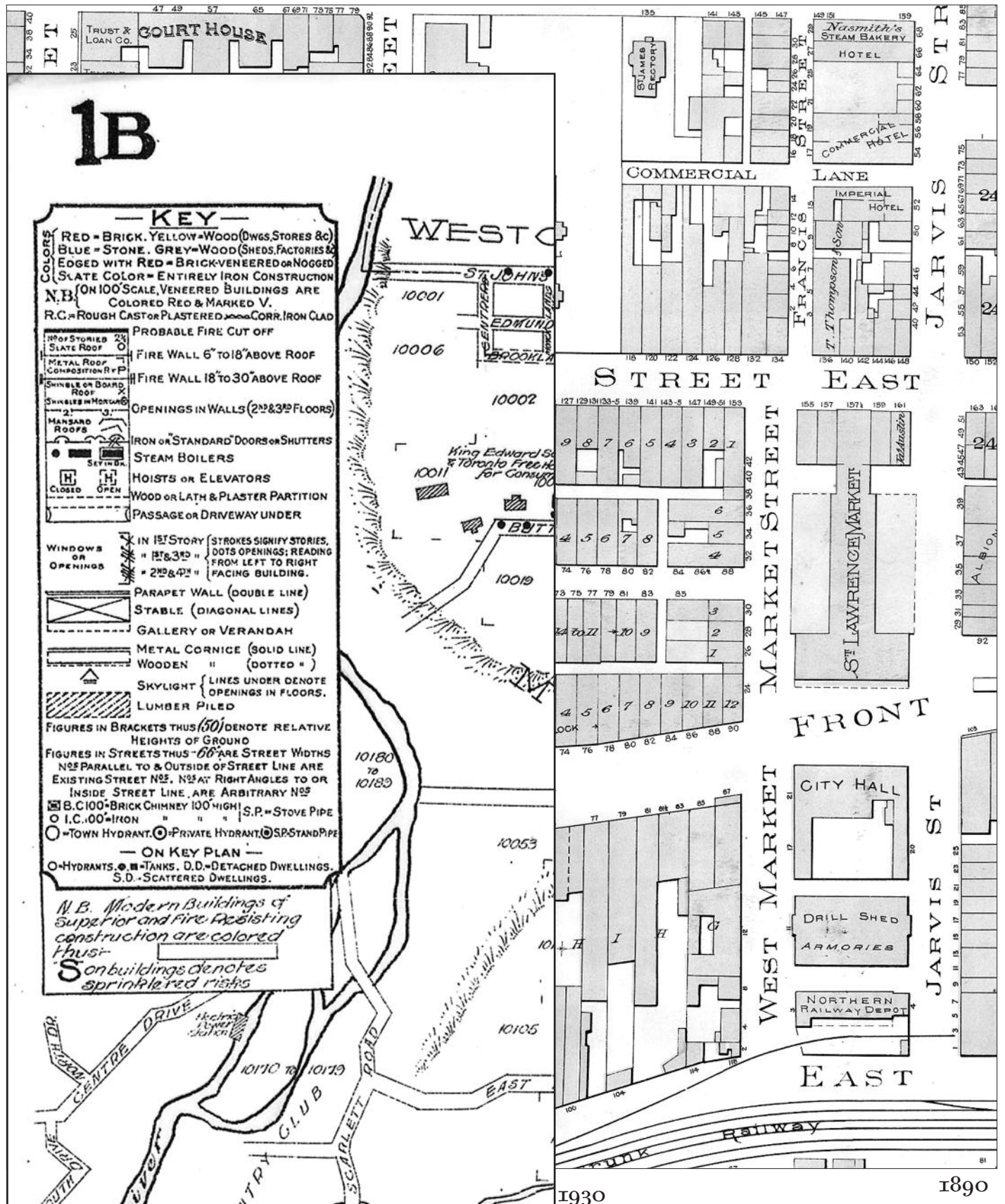


A Primer on Goad's Atlases and Insurance Plans for Toronto

2004, updated 2010



ATLAS OF THE CITY OF TORONTO

AND VICINITY.

SECOND EDITION—APRIL 1890.

SINCE the preparation of the 1884 Edition, the city has increased so rapidly, and the area is now so much more extensive, that it has been found necessary to add eleven plates to the 39 that comprised the original edition; and even now, many parts are worthy of being shown to a larger scale than has been adopted, but subscriptions do not as yet warrant a larger expenditure.

The whole of the City and vicinity has again been carefully gone over, advertisements and special requests to subscribers have again received courteous response, the originals being examined and verified in a manner that shows the mutual interest taken in the work by consistent patrons.

The courtesies of the Registrars of the City of Toronto and of the County of York, and of the Master of Titles at Osgoode Hall, are acknowledged; they having allowed copies to be taken of plans filed since issue of first edition.

The present work embraces 1,186 more registered plans than the previous one, and is one-fourth larger, parts being detailed to 300' and 400' scale in place of to 1,000' scale—and a district added one mile North of Eglinton Avenue, thus enabling the whole location of the Belt Line Railway to be shown.

The latest Registered Plans included are as follows:

CITY REGISTRY OFFICE.—EASTERN DIVISION (all East of Spadina Ave.)	No. 61 E. Filed March 14, 1890 (58 E, 59 E, 60 E being omitted.)
CITY REGISTRY OFFICE.—WESTERN DIVISION (all West of Spadina Ave.)	No. 979. Filed March 7, 1890 (976, 978 being omitted.)
COUNTY REGISTRY OFFICE.—	No. 1013. Filed March 22, 1890.
OSGOODE HALL (Master of Titles)—	No. M 120. Filed March 13, 1890.

N. B.—The affix **E** is now used in all Eastern Division Plans.

The prefix **M** denotes registration under the "Land Titles Act."

Several private plans (to be subsequently registered), have been inserted at owners' requests.

A comprehensive Street Index follows this page, containing 1,696 names, which, it is believed, comprises every Street, Avenue, and Place.

It is a great source of regret that no method can be adopted to show the exact area to which each registered plan refers, but the sub-divisions are frequently so irregular, the plans so interlaced with each other and the buildings interfere so much that there seems no practical way of giving this information, unless by preparing a comprehensive tabulated index of plans, which may possibly be undertaken if subscriptions be received in sufficient amount to warrant expense.

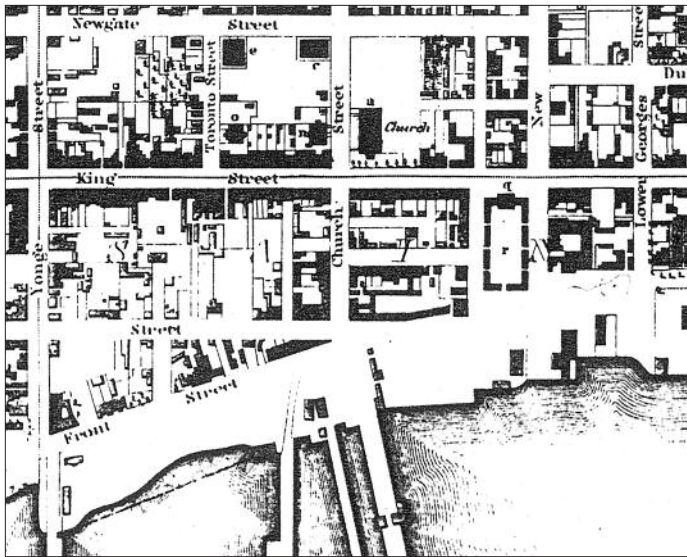
At present it will be well for subscribers to retain the First Edition, as by using it side by side with the present Atlas, changes and sub-divisions will be more clearly understood, the old edition showing the original division of lots, and the new one the sub-divisions made since 1884. The old edition will also be of value in affording reference to obsolete street names and to old street numbers.

If a plan seems to have been entirely superseded by a later registration, the word obsolete (obs.) is added. Whenever practicable, lot numbers of old and new plans are shown, but where not possible to enter both without confusion, only those in the latest plans are noted. As the practice is increasing of dividing suburban properties into 20'-18' and even 15' lots, it is extremely difficult to show these small divisions without enlarging the scale more than the value of such localities would seem to warrant.

CHAS. E. GOAD, Civil Engineer—QUEBEC BANK CHAMBERS, 2 TORONTO ST., TORONTO.

TEMPLE BUILDING, 188 ST. JAMES STREET, MONTREAL.

And 83 NEW BROAD STREET, E.C., LONDON, ENGLAND.



1842



1842

What is "Goad"?

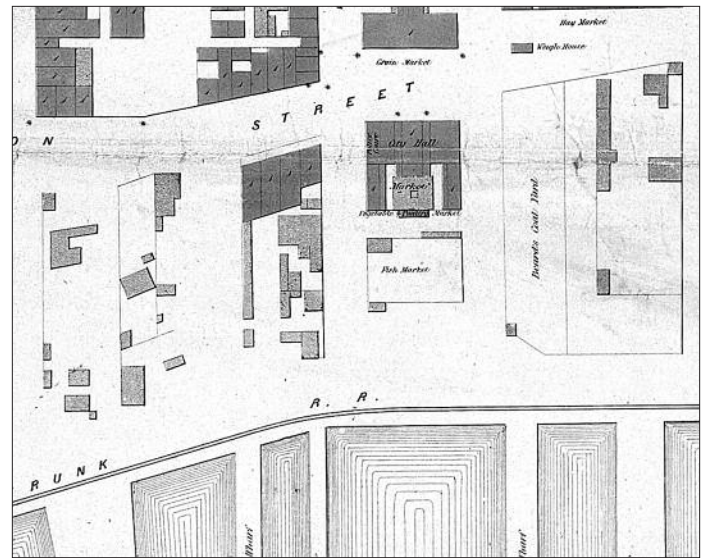
The Charles E. Goad map making company was established in Montreal, Quebec, in 1875. In its business of creating fire insurance plans, the Goad company provided the most comprehensive coverage of Canada.

By 1885, the company was firmly established in Canada and by 1910, Goad and his surveyors had created fire insurance plans for more than 1300 Canadian communities. When Charles E. Goad died that same year, the company was taken over by his three sons, who continued to run the business under the name Chas. E. Goad Company. In 1911 an agreement was reached between the Chas. E. Goad Company and the Canadian Fire Underwriters' Association, by which the Goad Company was to create and revise plans for the Association exclusively.

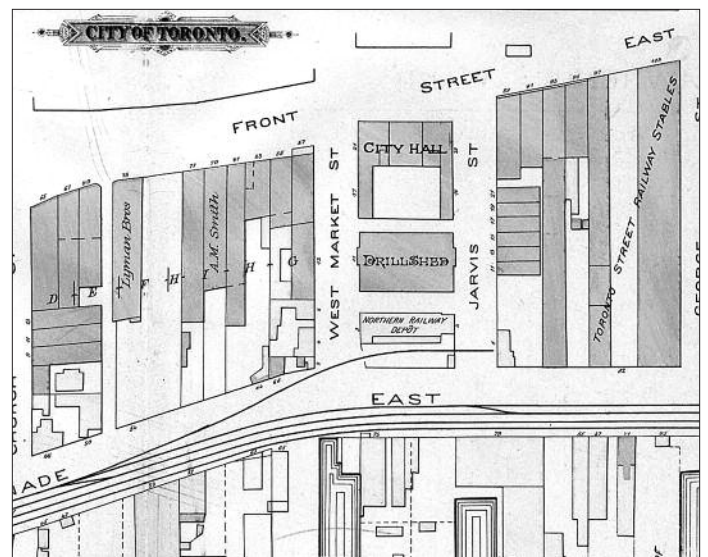
The Canadian Fire Underwriters' Association had been founded in 1883 for the purpose of standardizing fire insurance rules. The agreement with Goad ended in 1917, and in 1918, the Canadian Fire Underwriters' Association established its own plan making department. It was named the Underwriters' Survey Bureau Limited. At the same time, the Bureau acquired the exclusive rights from the Chas. E. Goad Company to revise and reprint the Goad plans in Canada.

The Goad Company, which continued to exist in Canada until 1930, stopped producing fire insurance plans. But there remains an active Goad operation in the United Kingdom.

In March 1931, the Underwriters' Survey Bureau purchased all of the Canadian assets of the Chas. E. Goad Company, including copyright. The Underwriters' Survey Bureau continued to produce fire insurance plans for the cities and towns in Ontario, Quebec, and the Maritimes. The Canadian Fire Underwriters' Association remained responsible for the production of plans in the western provinces and the B.C. Underwriters' Association was responsible for plans in British Columbia. In 1960, these regional operations were amalgamated with the production of plans under the centralized Plan Division of the Canadian Underwriters' Association. In 1975, the Association changed its name to the Insurer's Advisory Organization, and at the same time, decided to cease fire insurance plan production and sell all plan inventory. This was the



1858



1884

end of 100 years of continuous fire insurance plan production in Canada.

Since the late 1990s, the current corporate owner of the historic franchise to the insurance plans (in certain cases to their copyrights) is the conglomerate CGI, but CGI has retained very few of these maps.

The maps themselves were never sold, but rather leased to subscribers as an ongoing service. Changes to the maps were in the form of paper stickers that were added on top of existing base maps, until there were so many of them that a new edition of the base, incorporating the stickers, was redrawn, and the process restarted. These layers are evident in most of the scanned or microfilmed images as colour variations and disjointed lines. Where there are four or five layers of stickers, even the focus of the reproduction may be affected.

Physical or digital copies of Canadian insurance plans are in public libraries, provincial and municipal collections and archives, the National Library of Canada, certain copyright collections in the United States and the United Kingdom, and in the hands of a few private collectors. The reproductions are from what are actually unique copies that were not returned to Goad or USB: the massive volumes of Toronto insurance mapping of 1914-1918 now held at York University's archives had been the copy used by the Toronto Harbour Commissioners. Many other volumes of insurance mapping were plucked from dumpsters.

What "Goad" is to Canada, "Sanborn" is to the United States, a quasi-monopoly on municipal mapping for a century, and a companion to the insurance industry. The "Victorian" styles of Goad maps were eventually modernized in the Underwriters' Survey Bureau years to resemble the look of Sanborn maps (and there were commercial liaisons between the organizations as well that reinforced this standardization). Sanborn produced maps in some places in Canada, and Goad some places in the USA. In consequence, there are maps for some Canadian places in the collections of the Library of Congress in Washington, but these seem not to be catalogued yet.

Expanded from Hayward, Robert J. "Fire Insurance Plans in the National Map Collection." Ottawa: Public Archives of Canada, 1977.

Finding Goad (and Sanborn)

Map and Data Library, Reference and Research Department,
Robarts Library, University of Toronto Libraries.

Subject (in UTLib catalogue):

Insurance, Fire—Ontario—Toronto—Maps.

Bibliographies and Catalogues

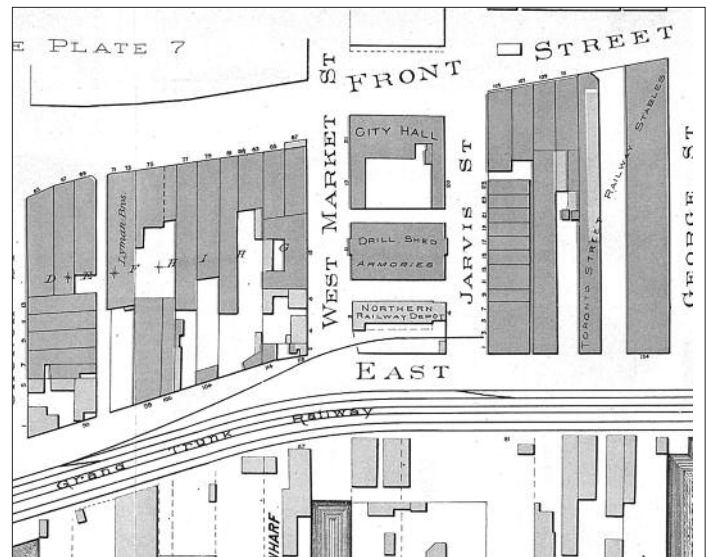
Z 6026/I7C3 MAPL

Catalogue of fire insurance plans of the Dominion of Canada, 1885-1973 (London: Distributed by Phelps Publishing, [1976?])

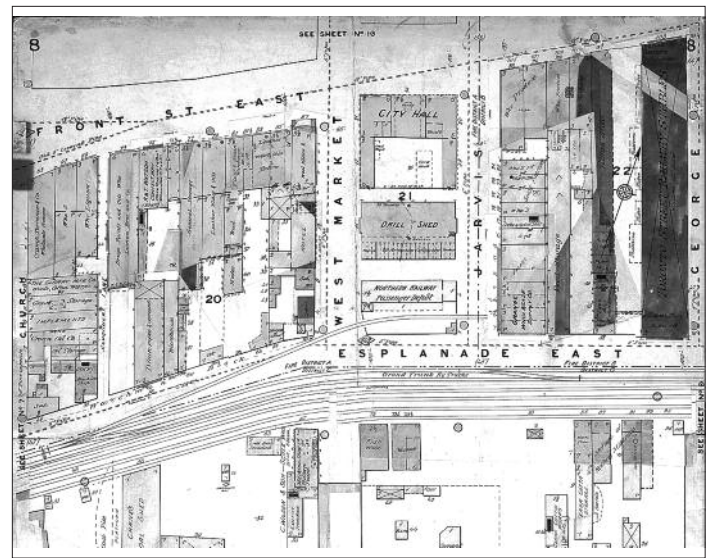
Z6026 .I7 L53 FISHER REFERENCE

Fire insurance maps in the Library of Congress : plans of North American cities and towns produced by the Sanborn Map Company : a checklist

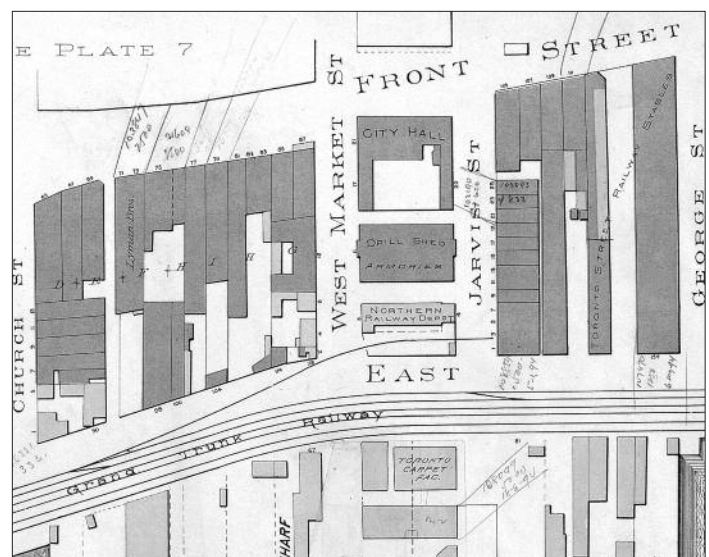
Library of Congress. Geography and Map Division. Reference and Bibliography Section, 1981



1890



1892



1893

Z 6026 I7 D83 2002 DATAMAPGOV (Ready Reference shelf)
 Dubreuil, Lorraine
Catalogue of Canadian fire insurance plans, 1875-1975.
 (Ottawa: Association of Canadian Map Libraries and Archives, 2002)

Z 6026/I7F67/1995 MAPL (Ready Reference shelf)
 Fortin, Marcel
Canadian fire insurance plans in Ontario collections.
 (Ottawa: Assn. of Canadian Map Libraries and Archives, 1995)
 Z 6026/I7H39 MAPL (+ copy on Ready Ref. shelf)

G 3401 G475 1878-1959 MAPL
 Goad, Charles E.
 [Fire insurance plans of Canadian cities] ([Toronto?] Chas E. Goad; Underwriters' Survey Bureau, 1878-1959). From copies in the National Archives of Canada. Plans are filed by NMC fiche numbers- see Finding Aid (index to numbers) at Reference Desk.

Hayward, Robert J.
 Fire Insurance Plans in the National Map Collection (Ottawa: Public Archives, 1977)
 Z 6026/I7H39/1978/suppl. 1-3 MAPL
 3 Supplements(1978-1985)

Other sources

G1149 .T7 G6 1984 DATAMAPGOV
 Goad, Charles E.
 The mapping of Victorian Toronto: the 1884 & 1890 atlases of Toronto in comparative rendition. Sutton West, Ont.; Santa Barbara, Calif.: Paget Press, 1984

Web links

U of T

Greater Toronto Area Digital Mapping Project, U of T
<http://prod.library.utoronto.ca:8090/maplib/gta/main.html>

Collection of Fire Insurance Plans and Fire Insurance Atlases, U of T
<http://prod.library.utoronto.ca:8090/maplib/fips.html>
 → click link: "Holdings by City"

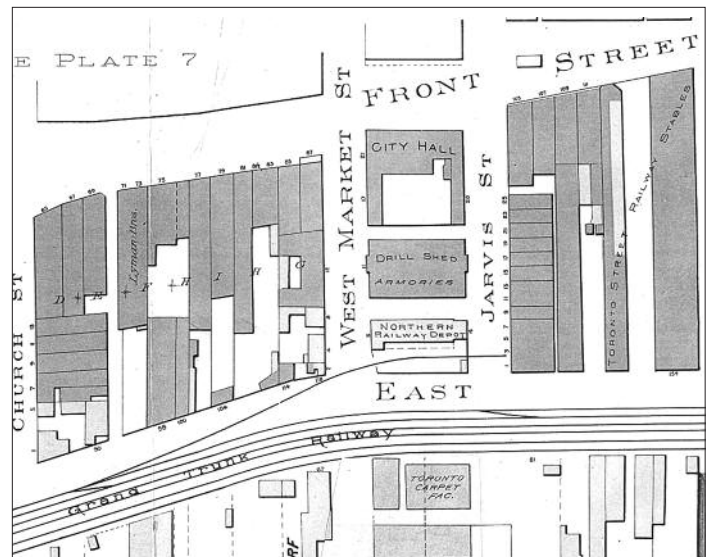
Toronto Public Library

<http://www.torontopubliclibrary.ca/localhistory/index.html>
<http://historicity.torontopubliclibrary.ca/>
 Links to maps and pictures for most of Toronto, especially the "old" (pre-1996) city: use keyword "Goad"

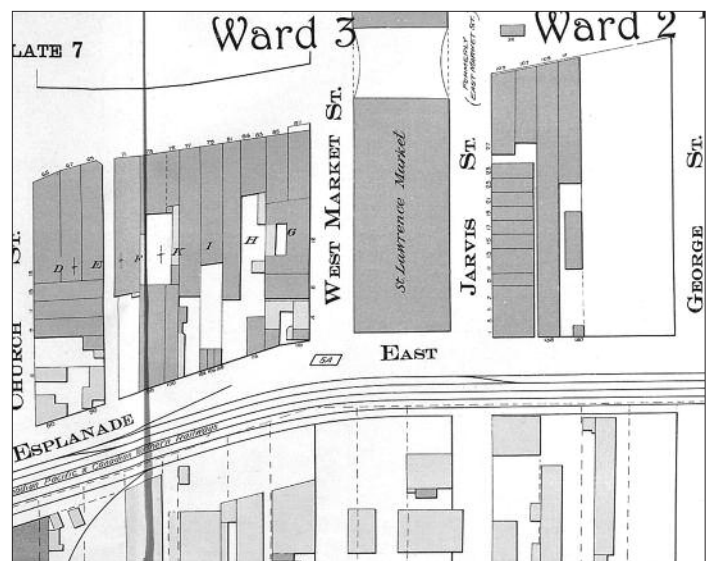
Canada

National Archives of Canada online collection of Maps
http://www.archives.ca/02/02015402_e.html

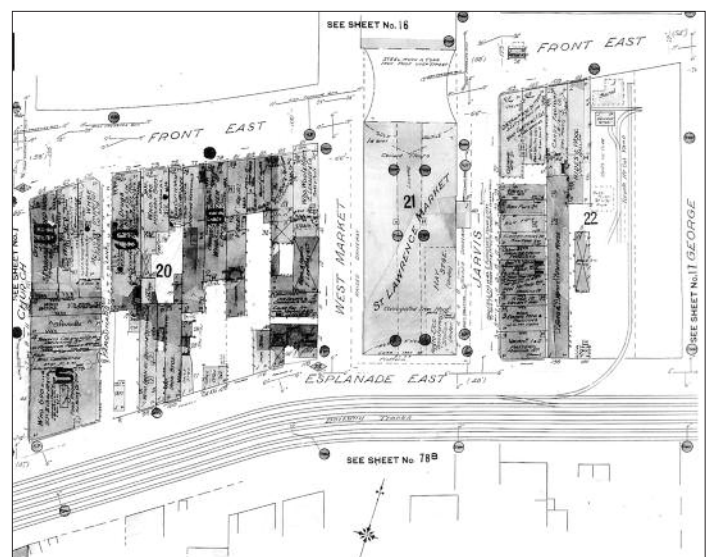
Bibliothèque Nationale de Québec: maps
<http://services.banq.qc.ca/sdx/cep/accueil.xsp>



1899



1910



1917

USA

US Library of Congress, list of special collections
<http://www.loc.gov/rr/geogmap/guide/gmillsp.html>

Digital Sanborn Fire Insurance Maps
<http://www.proquest.com/en-US/catalogs/databases/detail/sanborn.shtml>

American Memory - Library of Congress of the United States
<http://lcweb2.loc.gov/ammem/gmdhtml/cityhome.html>

Oddens' Bookmarks - cartography
<http://oddens.geog.uu.nl/index.php>

Sanborn map information
<http://www.lib.berkeley.edu/EART/snb-intr.html>

Union List of Sanborn Maps
http://www.lib.berkeley.edu/EART/sanbul_about.html

Greater Toronto Area Digital Mapping Project Preliminary List of Titles to be Digitized

(excerpts)
 (http://prod.library.utoronto.ca:8090/maplib/gta/cartobibliography.html)

What follows is a quick and informal reference to local (UTLib-DMGIS) holdings of paper or microfilm copies of insurance atlases and plans, most (but not all) of which were produced by Charles E. Goad's company. The largest local holdings of insurance mapping is in microfiche format; these are copies of originals held at the National Map Collection in Ottawa.

Digitization is an ongoing project. Some, or some parts, of these have been digitized (at least as scanned images); some of them have been made available in raster form by other institutions (see, especially, <<http://digit.tpl.toronto.on.ca:8000/>>)

56. Goad, Charles E, 1880-1924, Insurance plans and atlases of the city of Toronto, 1880-1924: Toronto, Montreal, Chas E. Goad, 1 microfilm reel map, Scales differ.

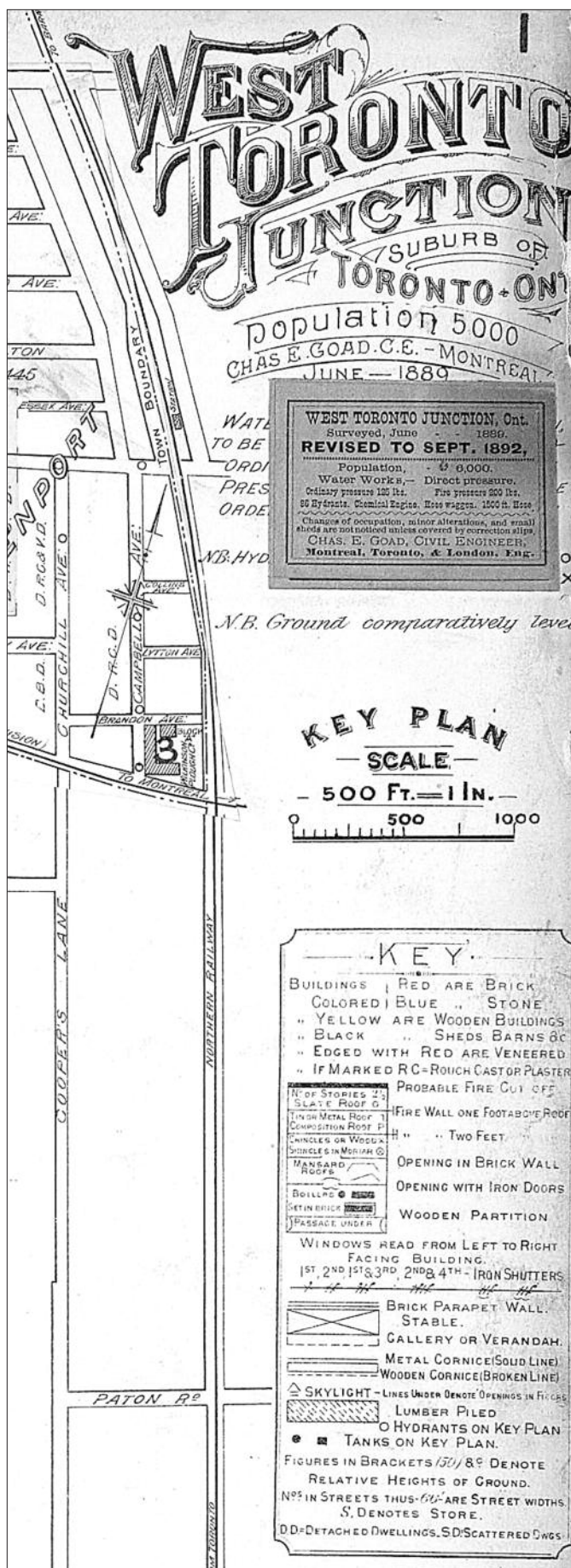
Notes: Contents: Parts: 1. Insurance plan of the city of Toronto, 1880 - 2. Atlas of the city of Toronto and suburbs... 1884 - 3. Atlas of the city of Toronto and vicinity...2nd ed., 1890 rev. to 1894 - 4. Atlas of the city of Toronto and vicinity...2nd ed., 1890 rev. to 1899 - 5. Atlas of the city of Toronto and vicinity...2nd ed., 1890 rev. to 1903 - 6. Atlas of the city of Toronto and suburbs...3rd ed., 1910, v. 1-2 rev. to 1912, v.3 rev. to 1913 - 7. Atlas of the city of Toronto and suburbs...3rd ed., 1910 v.1-2 rev. to 1923, v. 3 rev. to 1924

Added Title: Insurance plan of the city of Toronto, 1880

Added Title: Atlas of the city of Toronto and suburbs/vicinity, 1884-1924

57. —, 1884, City of Toronto and suburbs: Montreal, Toronto, Chas. E. Goad, 1 map [map]. —, Scale [ca. 1:28,000 not 1000 feet to 1 inch].

58. —, 1889?, Insurance plan of the city of Toronto, Ontario: S.1, s.n.



59. —, 1889?, Insurance plan of the city of Toronto, Ontario: S.I, s.n.
60. —, 1889?, Insurance plan of the city of Toronto, Ontario: S.I, s.n.
61. —, 1912-1913, Atlas of the city of Toronto and suburbs founded on registered plans and special surveys showing plan numbers, lots & buildings: Toronto, Chas. E. Goad, 125 microfiches in 3 vols map, Scales differ.
62. —, 1914-1918, Insurance plan of the city of Toronto: Toronto, The Map Co.
Notes: Includes indexes
Added Title: Insurance plan of Toronto
63. —, 1923-1924, Atlas of the City of Toronto and suburbs founded on registered plans and special surveys, showing plan numbers, lots & buildings. —: Toronto, Goad's Atlas and Plan Co.
Notes: Added Title: Atlas, City of Toronto and vicinity
64. Goad, Charles E, and Underwriters' Survey Bureau, 1904-1952, Insurance plan of the City of Toronto, Ontario Canada: Toronto ; Montreal, Chas E. Goad and Underwriters' Survey Bureau, 1875 microfiches [map]. —, Scale [1:600 - 1:1200]. —
Notes: Contents: Parts : Vol. 1. 1918(1909) ; NMC 13996 – vol. 2 1935 (1930) ; NMC 13998 – vol. 3. 1935 (1931), (1951) ; NMC 13999 – vol. 4. 1933 (1926) ; NMC 14000 – vol. 5. 1904 (1890) ; NMC 52973 – vol. 5. 1932 (1907), (1943) ; NMC 52972 – vol. 6. 1934 (1929) ; NMC 13991 – Vol. 7 1916 (1915) ; NMC 21101 – vol. 7. 1934 (1907), (1928) ; NMC 13992 – Vol. 8 1916 ; NMC 45575 – vol. 8. 1934 (1928), (1944) ; NMC 13993 – vol. 9. 1934 (1924) ; NMC 13994 – vol. 12-13, Toronto Junction (1903-32), (1930) –
65. Goad, Charles Edward, 1884, Atlas of the City of Toronto and suburbs from special survey and registered plans [showing] all buildings and lot numbers: Montreal.
66. —, 1890, Atlas of the city of Toronto and vicinity from special survey founded on registered plans and showing all buildings and lot numbers: Toronto.
67. —, 1890, Atlas of the City of Toronto and vicinity from special survey founded on registered plans and showing all buildings and lot numbers: Toronto.
68. —, 1910, Atlas of the City of Toronto and suburbs in three volumes founded on registered plans and special surveys, showing plan numbers, lots & buildings: Toronto.
69. —, 1910-1924, Goad's Atlas of the City of Toronto and suburbs Founded on registered plans and special surveys, showing plan numbers, lots & buildings: Toronto, Wilson & Bunnell.
Notes: Added Title: Atlas of the City of Toronto and suburbs
70. Goad, Charles Edward D, 1903, Atlas of the City of Toronto and vicinity, from special survey founded on registered plans and showing all buildings and lot numbers: Toronto.
71. —, 1910, Atlas of the City of Toronto and suburbs in three volumes, founded on registered plans and special surveys, showing plan numbers, lots & buildings: Toronto.
143. Underwriters' Survey Bureau, 1944-1950, Insurance plan of the city of Toronto: Toronto ; Montreal, Underwriters Survey Bureau, 1 atlas ([4], 800-844, 850, 852-857, 861-864, 867-868 leaves) Scale: [1:600 and 1:1200]. —.
144. —, 1945, Insurance plan of the city of Toronto: Toronto ; Montreal, Underwriters Survey Bureau, 1 atlas ([3], 80-83, 86-177 leaves) Scale [1:600].
145. Underwriters' Survey Bureau, and Norwich Union Fire Insurance Society (Firm), 1941-1960, Insurance plan of the city of Toronto: Toronto ; Montreal, Underwriters Survey Bureau, 1 atlas ([2], 261-322, 322A, 323-336 leaves) Scale [1:600 and 1:1200]. —.
151. W.S. & H.C. Boulton, 1858, Atlas of Toronto: Toronto, Jno Ellis, 31 microfiches [map] /surveyed and compiled by W.S. & H.C. Boulton, Scale indeterminable.
152. W.S. & H.C. Boulton, and Jno Ellis, 1858, University of Toronto campus: Toronto, Jno Ellis, 1 map on 4 sheets map, Scale indeterminable.

Using Goad in Toronto

Background

“Goad” maps show streets and building outlines, at a relatively large scale for urban mapping. They occupy the cartographic territory in between more typical (streets only) maps of urban topography and architectural plans. They are the genuine precursors of the urban GIS models and maps we are now used to. Few municipalities produced building-by-building maps of their own. The City of Toronto didn't produce its own maps until the 1950s. Indeed, between the 1950s and 1970s there are both municipal and insurance maps for Toronto, at least for the pre-1998 Toronto, and for a few areas outside.

The first published map of Toronto showing building outlines is the Cane map of 1842. The precursor to the systematic products of Goad's company are the thirty sheets of the Boulton atlas of 1858. Goad began Canadian production in the late 1870s: the first comprehensive insurance plan was for Ottawa in 1878.

Goad began producing insurance mapping for Toronto in 1880, and some of that survives. Strictly speaking, it all survives, but much of it is literally buried under paper stickers added on top of the base mapping as buildings appeared or disappeared over the years. What is catalogued as the insurance plan of 1892 is a layer-cake current to 1892 with an 1880 base. Other insurance mapping is locally available in the 1914-18 volumes at York University archives, and a single 1912 volume of Toronto Junction, and numerous microfiched and microfilmed versions from the 1920s to the 1950s, as well as a Sanborn-styled series of the 1950s and later. Given Toronto's rapid growth after 1892, it is something of a surprise that the next available record is from 1914, but that absence is not because the maps weren't produced – it's because they weren't saved. Indeed, there is in

the British Library a set of Goad plates for 1907 that few Toronto researchers even know about.

But for Toronto, Goad produced another kind of mapping altogether, that has survived because of its different market and audience – the real estate industry. These are the “Atlases”, and they are more readily available to researchers in both paper and digital (raster) format. They differ from the insurance plans – atlases show building outlines, street numbers and major landmarks, but the map scale is smaller and apart from colours that indicate primary construction (more precisely, exterior materials), there is none of the information lettered all over the insurance plans about structure, height, materials, windows, fire equipment, and so on. The atlases do show subdivision plan numbers, data that remains useful today for researchers.

The first was published in 1884, with subsequent editions in 1890, 1893, 1899, 1903, 1910, and 1923. Some editions or parts of editions were updated using the paper sticker system. With the exception of 1903 and 1923, all of the atlases have been scanned, and are available online, piece by piece, at the Toronto Public Library (<http://historicity.tpl.toronto.on.ca/>). The images of the full pages are available at the DMGIS library, 5th floor, Robarts library. Black-and-white photostat versions of all years (as well as the 1880/1892 insurance plan) are available at the Toronto Reference Library, 789 Yonge Street.

The 1923 atlas is available on request in digital form at the Map & Data library, 5th floor, Robarts library. The original printed volume may be viewed on special request.

Usage and abusage

There are a few other things you should know about using these resources properly.

Before everything else, be careful how you refer to insurance mapping in citations. The general use of “fire insurance plan” or “Goad plan” is colloquial rather than precise. For the most part, the titles of these documents are either “Insurance Plan of [place]” or “Atlas of [place]”, and the Charles E. Goad Company may (or may not) be the author. Indeed, Goad is generally speaking the publisher rather than the author. In any case, be sure to follow what is on the title page, if you have access to it, or the library’s catalogue entry.

Pay close attention to the date of the plan or atlas, and look at the corner of the sheet or plate to confirm what you might have seen on the index sheet or the title page – especially with the insurance plans and their many layers of change.

Make sure you know what the true scale of the sheet is. Almost always, you will find a graphic scale as well as a numerical one. Unless you are looking at an actual paper original, ignore the numbers and recalculate the scale from the graphic version. Even on microfiche – your most likely source for all the later insurance plans – the photographers used different reproduction ratios for different editions. Always use the graphic scale visible on the *original*.

There are copyright restrictions on republication of plates of certain years. In general, items published more than 90 years ago may be reproduced for research purposes, but permission must be obtained from copyright holders to reproduce more recent maps for publication. Personal copying is generally unrestricted. The library holding the collection will tell you which maps require special permissions.

KEY.

BUILDINGS COLORED BLUE, ARE STONE.
 “ “ RED, ARE BRICK.
 “ “ YELLOW—WOODEN DWELLINGS.
 “ “ BLACK—WOODEN SHEDS & BARNs.
 “ “ EDGED WITH RED, ARE VENEERED.
 “ MARKED R.C., ARE ROUGH CAST OR PLASTERED.




FIRE-WALL ONE FOOT ABOVE ROOF.
 “ TWO FEET “ “
 “ FRAME PARTITION.
 “ OPENING IN BRICK WALL.
 “ IRON DOORS.
 “ WINDOWS—IRON SHUTTERS.


WINDOW, 1st Story.
 “ 2nd “
 “ 1st & 3rd Story.
 “ 2nd & 4th “

BRICK PARAPET WALL.
 “ STABLE.
 “ GALLERY OR VERANDAH
 “ METAL CORNICE
 “ WOODEN CORNICE

SKYLIGHT—LINES UNDER DENOTE OPENINGS IN FLOORS.

LUMBER PILED
 “ GREEN H—SPECIALLY HAZARDOUS

FIRE-ALARM BOXES  **ON KEY PLANS** 
HYDRANTS  “ “ “ ●

FIGURES IN CIRCLES show pressures of Water on Hydrants.
NUMBERS PARALLEL with direction of Streets are existing Street numbers.
REFERENCE NUMBERS are arbitrary, each block numbered separately.
WHEN STREET NUMBERS in same block coincide, additional arbitrary numbers are placed in front, thus | 33 46.
FIGURES IN BRACKETS {60} denote relative heights of ground. (40) being low water in harbor.
NUMBERS IN STREETS, thus—50'—, are street widths.
NUMBERS ON BUILDINGS 1, 1½, 2, are Stories,
 are heights.
HOUSES ARE UNDERSTOOD to have windows at front and back, unless otherwise noted.
WOODEN HOUSES, if not otherwise marked, have shingled roofs.
S. STORE.—Occupation is stated if hazardous
 WHO. S.— Wholesale Store. SAL. Saloon.
 GRO. Grocer.—D. DWG. Dwelling.—H. Hoist.
 T. TEN. TENS. Tenement Dwellings.
DOTTED LINES in Streets show position of water pipes.
SIZES are written thus: 10" pipe.

1892