

not occur when we are waiting and watching, is unquestionably certain. At the dead hour of midnight, or in the flash of lightning, or perchance when husband and protector is far away in the field, should the demon strike, and we are without security, we can only exclaim: *Too late!* Wisdom and duty both dictate that no person with home and property should be without insurance in some one of our many good and reliable insurance companies; and among all we know of none more worthy of the confidence and patronage of the farmer and those owning dwelling houses than the American Insurance Company, of Chicago, confining its business to farm property, dwelling houses, churches and school houses; writing no policies in any of the large cities, and only \$5,000 on any one risk—making great loss by sweeping conflagration impossible. With cash assets amounting to \$904,224.31, being \$470,305.67 more than is necessary, under the insurance laws of fifty per cent. reserve, to pay all liabilities and reinsure all outstanding risks; in addition to which this company has over one and one-half million of dollars of installment notes not yet due."

The following statement of the amount of cash received by twenty-four companies doing the largest business in the State of Illinois during the year 1877, as shown by the official reports on file in the insurance department of that state, places the "American" at the head of the list; and also shows the total receipts in Illinois, Indiana, Missouri, Wisconsin, Iowa, and Ohio by the same companies:

NAME OF COMPANY.	HOME OFFICE.	ILLINOIS.	TOTAL.
American .....	Chicago .....	\$226,072	\$651,897
Home .....	New York .....	211,808	721,139
Etna .....	Hartford .....	210,184	687,919
Hartford .....	Hartford .....	182,643	496,124
Rockford .....	Rockford, Ill. ....	158,142	215,527
Traders' .....	Chicago .....	133,240	164,436
Phoenix .....	Hartford .....	103,229	156,658
Ins. Co. of North Am. ....	Philadelphia .....	100,852	367,034
Phoenix .....	Brooklyn .....	90,839	328,948
Fire Association .....	Philadelphia .....	87,983	255,922
Agricultural .....	Watertown, N. Y. ....	87,403	102,444
Liverpool, London and Globe .....	Liverpool, Eng. ....	85,503	229,680
Continental .....	New York .....	85,218	427,023
Guard .....	Philadelphia .....	81,067	150,576
German American .....	New York .....	74,121	244,870
N. W. National .....	Milwaukee .....	73,390	174,444
German .....	Freeport, Ill. ....	69,862	139,601
Royal .....	Liverpool .....	67,718	276,785
American Central .....	St. Louis .....	65,881	188,589
Springfield F. & M. ....	Springfield, Mass. ....	61,441	177,760
Royal Canadian .....	Montreal .....	58,418	73,126
Lycoming .....	Muncie, Pa. ....	57,872	118,200
Germania .....	New York .....	51,684	114,093
N. B. and Mercantile .....	London .....	50,482	209,213

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## BRANCH YARDS:

Rushford,	Minn.	Peterson,	Minn.	Lanesboro,	Minn.	Albert Lea,	Minn.
Imbours,	"	Fountain,	"	Wykoff,	"	Spring Valley,	"
Dexter,	"	Alden,	"	Delavan,	"	Mapleton,	"
Good Thunder,	"	Brownsville,	"	New Albion,	Iowa.	Lansing,	Iowa.