

INSURANCE.

No development of modern ideas is more remarkable than that which relates to life insurance. It is only a few years comparatively, since the generality of people came to look upon the system with even moderate favor; and as the popular prejudices against it began to disappear, it came to be regarded as the special prerogative of the rich, the poor man no more contemplating insuring his life than committing suicide. Now this is all changed; and the duty of life insurance is recognized by society as one which specially devolves upon those who are depending for their daily living and comforts, and for the support of their families on their daily labour. Such a one now feels that he owes it to those who are dependant upon him, to make some certain provision for them, in the event of his death, and few men of intelligence can now be found in our towns and cities, where insurance agencies abound, who has not taken the precaution to insure his life.

Recently, a new phase of insurance has sprung up. A few years ago, the Travellers' Insurance Company, of Hartford, Conn., was started with the object of insuring against accidents exclusively, and so favourable was the reception met with by this Company, that several others have since been brought into existence. These companies undertake, in consideration of the payment of a small sum, to give to the person insured a weekly allowance in case of injury by accident, and a fixed sum in case of death from a similar cause. Thus the payment of the sum of \$5 will insure to the person paying it an allowance of \$5 a week during the time that he is laid up from accident, and to \$1000 in the event of the accident proving fatal. These companies also sell tickets good for short periods, or for special journeys, for a mere nominal sum, guaranteeing the payment of large sums in case of injury or death from accident. The readers of this Almanac would do well to consider this matter of insurance, that its benefits might become as extensively felt in the country as they now are in the cities and towns. The amount of payment required is small; and the certainty of a provision being then made for one's family is a consideration that cannot be overlooked by any well-thinking, right-minded man.