

From the Canadian Illustrated News.

Brief Sketch of a Successful Company.

The Traveler's Life and Accident Insurance Company, located in the city of Hartford, and State of Connecticut, is not only the pioneer Accident Insurance Company of America, but is now the only Company in the States writing yearly general accident policies—all the others having long since retired from the field. The success of the Traveler's is, in fact, something remarkable, in view of the great difficulties it has had to encounter. Ample capital, abundant energy, and able management, however, carried it safely through, and it has now attained to an enviable position of stability and permanence.

The Company was organized and commenced business on the 1st of April, 1864, and has now nearly completed its seventh year. During that period it has written two hundred thousand general accident policies, and paid a million and a quarter in benefits to its policy holders for death or injury by accident. These claims paid range from five dollars to ten thousand dollars each in amount, and number about thirteen thousand. Out of two hundred and eight death losses by accident, paid previous to Oct. 1, 1870, no less than thirty-two were on residents of the Dominion. The Traveler's is well known, and does a considerable business throughout the Provinces.

Four years ago a Life Department was established for the issue of all the popular forms of life and endowment policies, on the low rate cash plan. It has met with encouraging success, and upwards of ten thousand full life policies have already been written. The cash plan is unquestionably the best in insurance, as in other business transactions. For a certain definite sum per annum, the Company grants a definite amount of insurance. The policy is always worth its face, there being no notes or premium credits to deduct; the premium is never larger than expected, for it is fixed before the policy is insured, and cannot be increased by assessments, or interest on notes or loans, for there are none. The Traveler's furnishes more insurance for a given sum than most other Companies, and in the vital matter of security is excelled by none, its cash assets amounting to \$182 for every \$100 of liability.

The head agency for the Dominion is at No. 241 St. James Street, Montreal.—T. E. Foster, General Agent.

From the Travelers Record.

Insure for Protection.

The immense growth of the life insurance business, with the past few years, is not more surprising than the fact that so many intelligent men, who may be presumed to understand its operations and benefits, neglect, year after year, to avail themselves of it. We refer now to a class, many of whom are in active business, many in the different professions, many of them salaried men, but none of whom are so poor that they cannot afford a life policy, or so rich that they can reasonably feel that they do not need such protection,—men who are earning and receiving enough for a comfortable, perhaps a luxurious living, yet who know, when they reflect upon it, that their own death would leave wife and children without any adequate provision for the future—that there is no prospect of speedy fortune, that there is no security of long life. They live right up to the extent of their income, and seem to think that all their gains will now, all will go

Some men call this trusting in Providence. We call it selfishness. Such a man, however much he may love his wife and children, in his actions plainly says, that he values his present gratification more than the consciousness that his family will be comfortably provided for, if he shall be taken away. A little self-denial on his part, without abridging the comforts of his family in the slightest; the sacrifice of some personal indulgence of luxury, would save enough from his annual income to procure a few thousands of life insurance.

LOSSES PAID.

Lists of the losses paid by the Provincial Insurance Company from June 30th, 1869, to June 30th, 1870, were duly published last autumn.

The following losses have occurred since that time, and the "Provincial" refers to all the undermentioned for testimony as to the promptness and fairness with which their losses have been adjusted and paid.

The Company studiously avoids litigation.

It never disputes on technical points an honest claim.

It does not profess to insure for low rates, but it endeavours to deserve high ones.

R. A. Scott, London.....	\$2,000.00
Chas. Ferguson, Erin.....	80.00
Thos. Morgan, Merrickville.....	200.00
Isaiah Pratt, North Gower.....	15.00
The Merchants Bank, Kingston.....	3,000.00
P. Lamphier, Grahamsville.....	2,050.00
Sevart & Matheson, Brantford.....	945.54
J. Friggerson, do.....	183.50
J. Eastwood & Co., Hamilton.....	77.27
British American Ins. Co., re-insurance on the same property.....	20.33
Evans Cameron, Bell's Corners.....	800.00
W. E. F. Carrier & Co., Quebec.....	6.81
All. Clement, Morrisburg.....	60.00
Thos. Dardis, do.....	600.00
P. Peterley, do.....	94.20
Sarah Philo, do.....	12.00
D. McIntyre (of Montreal), Lucan.....	800.00
J. Wardell, Toronto.....	225.89
Mrs. F. Austin, Cobourg.....	250.00
Robertson & Martin, Peterboro'.....	800.00
W. S. Seale, London, do.....	74.00
T. H. McCullough, Peterboro'.....	1,840.00
Col. F. W. Hamilton, Peterboro'.....	1,840.00
Thos. Corbet, Caledon Tp.....	5.00
E. S. Eddy, Ottawa.....	1,087.72
R. Armstrong, East Gwillimbury.....	700.00
W. J. McCleverty, Orangeville.....	660.00
W. L. Lloyd, do.....	80.00
James Clarke, St. Catharines.....	250.00
W. J. Middleton, Orangeville.....	1,250.00
John May, do.....	811.50
Thomas Jackson, do.....	800.00
Longway Bros., do.....	1,875.00
William Armstrong, do.....	800.00
J. Gardhouse, do.....	1,800.00
F. Irvine, do.....	80.00
W. G. Donnelly, do.....	630.00
Harrison & Sheppard, Newmarket.....	500.00
J. Robertson, Madoc.....	402.50
H. J. Henderson, Owen Sound.....	600.00
Lampert & Allan, Port Rowan.....	64.27
W. Chaplin, Toronto.....	787.49
Jas. Hurst, do.....	5.00
W. Mather, Cheltenham.....	900.00
C. G. King, do.....	182.58
C. G. King, do.....	1,195.28
Young & Radcliff, do.....	938.51
R. Armstrong, do.....	30.00
Robt. Kenney, do.....	28.00
George Grant, do.....	40.00
McKeuzie & Hill, St. Thomas.....	2,000.00
A. Hender, do.....	250.00
Sarah Edmondson, do.....	64.00
A. Cowin, do.....	20.00
G. C. Rhyeart, do.....	35.00
R. N. Gilpin, Ottawa.....	100.00
H. Silvester, Clarksville.....	71.00
Mrs. Melge, Bedford P. Q.....	875.00
Telfer Wiggings, Collingwood.....	13.34
A. Copp, Hamilton.....	800.00
Jacob Goldberg, Perth, (Gault Bros. Montreal).....	1,000.00
Robt. Gilpin, Ottawa.....	100.00
H. Silvester, Tecumseh.....	75.00
F. Fulford, Windsor.....	835.00
Alonzo Bowers, South Mountain.....	250.00
E. P. Weston, Harnia.....	9.62
David Price, Dunville.....	30.00
Peter Desjardins, Stoney Point.....	700.00
Robert Jordan, Toronto.....	15.00
G. E. Squiers, Glencoe.....	85.00
Wm. Jeffrey, Cobourg.....	4,000.00
Jeffry & Co., do.....	2,000.00
R. M. Smith, Newmarket, (about).....	800.00
Cameron & Kettle, Strathroy.....	1,100.00
Bank of Toronto, Cobourg.....	400.00
Bank of Toronto, Toronto.....	117.00
Isaac Smith, Chatham.....	200.00
His Excellency the Lieut. Governor of Ontario.....	5.00

ANECDOTE of BEECHER and CHAPIN.

Speaking of churches reminds me of an anecdote of Henry Ward Beecher and Dr. Chapin. During their Summer vacation, they were traveling a short stage route together, and according to their wont—and I may say the wont of all good men on such occasions—rode upon the outside, passing their time most agreeably in general conversation and in admiring the scenery. At one of the stopping places on the route, a countryman asked them if they could make room for him up there, which they cheerfully did. Soon after taking his seat, Mr. Beecher entered into conversation with him, and finding that he had recently returned from a visit to New York, and to use his own expression, had seen enough of it, asked him if he stopped over Sunday and went to meeting there.

He said he did, and went over to Brooklyn to hear a fellow preach, he did not remember his name.

"Henry Ward Beecher?" suggested Dr. Chapin.

"Yes; that was his name."

"How did you like him?" asked Dr. Chapin, slyly winking to Mr. B.

"Oh, very well," answered the countryman.

"Did you go to hear him in the afternoon?" said Mr. B.

"No, I went up town to hear another big fellow."

"Dr. Chapin?" suggested Mr. B.

"Yes, that was the name."

"And which did you like best?" said Mr. B., winking at Dr. C.

"Oh, thunder!" said the countryman.

"Dr. Chapin can preach Beecher right out of his boots."

You had better believe that there was a pretty loud shout went up from that coach for a little while—a shout that astonished the countryman, who had failed to recognize the jovial travelers.

The following "card" from a shoemaker may be called a model advertisement.—"To the Founder, Faculty, and friends of Cornell University.—It is not the profits of my goods that instigate me to address you upon this occasion, but it is the undying gratitude of the hearts that I make happy by furnishing goods to them that are far superior to anything that has been offered in this market before, and at prices that defy competition. I have goods that the sages of old sat up all night and prayed all day for, but never found. Goods that the Rosicrucians sought for centuries, but never found. They are the philosopher's stone that turns all into gold it touches. I have known whole families to live with heart-burnings and dissensions, the old men scold all day, the old women scold all night, the babies cry all the time, life becomes a pest, business fails them, friends desert them, the very sun in the heavens refuses to shine upon them, murder and death stares grimly in their face, and it's all because they have not found the place to buy good substantial boots and shoes. My friends, wherever I go whole communities pour forth their praises of me. Old women kneel down in the street and pray for me. Widows call me benefactor, and little children father. I go forth like an angel of mercy upon my celestial mission. I have and keep constantly on hand a good assortment of all necessary articles to protect the pedal extremities from the limpid elements."

ODDS AND ENDS.

Rich music—A million-airs.
A capital spirit—Old Tom.
Interfering fruit—Medlars.
Advice to doctors—Live and let live.

HOTEL LANDLORD.—"Now, sir, I want you to pay your bill, and you must. I have asked for it often enough, and I tell you now, that you don't leave my house till you pay it."

LODGER.—"Good! Just put that in writing—make a regular agreement of it—I'll stay with you as long as I live!"

THE RULING PASSION.—A reformed gambler was about to die, and sent for a minister, when the following conversation occurred:

"Pastor, do you think I am near death?"

"I regret to say, I believe you are."

"Do you think, since I am converted, I will go to Heaven?"

"I do."

"Do you expect to go there, too?"

"Yes, I believe I will."

"Well, we'll be angels, won't we?"

And have wings to fly with?"

"Yes, sir, we will be like the angels."

"Well, then," said the dying man,

"I'll bet five dollars I will beat you flying!"

GERMAN-ENGLISH.—A gentleman in San Francisco writes to an agent of the Travellers Insurance Company, in returning receipt of payment for an indemnity claim, under an accident policy:

DEAR SIR: Hereby I sent you the Receipt back again, and I hope it will be allrite go. I give you also my best dank for all trouble which you have had abouted.

Mr. Lorenzo Day, of Chickasaw county, Mississippi, having married Miss Martha Week, a local poet comments:

"A Day is made, a Week is lost,
But time should not complain;
There'll soon be little Days enough
To make the Week again."

ART CRITICISM.—A stranger was riding about town, the other day, taking a view of Hartford. Passing over College Hill, on the west side of the Park, he noticed the fine bronze statue of the late Bishop Brownell, and inquired of the driver—

"What is that?"

"I donno," was the reply; "ono o' them brass insurance men, I s'pose."

A grocer who excited the ire of one of his customers by presenting at his house his bill for goods rendered, was waited on soon after by a daughter of the debtor, who said: "I wish you wouldn't come with that bill when papa's at home—it makes him nervous to be dunned."

Fashion gossip has it that in passing a lady on the street the hat should be raised during the present season with the left hand, the little finger and thumb to be placed under the rim.

FIRE.—As we are going to press, we learn that the tannery belonging to J. M. Parker, Frost Village, was destroyed by fire on the night of the 11th inst.

THREE THINGS, for insurance agents to remember and practice:

Be truthful, or you cannot command confidence in your statements.

Be active, for men will not come to you to insure.

Be earnest, or you can never persuade men to insure.