

THE INSURANCE GUIDE.

VOLUME 1.

SWEETSBURG, P. Q., APRIL, 1871.

NUMBER 1.

THE INSURANCE GUIDE,

IS PUBLISHED MONTHLY BY

Goff's General Insurance Agency,

OF SWEETSBURG, P. Q.

(Established, 1865.)

FIRE, LIFE AND ACCIDENT INSURANCE.

Capital Represented.....\$20,000,000.

See Advertisements on last Page.

FEAR.

I care not for the worlds' cold frown,
Its proud and naughty sneers,
They ne'er would cause one single sigh,
Or bring forth bitter tears,
I'd firmly stand amid them all,
If they were on me cast;
I'd bid them do their worst and blow
Their keenest, fiercest blast.

Like yon high Mountain's lofty sides,
Impenetrable prove,
I'd bid defiance to their wrath,
Their power my heart to move.
I'd laugh to scorn its taunting jeers,
And lull my soul to rest;
Superior feel to all around,
Of each and all the best.

Then yield not thou when o'er thy life,
This dart seems just to fall;
When friends prove false, and thou alone,
On none may truly call.
Firm on thine own reliance stand,
Content to dwell alone,
A monarch in thy Castle Hall,
Nor loss of friends atone.

True manhood feels above
The fear and power of man;
Expect no succor, fear no loss,
Does proudly what it can.
Though friends prove false, though men
may scorn,
The world deride and jeer,
Stand firm, reliant, never know
So mean a thing as fear.

A WOMAN'S WORD TO WOMEN.

It was ten years ago that my attention was first called to the subject of Insurance. My husband was doing a thriving business in the town of F——, Ohio, and by the people of the village we were regarded as the possessors of considerable wealth. We owned the house we lived in, which was large, and well furnished; a store, which was the finest in the county; besides a large, well improved farm, about a mile and a half out of town.

At the time of which I speak, we had been married eleven years; and, during this period, I think there had never been an unpleasant word between us. Our tastes were similar; we both enjoyed the comfort and luxuries of life, and my husband was said to be one of the best business men in the State.

Some time in February, 1860, I noticed a change in my husband's manner. He was usually cheerful, even to gaiety, and business cares seemed never to depress him. Now, it was easy to see that cheerfulness was assumed, that

he was depressed in spirit, and brooding over some secret trouble.

The source of his unhappiness I was utterly unable to divine. He said it was owing to the distressed state of the country: that we were on the verge of a great civil war; that a dark cloud was hanging over the American people, and his spirits were consequently depressed.

One evening, early in March, he came home much more cheerful than usual, and indeed appeared to be his former self. At the supper table there was the old-time humour, and the ringing laugh that betokened the absence of care. Things moved along pleasantly in this way for two weeks or more, when, coming in one night, he handed me a packet, saying, "Here is a present for you." I opened it hastily, thinking, perhaps, he had been making a purchase of some stocks for my benefit, when, to my astonishment and grief, I found it to be a policy on his life for \$10,000, taken out in the name of his wife. Had he told me the store was burned, or that he was a bankrupt, even, I could not have been more shocked. I can't explain why it was; but I had a horror of life insurance. People had talked with me about the subject, and tried to argue me out of my superstition, as they were pleased to term it. I handed back the policy, saying, "No, I do not want it, and will not have it. You are the kindest and best of husbands; but this money, if paid to me, would be blood money; and, rather than use it, I would beg my way from door to door. It must not remain in the house, for it will be a spectre to haunt me in my dreams. If you love me, cancel it—burn it—do any thing with it but allow it to remain in force."

He took it back, I thought, sorrowfully, saying: "I have never yet denied a request of yours, and it will not do to begin now."

From that time not a word was said about the policy. As before stated, I was unable to render a reason for my opposition to life insurance. At the time, it seemed to me a matter of conscience. My parents were Quakers, and they had always talked a great deal about the "still, small voice," the "inward monitor," &c., and this unaccountable prejudice against what I now believe to be the noblest institution of modern civilization was proof against all logic.

Well, the days wore on, and my husband's gloom came back again, and it seemed deeper than ever. I never suspected the true cause. It was a dreary springtime to me, for the air was filled with rumours of war; but I reflected how prosperous we were; how far above any possible chance of adversity; that, in case my husband saw fit, we could retire to the farm, whither I had always a desire to go, and where I felt certain we could be happy.

But there was a thunderbolt in the sky, and it dropped suddenly.

My husband came home one night, pale as death, and told me had been forced to make an assignment of his whole prop-

erty. I cannot here enter into all the particulars which he narrated to me. He had endorsed notes for his brother, who had failed; his business had been constructed on the credit system; and, worse than all, he had reason to suspect his cashier of embezzlement to a large amount. We were ruined!

But my courage did not falter, as he lay upon the sofa that night; his voice tremulous, his cheeks colourless, I felt strong and hopeful.

We were young, and could begin the world anew. I talked to him as any true woman would talk to a man in like circumstances. I told him he was not the first man who had suffered shipwreck in this way; that men who failed usually got on their feet again; that his was an honourable failure, to say the least; that he had left to him yet by far the largest part of his possessions—namely, myself and our two children; that he could better lose the property than lose us. And I am certain that this exhibition of courage on my part, doing just what any other woman would have done, gave him heart.

On the following morning he seemed resigned, and in a few days he regained his composure and elasticity of spirits. The property was all sold under the hammer. We kept back nothing, not even the homestead.

Yet there was a good deal left us; for love remained, and hope was buoyant as ever. My husband quickly found business as a commission merchant, which he could do without capital.

We removed to Cleveland in the month of June. And there life seemed to open up afresh to us. I think we were as happy as we had ever been. Indeed, we never knew a happier June than we passed in that cosy little cottage on L—— street. But the frost fell,—oh! so early.

I shall not go into details. Many a woman who reads these lines will understand the reason. There is, and there can be, no loss of a brave, manly heart that has fought the battle of life by your side, and on whom you have learned to lean for support. Such was my loss. My husband died on the 13th day of July, after an illness of about eleven days. God pity those who pass through such a gate of sorrow! We think, perhaps, that we can conjecture something of it; but we cannot. No woman ever did. As well might the blind by nature imagine colours. But I must pass on, for I have a purpose in view; and if these lines fail in the accomplishment of that purpose, they are written in vain. Looking backward over ten years of single-handed conflict, wherein I have struggled for existence against fearful odds, suffering a thousand pangs such as other women suffer, and do not speak of, and knowing that I brought it all on myself, I have a right to speak for the good of others.

First, then, I found very quickly, when I came face to face with the question of board and clothing, and fuel for myself and little ones, that my opposition to Life Insurance was unnatural and unreasonable.

Oh! how I have looked back on that happy evening, when he, burdened with a sense of what might befall us, longing for nothing so much as the happiness of those he loved, came to me with such a royal gift! And, through these dark years, when my pen has been the only means of my subsistence, my husband never appears so unselfish, so manly, so magnanimous, as when on that night he sought to secure me the certainty of a competency in case he should be taken off. Had I allowed the policy to exist, would I have regarded it as *blood money*? No! it would have been *love money*—a token of his pure, unselfish affection. And it required no reasoning to bring me to this conclusion. I saw it at a flash, on looking at my destitute condition.

Oh! wives and mothers! I write to you from the depths of sorrowful years; from the stand point of a woman who has struggled as only a woman has to struggle for a subsistence, and urge you to open your eyes to the importance of this great God-given institution of Life Insurance. Believe me, the day is coming when it will stand in place of husband and friend, as a defender and as a provider for you and your children. A. C. M.

Superintendent Miller of the New York Insurance Department, in his Life Insurance Report for 1870, says:—

"In regard to 'credits' 'margins,' or 'loans,' in any form made or purporting to have been made at the time of issuing a policy, or as part of any premium thereon, but which are in no event to be collectable, or an offset to the policy, the Superintendent cannot see how any value can be attached, and in the absence of any value, of course cannot credit them as assets.

"It is to be hoped the time is not far distant when all these complicated features of the business will be abandoned, and cease either to be a subject of controversy among actuaries or agents, or to annoy, mystify or deceive the insuring public, and that life insurance will be purchased for about what it is worth, in cash, or its equivalent."

MET WITH AN AXE-IDENT.—The following coroner's verdict was returned by a jury in Calhoun county, Illinois: "We, the jury's find the deceased dead man, kum to his dead in the hands of sum unbeknown purson, with an unlawful iron weeping—namid an axe with a hickory handle; wich unlawful weeping was used with deadly intent to kill the aforesaid Ded Man.

"P. S.—We the aforesaid und undercignid jury's hopefully believe that the Ded Man was Beheaded by the said Ax."

The "deceased Ded Man" was not insured.

We learn that on the 30th ult. the carriage and blacksmith shop, with their contents, belonging to Mr. Senecal, near Roxton Pond, were totally destroyed by fire. Loss about \$2,000; no insurance.