

The Semaphore

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DEVOTED TO THE ECONOMIC INTERESTS OF OUR PEOPLE.

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OUR MISSION.

In this age, when the field of periodical literature is so crowded that there seems hardly room for all the different claimants to public notice to get breathing space, it may appear to some of our readers that, in pushing our way in, we are simply courting an early death. While such a conclusion would be a very reasonable one if we were aiming to fill no particular vacancy, it would not, we venture to think, be justified in our case, because we have a very distinct and definite object in view. There are Insurance journals almost beyond computation, a few of them being published in this country; and we think it likely that the general subject of Insurance—Fire, Life, and Marine—is sufficiently covered by them. While we shall publish such general Insurance news and comment as we think will be of interest to our readers, our special mission is to be the advocacy of Life Insurance; and not only that, but Life Insurance on the *natural premium* or *assessment* plan. When we say that every man, who, if he should die, would leave behind him a wife, or small children, without provision for their support, should regard it as his solemn duty to keep his life insured, we do not anticipate being contradicted. But a great many persons, and unfortunately the very ones whose families most need the protection, excuse themselves from the performance of this duty by the plea that they cannot afford to insure. We do not admit that any man, worthy

the name, who has his health and is in a position to earn his living, can honestly shelter himself behind such an excuse, even if no system but the old line or level premium one (which charges him three times as much to carry the risk as it is worth) were open to him. But with Insurance offered at the actual cost, as it now is, by a number of reputable Assessment Companies, we believe it to be positively criminal for a person in the position we have named to do without it.

We shall, as we have said, devote our energies mainly to the advocacy of this simple, economical and safe system of Insurance; and, in the furtherance of that aim, shall open our advertising columns to any sound and properly-conducted Company or Society doing business under that plan. But, as the amount which a man's family may receive from a Life Insurance Company is rarely an adequate compensation to them, or to society, for his untimely withdrawal from the activities of life, we shall devote a portion of our space to dealing with those indispensable aids to long life, namely: Temperance and Good Health.

We are conscious, however, that notwithstanding the supreme importance of these questions, a great many people whose attention we wish to engage regard them as too dull and dry to be of any interest; and for that reason would not subscribe for or take the trouble to read a paper exclusively devoted to them. We shall, therefore, endeavor to make THE SEMAPHORE of interest to all classes of readers by publishing such general matter—both original and selected—as shall commend itself to our judgment. Keeping always in view our main object, we will so sugar-coat the articles on Insurance, etc., that they will be readily accepted and swallowed by those who would otherwise pass them by.

We shall be glad to answer in our columns any questions on Insurance, or kindred topics, which our readers may ask us, and to publish correspondence from them, provided it is of a character to interest or instruct our subscribers. To admit of the subscription rate being put at the low figure of *twelve cents* per an-