

To the Directors of the Library Comp^y
of Philadelphia }

Philad. 20. Sep^r 1804

Gent^l

The great importance of the institution of
which you have the management, renders it an object
to endeavor to perpetuate its utility, & has led to the
enquiry whether in case of accident by fire, an
Insurance had been made to secure the means
replacing the Books — I have been informed that
not more than 1000 £ has been done on the subject
I have no doubt the subject has engaged your attention
& has probably been laid aside in consideration of
the expense, which might have encroached too much
on the annual expenses — The various modes of effecting
it here are thoroughly understood by many of you, but you
may not have attended to the terms of the European
Insurances — I have this day observed an advertisement
of the Phoenix Ins^l Comp^y. dated June 14. 1804. in a paper
called the Traveller in possession of Mr Gilpin one of your Board
The risks are as follows for £100. the am^t. not exceeding 3000
2/6 farming stock. 2/6 common risks. 3/6 hazardous. 5/6 double
No charge for policy if more than 300 £ insured — I believe there is

allowance of 1 Year in 7 if the Insurance for the latter term,
the premiums above mentioned are for one Year

I conceive your risk to be even better than a common
one - although covered with shingles - In any account given
our Hydrants corresponding to fire plugs should be
mentioned # Water might even be conveyed into
each story, with a short Hose & pipe ready to apply
in case of need -

Possibly our City Companies - either the Mutual
or other, may in consideration of its being a public
& highly useful establishment, do the Insurance
on terms much more favorable than in common
cases - If the Mutual Assurance Companies
are prepared - would there be any objection in
depositing part of the Stock of the Company - as the
fund would be safe - & the interest credited to the
particular fund from which the deposit
was taken, & the General fund charged with
so much on account of Insurance -

Two fire ladders also hang opposite the building

I hope gentlemen my motives will be
sufficient excuse for the liberty taken of addressing

Yours most faithfully
J. W. Vaughan

P. 1.

The Water Committee if applied to, would not
doubt place a Fire Hydrant half way between
the Library & Dispensary, & these two institutions
by having each ^{a pipe &} a portion of Hose (the screws
of which should be fitted to the Hydrant), would
much lessen the risk; as by joining the two together
any part of the building might be reached.



To the Directors of the
 Library Company
 Philadelphia

Also Council on Feb 18th

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