

THE DAKIN PUBLISHING COMPANY AND ITS FIRE INSURANCE MAPS

by

R. Philip Hoehn  
Map Librarian  
The Bancroft Library  
University of California, Berkeley

The production of fire insurance plans of North American cities was dominated by two companies, the Sanborn Map Company of New York and the Charles E. Goad Company, <sup>1-2</sup> of London. Although these two giants have been discussed in the literature, the stories of other publishers, for the most part, have not been adequately told. The West, which for the purposes of this paper will include Hawaii, had a number of individuals and institutions which produced insurance plans. One of the more successful of them was the Dakin Publishing Company of San Francisco. Dakin was in existence from about 1885 until the early 1960's, and actively produced insurance maps from its beginning until the second decade of the 20th Century.

Western Insurance Mapping

The history of insurance mapping in the West has been only marginally treated in published articles. Before a complete history can be written, however, two things must be compiled. First, a census of the fire insurance plans themselves, and second, the histories of the organizations and individuals involved in producing these maps. Research in the field has been hampered by the generally poor bibliographical control of cartographic materials. It is also impeded by the effects of a great natural disaster, the San Francisco earthquake and fire. The West's insurance industry was heavily concentrated in San Francisco during the 19th and early 20th Centuries. Most insurance companies and the industry's boards and associations were headquartered, or had regional offices, there. These organizations, as well as most San Francisco libraries, including that of the Fire Underwriters' Association of the Pacific, the second largest insurance library in the U.S., were destroyed in 1906. Along with these institutions went many of the maps and other documents which would have helped us to reconstruct the events of the past. Lacking a great deal of the pre-1906 evidence, we are able to put together only a tentative history of western insurance mapping.

The first insurance map of a city in the West was published in 1861 by Casper T. Hopkins for the San Francisco Board of Fire Underwriters. It was entitled an Insurance Survey of All Buildings in the Central Blocks of San Francisco. Fifty copies of this multi-sheet color lithograph were published, but none is currently known to exist. The map was copyrighted, but deposit in the Library of Congress, unfortunately, was not required at the time of its publication. <sup>3-5</sup>

Possibly the second insurance map of a western city was an 1875 map of San Francisco produced by D. A. Sanborn. No copies of this four volume work are known to have survived, but the New York Public Library has a copy of volume two, corrected to 1885. The Bancroft Library has an 1877 index map to these volumes, but not the maps themselves.

Another early map is a six sheet map of Honolulu, published in 1879 by the Lion Insurance Company of London. It is preserved in the Hawaii State Archives. Other insurance plans were no doubt published during this early period, and large numbers of maps in manuscript form were certainly made.

Henry J. Morrison, a member of the insurance fraternity, stated in 1916, "On this Coast, various companies have in the past made maps--Dean, Perris and Dakin among others."<sup>6</sup> Nothing is known about the maps of Dean. There are no recorded copies of Perris maps of the West Coast, but they must have been produced after the 1861 Hopkins map, and not later than 1899 when the firm of Perris and Browne was merged into the Sanborn-Perris Map Company.<sup>7</sup>

The early 1880's saw the rapid proliferation of insurance maps of the West. By 1884, for example, Sanborn plans existed for at least 24 medium-sized California cities.<sup>8</sup> Later, in the early 20th century, the Fire Underwriters' Inspection Bureau of the Pacific Coast, prepared many insurance maps of western cities.<sup>9</sup>

In addition to fire insurance plans, closely related "real estate maps" were also published, probably by a number of companies. These maps served some of the same functions of fire insurance maps, but were at a smaller scale, and had greatly generalized building construction information. For example, the Los Angeles atlases produced by George W. Baist are at a scale of 1:3,000, with the downtown area at 1:1,200. The Baist atlases classed buildings only by type of building material used: brick, frame or stone. No windows, doors, chimneys, elevators, number of stories and other traditional insurance map information is provided. Baist produced atlases of Los Angeles in 1905, 1910, 1914, 1921 and 1923, and for Seattle in 1905, 1908, and 1912.

#### History of the Dakin Publishing Company

The Dakin Publishing Company was founded about 1885 by Edward Amos Dakin.<sup>10</sup> Dakin was born in New London, Connecticut on February 19, 1847. Nothing is known of his parents; their names are omitted from his death certificate.<sup>11</sup> Dakin's birth certificate and information about his Connecticut background could not be found either by local government agencies or by the New London County Historical Society.<sup>12</sup> Dakin served in the Union forces during the Civil War and sometime thereafter, probably in 1877, came to San Francisco.<sup>13</sup> He was a member of the Lincoln Post No. 1 of the Grand Army of the Republic.<sup>14</sup>

According to city directories, Dakin in 1878 was an agent for the Electric Pen and Press, and from 1879 to 1884, an agent for Edison's Electric Pen and Press, and a manufacturer of Multiplex copying tablets. From 1885 to 1892, he was a partner with G. H. Hawes in a firm engaged in stenography, typewriting and copying. From 1887, when the Dakin Publishing Company first appeared in city directories, until 1892, both the Dakin Publishing Company, with Dakin as manager, and the firm of Dakin & Hawes were listed. Both firms were at the same address, 320 Sansome Street. The relationship of these two apparently separate firms is not clear.

The Dakin Publishing Company was never exclusively concerned with the production of fire insurance plans. Other kinds of maps and additional services were always carried on by the firm. In the 1888 city directory the company is listed as electric pen writers, and in later years, lithographers and

electric printers. In 1897 Dakin listed its interests as mining maps and reports, lithographing, draughting and blue printing.<sup>15</sup> In 1913, the activities of the firm were electric pen printing, draughting, zincos, blue prints, maps, plans, printing and lithographing.<sup>16</sup> In 1924, an obituary cited Dakin as "one of the foremost publishers of maritime maps in the world."<sup>17</sup> No evidence, aside from this statement, has been found to support the contention that Dakin published "maritime maps." We must therefore assume that the obituary was in error, and that perhaps "mining maps" was the term intended. By 1934, the Dakin Publishing Company apparently was no longer engaged in map making; city directories list its services as mimeographing, multigraphing and direct mail services, and from 1958 onward, as a letter shop.

A large number of maps other than insurance plans were issued by the company. A few examples will serve to illustrate the variety of maps produced. Some of these were published by Dakin, and others were only printed or lithographed by Dakin for other publishers.

- 1888 [Maps of Assembly Districts showing] election precincts, City and County of San Francisco. Scale not given. 17 sheets 54x68cm. or smaller, ea. (Bancroft Library)
- 1888 Carnall (N.C.) and Company. Map of Palo Alto, the town of Leland Stanford Junior University. 1:2,400. col. map on sheet 94x64cm. (Bancroft Library)
- 1888 Martin, Charles D. Official map of the County of Merced ... 1:79,200. col. map 131x143cm. (Bancroft Library)
- 1889 I Street Improvement Company. Fresno city business and residence property at auction. Scale not given. 44x56cm. (Bancroft Library)
- 1890 San Francisco. Board of Supervisors. Map of a portion of San Francisco, Cal. showing fire limits. Scale not given. 34x23cm. (In: Coast Review, v.41(1891)front.) (Bancroft Library)
- 1896 California. State Development Committee. Map of the State of California. 1:1,800,000. col. map 26x20" (Bancroft Library)
- 1903? Land of the Oroville Gold Dredging and Exploration Company [Butte County, Calif.] 1:6,000. 3 col. sheets. (Bancroft Library)
- 1904 Turlock Irrigation District. Map of the Turlock Irrigation District, Stanislaus and Merced Counties, California. 1:24,000. 4 sheets. (California State Library, California Section)

The 1906 earthquake and fire interrupted the firm's operations. Prior to this the firm was in San Francisco's financial district, but from 1906 to 1910, Edward Dakin is listed in city directories as a publisher at his home address, 1656 Taylor St. The Dakin house on Russian Hill was one of the few in the area to escape the fire.<sup>18</sup> From 1911 onward, the company was again located in the financial district.

Mr. Dakin died of natural causes in his home on April 11, 1925, at the age of 78.<sup>19</sup> He left his entire estate, described as follows, to his wife, Mary E. Dakin:<sup>20</sup>

CREDITS

The Dakin Publishing Company:	Assets	\$ 500.
	Plant & Equipment	350.
	Stock in Trade	400.
	Accounts Receivable	2,058.61
Receipts from Business:		\$9,034.39

DEBTS

Debts, including funeral expenses, claims of creditors and expenses of running business:	\$10,002.17
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Mrs. Dakin was born on September 21, 1856 in Brooklyn, New York. Her parents were Martin Gurrell and Hannah White, who were also born in New York State. Mrs. Dakin came to California about 1868.<sup>21</sup> We do not know if she ever took an active part in the affairs of the Company, although she is listed in city directories as a co-owner of the Company with Henry A. Perry from 1926-1938. At the time of her death, she was a 40% owner of the Company, her share being valued at \$750.<sup>22</sup> Mrs. Dakin was partially paralyzed, unable to articulate and confined to bed in December 1936.<sup>23</sup> She died in San Francisco on March 4, 1938 and left no heirs.<sup>24</sup>

The Company was operated after Mrs. Dakin's death by Henry A. Perry, and later by his widow, Mrs. Allaan M. Perry. The company ceased to exist in the early 1960's.

## Dakin Insurance Plans

Unfortunately no catalog or other listing of the insurance plans of the Dakin Publishing Company has been discovered. Since no census has been compiled, the following tentative, and no doubt far from complete one, is presented:

British Columbia

Vancouver. 1889. 20 sheets. 1:600.

Locations: Photographic Archives Div., Vancouver Public Library; photocopies in Vancouver City Archives, Univ. of British Columbia, and Simon Fraser University.

California

[California Warehouse Book, containing insurance plans of warehouses and adjacent areas of California cities] 1885-corrected to 1897?

181 sheets. 1:600. Covers portions of 349 communities.

Location: Bancroft Library.

Benicia. 1893. 8 sheets.

Location: California State Library.

Chico. 1885. 11 sheets. 1:600.

Location: Bancroft Library.

Monterey. 1886. 2 sheets.

Location: California State Library.

Pomona. 1894. 10 sheets.  
Location: Pomona Public Library.

Santa Cruz. 1888? 15? sheets. Has correction slips. 1:600.  
Location: University of California, Santa Cruz (sheets 2-5 only).

#### Hawaii

Honolulu. 1885. 13 sheets.  
Location: Hawaii State Archives.

Honolulu. 1891-corrected to 1899. 13 sheets.  
Location: Hawaii State Archives.

Kamehameha Schools, Kalihi, Honolulu. 1912. 1 sheet.  
Location: Hawaii State Archives.

#### Montana

Butte City. 1887. 14 sheets.  
Location: Huntington Library.

#### Washington

Spokane. [Between 1885 and 1889].  
Location: Formerly in the Library of the Fire Underwriters' Association of the Pacific, San Francisco. Destroyed in 1906 earthquake and fire.<sup>25</sup>

In addition to the twelve maps listed above, which are now or were at one time held by libraries, we also know that there was a Dakin plan of at least a portion of San Francisco made in 1888.<sup>26</sup> This map, or book of maps, was the subject of a lawsuit brought by Sanborn against Dakin for copyright infringement. The Sanborn Map and Publishing Company charged that one of its copyrighted maps had been sold to an insurance agency, Hutchinson & Mann. Hutchinson and Mann made some corrections on it, and then procured the Dakin Publishing Company to resurvey and make further corrections of portions of it. Dakin was charged with making these corrections by putting on pasters or correction slips, and with reproducing portions of the map not changed by pasters. Sanborn charged that in some instances almost an entire sheet was reproduced by Dakin. On sheets containing extensive corrections, Dakin produced new sheets, relithographed them, and produced multiple copies and no doubt, charged Sanborn, sold these copies to other companies having Sanborn's maps. The Circuit Court of the Northern District of California in 1889 ruled that Dakin was indeed guilty of the charge and issued an interlocutory decree enjoining further infringements and ordering an accounting for the maps already sold by Dakin.<sup>27</sup>

Dakin also produced an unknown number of additional insurance maps of cities in the Northwest. The Coast Review for November 1887 reported, "Mr. Harrison, of the Dakin Map Publishing Company ... has been ... making new diagrams [i.e., insurance plans] of important points in eastern Washington and Idaho."<sup>28</sup>

To further document the relative scarcity of Dakin maps, the following

list of some of the libraries which do not hold Dakin maps is presented. All have large collections of western cartographic materials. Included in their number are the two largest repositories of fire insurance maps in the United States.

California Historical Society  
 California State University, Northridge  
 Honnold Library of the Claremont Colleges  
 Library of Congress  
 Nevada Historical Society  
 Oregon Historical Society  
 University of Idaho Library  
 University of Washington Libraries

No Dakin maps are listed in the National Union Catalog, which contains no entries at all for the Dakin Publishing Company.

In the face of this scanty evidence, it is risky to reach any conclusions about the extent of insurance mapping by Dakin, either in terms of time periods or in terms of geographical areas covered. The time frame is perhaps easiest to deal with. We do know that the earliest known plan is dated 1885. Although it is possible that Dakin or Dakin & Hawes issued maps before this date, we have no evidence to suggest it. 1912 is the latest recorded for a Dakin insurance map, and Morrison's 1916 statement, that Dakin maps were produced in the past, would seem to confirm that Dakin ceased making insurance plans sometime between these two dates.

In terms of geographical areas covered, we know that Dakin published maps of cities in British Columbia, California, Hawaii, Idaho, Montana, and Washington. It seems very likely that Dakin also issued maps for cities in other western states and territories, including Arizona, Nevada and Oregon, and possibly Alaska, Colorado, New Mexico, Utah and Wyoming. These areas were all under the jurisdiction of the Pacific Insurance Union and its successors. Many of the companies which might have purchased maps from Dakin operated throughout the West. Certainly it would seem to be safe to assume that since both California and Washington cities were mapped, cities in Oregon would also have been mapped by Dakin surveyors. And since a city as far away as Honolulu was mapped, why not places closer to San Francisco, such as cities in Nevada and Arizona? Until a more complete record of Dakin maps can be compiled, however, this is mere speculation.

The appearance of Dakin maps is very similar to the Sanborn maps of the period. Conventional symbols and coloration are used. These were apparently so standardized that Dakin did not feel it was necessary to include a legend on its maps. This at least is true for the two Dakin plans in the Bancroft Library. The quality of lithography in these two examples is not quite as good as that of the Sanborn maps. The lines and lettering are often gray and somewhat uneven rather than solidly black. The hand coloring is rather pale, although time may be responsible for this latter condition. On the whole, Dakins seem to have been quite satisfactory products, as the following testimonial, printed on the map of Chico indicates: "We the undersigned [Chico insurance agents], have carefully examined the new map of Chico, surveyed by the Dakin Publishing Company, and find it the best and most complete map of our town, with considerable number of additional sheets attached, and recommend its use for Chico...." Unlike Sanborn maps, the Dakin plans do not always, and perhaps never, have the Dakin name printed on the sheets themselves.

Rather the name appears on the cover, and is occasionally stamped on the sheets in red ink. The red stamps are in two forms, one in a block surrounded by double lines stating, "This map is the property of Dakin Publishing Company. Loaned to the local agent for his exclusive use", and the other, in large block letters stating, "Dakin Publishing Co." This stamped-on information is found on the maps of Chico and Santa Cruz. The California Warehouse Book, which may not be in its original cover, has no identifying marks by Dakin, but is so attributed because of a manuscript note added by the insurance company which purchased or leased it. Because of the fact that Dakins might not always be easily recognizable, it is possible that some maps identified as Sanborns are in fact Dakins (or perhaps the products of some other firm).

There is some evidence to suggest that Dakin did not duplicate, and therefore did not attempt to compete directly with Sanborn in the production of fire insurance plans. Since the field of insurance mapping is such a specialized one with a limited market, this would probably have been a highly unsuccessful endeavor. Insofar as California insurance plans are concerned, the following table seems to indicate that Dakin's role was to provide mapping of cities for which Sanborn maps had become outdated:

<u>City</u>	<u>Sanborn Map</u>	<u>Dakin Map</u>
Benicia	1886	
	1891	
	1899	1893
Chico	1884	
	1886	1885
Monterey	1885	
	1888	1886
Pomona	1885	
	1887	
	1888	
	1895	1894
Santa Cruz	1886	
	1888	1888?
	1892	

These Dakin updatings were probably requested by one or more insurance companies, which may have been unable to persuade Sanborn to provide a revision and did not want to go to the expense of updating the maps themselves.

The California Warehouse Book covers many small communities never mapped by Sanborn. It was also a convenient assemblage not duplicated by Sanborn, although Sanborn did produce volumes of maps of Whiskey warehouses in the eastern states.

It is possible that for some cities, Dakin may not have issued a completely new map, but only a few revised sheets for inclusion in Sanborn volumes.

This was apparently the intention of Dakin in the San Francisco copyright case mentioned above. Perhaps some Sanborn maps now found in libraries contain sheets revised by Dakin. There is no additional evidence to support this contention, but it seems a likely possibility.

#### Conclusion

The Dakin Publishing Company produced insurance plans over a period of some twenty-seven years. It published a larger number of plans than the twelve currently known. We do not know whether there were only a handful of additional maps or whether there were hundreds. Dakin was able to compete, with some degree of success, against the much larger and more prolific Sanborn and Goad companies. By 1916, however, Sanborn had solidified its domination of the U.S. field by buying up its competitors, or by driving them into other business endeavors.<sup>29</sup> Dakin, no exception to this nationwide trend, withdrew from the production of insurance plans. The firm was perhaps more fortunate than others, since it had never relied solely on the production of insurance plans for its income. Dakin probably found it relatively easy to concentrate on other activities.

It is hoped that this article will spur map librarians and others to seek out additional Dakin insurance plans and to make their existence known. It is only in this way that we will be able to obtain a clearer and more complete picture of the activities of Dakin and its relative importance in the insurance mapping field.

#### Notes

1. Ristow, Walter W. "United States Fire Insurance and Underwriters Maps, 1852-1968", Library of Congress, Quarterly Journal, 25(1968)194-218.
2. Hayward, Robert J. "Chas. E. Goad and Fire Insurance Cartography", Association of Canadian Map Libraries, Proceedings of the 8th Annual Conference (1974)50-72.
3. "Relic of Old Times in San Francisco", Coast Review 52(1897)413-4.
4. Greenwood, Robert. California Imprints, 1833-1862, a Bibliography. Los Gatos, Calif., Talisman Press, 1961, p.500, item 236.
5. MacPhail, Archibald. Of Men and Fire: a Story of Fire Insurance in the Far West. San Francisco, Fire Underwriters' Association of the Pacific, 1948, p.118.
6. Morrison, Henry J. "A Modern Map System", Fire Underwriters' Association of the Pacific, Proceedings, 40(1916)124-4.
7. Ristow, op. cit., 198-200, 202.
8. Rees, Gary W. and Mary Hoeber. Catalogue of Sanborn Atlases at California State University, Northridge. [Santa Cruz, Calif., 1973] (Western Association of Map Libraries Occasional Paper no. 1), pp.5-39.
9. Ristow, op. cit., 203.



10. San Francisco. Great Registers. These are the only source discovered by the writer which give Dakin's middle name; other records provide his middle initial only.
11. California. Bureau of Vital Statistics. Standard Certificate of Death, Edward A. Dakin. San Francisco, 1925. (San Francisco Dept. of Public Health, local registered no.2276).
12. Knox, Elizabeth B. Letter to author, June 11, 1975. It states that the City Clerk had no records of Dakin. Mrs. Knox searched city directories, cemetery inscriptions, newspapers and other sources without success. She further stated that Dakin was not a New London name.
13. "Veteran Map Publisher Dead", American Printer, 80:9(May 5, 1925)62.
14. San Francisco Chronicle, (Apr 12 1925)10c [Obituary].
15. Washburn, George E. Official Map of Mariposa County, California. San Francisco, Dakin Publishing Co., 1897.
16. Dakin, Edward A. [Will] San Francisco, Feb. 26, 1913. (San Francisco Records Center, Probate File no.41541).
17. "Veteran Map Publisher Dean", op. cit.
18. Ibid.
19. California. Bureau of Vital Statistics. Standard Certificate of Death, Edward A. Dakin, op. cit. Cause of death was cirrhosis of the liver, complicated by arteriosclerosis. His body was cremated at Cypress Lawn Crematory on April 13.
20. Final Account and Petition for Distribution, In the Matter of the Estate of Edward A. Dakin. San Francisco, filed Dec. 4, 1925. (San Francisco Records Center, Probate File no.41541).
21. California. Bureau of Vital Statistics. Standard Certificate of Death, Mary E. Dakin. San Francisco, 1938. (San Francisco Dept. of Public Health, local registered no.1635).
22. In the Matter of the Guardianship of the Person and Estate of Mary E. Dakin, an Incompetent Person. San Francisco, filed Mar. 24, 1938. (San Francisco Records Center, Probate File no.75472).
23. Fife, Joseph. Affidavit of Dr. Joseph Fife. San Francisco, filed May 6, 1937. (San Francisco Records Center, Probate File no.75472).
24. California. Bureau of Vital Statistics. Standard Certificate of Death, Mary E. Dakin, op. cit. She died of cerebral apoplexy complicated by myocarditis and arteriosclerosis. Her body was cremated at Cypress Lawn Crematory on March 5th.
25. "Insurance maps", Fire Underwriters' Association of the Pacific, Proceedings, 17(1893)7-8.

26. Coast Review, 23(1888)466 and 37(1889)573.
27. *Sanborn Map & Publishing Co. v. Dakin Publishing Co.* 39 F. 266  
(C.C.N.D. Cal. 1889).
28. "Notes from the Northwest", Coast Review 22(1887)817.
29. Ristow, op. cit., 206.



*Illus. No. 1*

Cover title of 1885 Chico map.  
*Courtesy The Bancroft Library.*