above described buildings being owned & occupied by the assured.

R.

For Seven Years.

Dolls, 1700. @ 50/100 $\text{\textcircled{R}}$ \$100.....\$51. "
Policy 1. " 52.

No. 45.

“ John Bellach for Insurance of Twenty five Hundred Dollars on his Mill house, Machinery & Corn Kiln:—The mill house being 45 feet by 28, two stories high: the first

story of stone, the second of brick:—The Corn Kiln being 19 feet by 17. built of brick and one story high: together with a building adjoining the mill 16 feet by 16, and two stories high, (containing the Bolting Machinery,) the first story of stone, the second frame.—Situate on Naaman's Creek in Brandywine Hundred, New Castle County & State of Delaware. Owned & occupied by the assured.

R.

For Seven Years.

Dolls. 2500. @ 75/100 ₣ \$100.....\$112.50
 Policy 1. " 113.50

810

Septemb. 10. **George Hand Junr.** for Insurance of Four thousand Dollars on a three story brick house, situate on the S. E. side of **Front street** in the Town of New Castle: being 45 feet front on Front street & 20 feet deep: together with two brick wings each 2 stories high & connected with the above described building: the east wing being 21 feet by 16. and the west 30 feet by 18:—The above buildings owned by the assured and now **occupied by Thomas Newlin as a Tavern.**

???

R.

For Seven Years.

Dolls. 4,000. @ 50/100 ₣ \$100.....\$120. "
 Policy 1. " 121. "

No. 47. **George Hand Junr.** for Insurance of Four thousand Dollars on a brick House (late the residence of John E. Sword decd) situate on Spring Garden farm, about one mile from the Town of New-Castle: being 48 feet in length by 40 in width & 2 stories high: Owned by the assured and now occupied as a dwelling by Anthony Cresse.

R.

For Seven Years.

Dolls. 4,000. @ 30/100 ₣ \$100.....\$72. "
 Policy 1. " 73. "

Octob. 11. **James McCullough** for Insurance of Six Hundred Dollars on his Frame Stables situate on the N. E. side of **Harmony Street** in the Town of New Castle, being 45 feet in length, 25 feet in depth and two stories high: together with a Carriage Shed, 45 feet in length 12 feet in depth and one

???

No. 48.

story high adjoining:—Owned by the assured, and occupied by the Proprietors of the Union Line.

R.

For One Year.

Dolls. 600. @ \$1. " ⌘ \$100.....\$ 6.00
Policy 1.00

24. Mordecai McKinney for Insurance of One thousand Dollars on Machinery for Spinning of Cotton: Consisting of One Thrissell, One Mule, Three carding machines, and Eight Heads roving: estimated at Eighteen Hundred & eighty three Dollars: Owned by the assured, and situate in Joseph Marshalls Mill in the Village of Stanton, New Castle County & State of Delaware.

No. 49.

R.

For One Year.

Dolls. 1000. @ \$2. " ⌘ \$100.....\$20."
Policy 1."

1810

Decemb. 8.

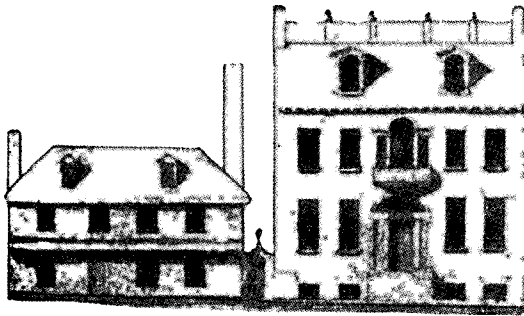
No. 50.

John Aitken for Insurance of Four thousand five Hundred Dollars on three brick Houses, owned by the assured and situate in the City of Philadelphia: vizt. On No. 1 situate on the corner of Chesnut & Sixth Streets, being about 39 feet on Chesnut street and 20 feet on sixth street: 3 stories high in front & 4 stories back: occupied by Bernard Gallagher as a grocery store and dwelling, the sum of Fifteen hundred Dollars.—On No. 2, adjoining No. 1. being about 20 feet front on 6th Street and of the same heighth as No. 1., occupied as a dwelling by General Allen, the Sum of Fifteen hundred Dollars.—And on No. 3, adjoining No: 2, and of the same size, occupied by Mr. Badger as a dwelling, the sum of Fifteen Hundred Dollats.

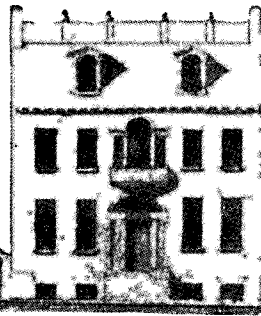
R.

For One Year.

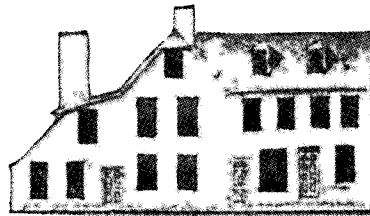
Dolls. 4,500. @ $33\frac{1}{3}/100$ ⌘ \$100.....D:15."
Policy 1."



No. 17



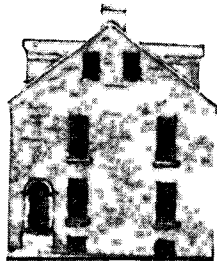
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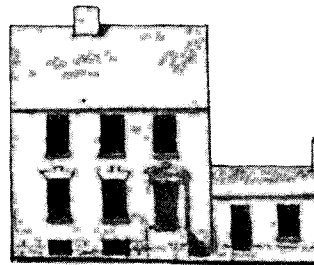
No. 15



No. 4



No. 19



No. 20

SOME HOUSES IN NEW CASTLE INSURED IN 1810

The numbers above refer to the order within the register of policies for some houses in New Castle covered by insurance by the Farmers Bank. The owners of the houses are as follows, No. 4, Janvier; No. 15, Barr; Nos. 16 and 17, Read; No. 19, Van Dyke; and No. 20, Kensity Johns. The drawings are reproduced from the 1804 survey of the town. Numbers 15, 16, and 17 are adjoining properties.