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Part I—Letters Postmarked  
Rochester: 1817-1879

Part II—Selected Articles

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Interest as hitherto, and so to shape my affairs that any further indulgence will not be necessary—

I am with great respect  
Your obt svt W A Reynolds

. . . . The upper story of my new building is in one room 70 x 87 designed for Public Meetings & Concerts—The Lesees of the Eagle St. Theatre Buffalo, are desirous of Establishing a theatre here, and have applied for this room in my new building for the purpose. . . .

Rochester June 8. 1850

N. Gray Esq  
Sec. Firemans Ins. Co.

New York Dr. Sir Your note of 7<sup>th</sup> was recd this evening, and I regret to learn your decision in relation to a renewal of the policy of Insurance taken by your Company on the Arcade Property. . . .

Since the risk was taken by your Co the external exposure of the property to Fire has been essentially lessend by the erection of substantial brick and stone edifices in its immediate vicinity, and I am not aware that any changes have been made in its internal arrangement to increase the hazard. . . .

I have for several years kept about \$30,000 insurance on the property, and it is to me a matter of considerable importance whether the rates of premium are increased  $\frac{1}{2}$  pr Ct—for if the reasons are sound for an increase by the Firemans they would doubtless apply with equal force in relation to all other Companies having risks on the Same property

This property has been insured over 20 years and no loss has been sustained thus far to the amt of \$100. The property is in great demand pays a large dividnt, and consequently I am more deeply interested in its preservation than any insurance Co can be, for in the event of its destruction, besides the diference in the cost of new Structures to bring the same amt of rent, and the amt of Insurance I should receive (which would be a large item), I should lose a years rent, at least which would amt to 10. or 12 thousand dollars

more The property is not running down (as is frequently the case with unproductive property or that belonging to now-residents) but is kept in good repairs—I have expended the present spring over \$2000. in putting in new fronts of plate glass in a portion of the rooms in the Arcade, and in other improvements to the premises

I have for several years maintained a private watch the year through, which is still continued, & I give the property my constant personal supervision—My Brother owns an Hydraulic Building on the south side of Buffalo St nearly opposite the Arcade Buildings, used as an oil mill in which I have just been putting up one of “Hubbards patent Rotating Engines” No 9 which is connected with the Arcade Property by large Iron pipes underground, with (attachments?) for (hose?) at different points in and about the buildings—this is nearly ready for operation, and has cost me several hundred dollars.—This I regard as a great safe guard, and 'twould be strange indeed, if Insurance Companies should not take the same view of it. . . .

I may perhaps be allowed to make another remark (one which under other circumstances might better come through other Channels) The Arcade answers as a sort of Merchants exchange for this City—in it are the Post Office, 3 Telegraph Offices, and a large share of the local city business is transacted in it—its destruction would be regarded as a public calamity,—and Should occasion require it—I believe the Fire Department, and citizens generally would rally with an alacrity and energy not often witnessed, even with our own proverbially well disciplined Department

I have written to Mr. Astor, who holds the policy referred to, and who will probably call upon you, and in case you conclude to continue the risk as heretofore, will pay the premium and take a renewal receipt

I owe an apology for troubling you with so lengthy a communication, but I could not materially abridge it, and say what the circumstances seemed to require—

With Sentiments of Esteem

I remain Dr. Sir

Truly Yours

W A Reynolds