

THE ÆTNA

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The poor, oppressed, honest man
Had better ne'er been born,
Unless there be some recompense
To comfort those that mourn.

The Genuine and the Counterfeit.

COUNTERFEITERS never waste time and labor in imitating worthless coin. They spend their ingenuity on money which is in high repute with the public. It may be well to remember this general principle, when the failure of weak and fraudulent insurance companies is leading superficial observers to doubt the wisdom of insuring. Rightly interpreted these very frauds bear witness to the worth of insurance, and to public confidence in its value. If life insurance were not popular, such companies could never have been organized. If it were not needed, they could not have secured so large a body of patrons. The counterfeit coin was readily received, because the genuine currency was unsuspected.

There can be no greater blunder than to doubt the safety of well-managed companies, because a few rogues or incapable men have wasted the funds entrusted to their keeping. It were as wise to refuse a double eagle fresh from the mint, because a wretched counterfeit is in circulation. The worth of gold never changes, though spurious coins flood the market. And the need of insurance never changes, nor the absolute security of a good company, though shrewd rogues fleece the public by high-sounding promises which delude the unwary.

A burnt child shuns the fire, and some unfortunate policy holders, who have lost their investments by reckless fraud, may cherish bitter prejudices against all companies, and think insurance too hazardous for prudent people. But wiser observers will see that insurance is a social necessity like government coin. Families and loved ones must be guarded against future needs, and no banking house is so secure against disaster as an insurance company conducted by brains and conscience. The older companies have suffered little from the long financial storm. The Ætna is stronger than at any former period of its history. Its reserve fund is ample, its investments

secure, and its management most economical. Its patrons know its strength, and have unabated confidence in its directors, nor has their trust ever been disappointed. If any have suffered by dishonest managers, they may gain new faith and courage by taking out policies in the Ætna.

"You Cannot Insure Him."

A RECENT item of actual history needs no coloring to impress its lesson upon thoughtful minds. A representative of the Ætna insured several persons in a "first-class" house, in one of our large cities. While completing some details of business, he enquired about another gentleman connected with the concern, who was, physically, a fine specimen of manhood. "Oh," was the reply, "you can't insure him; he expects to live and take care of himself and family." This healthy confident man went to another state, and a few weeks later came a telegram that he was dead, and his body on the homeward way.

While such instances of disappointed anticipations are not uncommon, it is not often that we have an illustration, so startling and impressive, of the great mistake men make in the delay to secure protection for others dear to them. But for a fatal confidence in present blessings, Mr. C. would have conferred a future one on his family, which, had he dreamed of the hastening need, he would not have neglected for many times the cost of it.

To Intelligent, Thoughtful Men.

WE were impressed with the duty of our influential men to those under their direction, and to the communities, on the subject of life insurance, by facts of recent date.

Since the financial crisis and sifting, one manufacturer, without investigation, advised an employee who consulted him not to insure, although the company to which his attention was called was worthy of implicit confidence. Within the same year he died, leaving his family destitute. Another gentleman in a similar official position, was asked to advise, and answered: "Yes, protect your family, but be sure and get into a good company." The counsel was heeded, and before the second premium was due, the insured had ceased from earthly toil. But to-day, his loved ones bless him for means which "keep the wolf from the door." We should *always* be careful what advice

we give to others; for we cannot often know the consequences in the future history.

And we ask our readers who have business responsibilities and influence, if it is not a serious obligation to be cautious about standing between a man and his home in this vital matter of insurance? We should not care to have the memory of the past, which must have haunted him, who by a single superficial verdict, expressed with a touch of hostility to life insurance, defrauded in reality, however thoughtlessly, a wife and her children of money which would have spared them bitter tears and humiliating dependence on others.

A BANKER'S OPINION.—Mr. C., a clear-headed and experienced banker in F., who will ere long draw his \$5,000 endowment, and has given a considerable time to investigation of the whole subject of life insurance, growing out of the unusual interest in it of late, said recently: "It is my opinion that the Ætna is the first company in the country." And why? There is *no weak spot* in it; either on the salary side, the building side, the management side, the *ton-tine* side, or in the investment foundation, of the insurance structure. Still, the company is perfectly square.

OUR APRIL "ÆTNA."—If any of the readers of this paper, are not entirely at rest respecting the peerless position of the Company in all the elements of honorable success and unreserved confidence, and have not read our April number, we wish just to intimate that it contains the desired evidence. A perusal of it will clear away the last doubt from any unprejudiced mind. As has been remarked, "it is crammed full of facts and figures!" neither of which *lie*.

FIRE AND LIFE.—I insure my house, furniture and goods because the fire may burn them, and if not insured I get nothing, I don't believe in life insurance, and don't insure my life. My dwelling, its contents, and my store are more valuable to me than my life to any one else. It is true, very few men, when they die, leave their affairs so as not to need ready money; but then I shall not be here to be troubled about it. Such is the real reasoning and wisdom of every man, who carries fire insurance, and neglects to protect the interests which are bound up in his own uncertain existence.