

Paid-up Policies.

THERE are many fully paid-up policies in the Ætina, which have already become a source of income to the assured. For instance, one takes a life or endowment policy, payable by five or ten annual premiums; after all the payments are made, the amount is secured to be paid to heirs or assignees at the death of the assured. Besides this, the policy shares in the profits of the Company, and becomes entitled to a cash dividend, which may in a term of years be considerably higher. Many policy holders are now receiving the annual dividend, and feel thankful that they made a wise provision in days of prosperity. Their families are provided for in case of death, and their own income is increased by the same wise investment.

A Disappointment.

ONE of the General Agents of the Ætina has long had a desire that the public should have a better knowledge of the character and services of the officers of the Company at Hartford. He was confident that if the intimate knowledge possessed by the agents, of the prudence and skill and probity of these gentlemen, were shared by the public, a new impulse would be given to the prosperity of the Company. He easily persuaded, therefore, the other agents to unite in an earnest request that the officers consent to sit for their photographs, to appear in the Ætina, with a brief sketch of their lives and services. It would seem that such a request, made with such a hearty unanimity, would have secured its object. But these officers, with a long experience have well-defined views of the best way of doing things, and are apt to be unyielding in holding to them. They have a curious notion that if a company continues to do honest and superior work, the people will find it out, without any blowing of trumpets. And their modesty, and love of quiet fidelity to duty, has led them to decline the favor solicited by the agents. We lose, therefore, the coveted privilege of telling the world what we know of them; but, possibly, the following extracts from their letter may do as good service for discerning eyes:

"We dislike to refuse to do anything that would please and encourage our agents. In fact we are free to say that we would do anything that it is reasonable and proper to do to advance the interests of the Company. We feel an intense desire to have it bene-

fited, and its business increased and extended, and it is unpleasant not to yield to the requests of agents concerning this matter; but it does not appear to us as if it would be in good taste to do what they have asked. Let us speak of and *show* our Company. It is that in which the policy holders and its friends are most interested. We hope that our declining to yield to the request of agents in this matter will not be misconstrued. Pictures and statues are very proper after one's career is ended."

Fire and Life Insurance.

NO merchant in good standing allows his store or goods to go uninsured. He would expect his name and credit to suffer, if it were known that he neglected to guard himself against the risks of fire. But merchants bankers and mechanics, who keep up heavy insurances in foreign and home companies, and never allow a policy to expire without prompt renewal, give little thought to life insurance, and are at no pains to guard their families against the risk of sudden death.

But a fire is only a possible contingency, while death is a certainty. Fires are occasional, while death is constant. The majority of people pass through life suffering no loss by flames; but everybody must die, and no one can foresee the hour. A fire when kindled may be extinguished, and occasion little loss; but the stroke of death is final, and ends all possibility of help to loved ones. If common prudence requires business men to guard against the contingency of fire, the claim is of ten-fold force to guard against the certainty of death. If a man would be ashamed to meet his creditors, when he had no policies on a large stock of valuable goods, he ought to be ashamed to sit at table with his family when he has no life policies to secure them in case of his sudden removal. He owes more sacred duties to his own household than to strangers, and his guilt is the greater if he wilfully disregards them.

The returns from life companies are far more certain than from fire companies. In the great fires of Chicago and Boston, many companies became bankrupt, and insurers recovered only a small percentage of their risks. Since that time existing companies have generally grown weaker rather than stronger, and a great uncertainty hangs over the future. But business men are none the less careful to insure. On the other

hand, life companies have gained steadily in strength. The successive years of financial embarrassments have brought an increase both of assets and of reserve, and have witnessed great economy of administration. They are more secure than at any previous period of their history, and deserve more hearty confidence from their members.

We have no disparaging word to speak against fire companies. They are a necessity of our modern civilization. They demand, as they receive, the patronage of all prudent men. But no man can afford to guard his goods and neglect his life. No man, who has love for his family, can neglect them in favor of strangers. Whoever has policies of insurance against fire in his safe, ought to place by their side, as of equal importance, policies on his life.

The Best Investment.

WHAT is the best investment? It is evidently that which makes the surest and largest returns for the sum invested. In some cases, large interest may be received, or large profits made for a time, and then the whole investment may be lost. In such cases the risk is too great, and the investment cannot be called a good one. With the great majority of men, no better investment can be made than in life insurance.

One of our agents has been reviewing his experience, and gives the following results: Out of twenty death claims paid by him, in nineteen it was evident that no better investment could have been made for the benefit of the surviving family. In ten cases of matured endowment, all but one confessed that the insurance was the best of their investments during the period through which the endowment premiums extended. And in five cases the endowment was nearly all that remained to the parties as a reward for the toil of many years. Who will refuse to make such good investments?

Delayed Too Long.

- F. "HAVE you heard the sad news this morning?"
 H. "No; what do you mean?"
 F. "Mr. D. fell from a high ladder, dislocating shoulder and neck; and he never spoke after the fall."
 H. "Poor fellow! that was a hard fate for one so moral and industrious. We have