

Accident Insurance Needed

Not only speeding automobiles but the ever increasing field of hazardous occupations and a tendency toward callousness in those responsible for life and safety, are continuing to take their toll. In view of the fact the defendant is not the only one likely to be affected financially in suits arising from such mishaps, and bearing in mind that those injured are frequently granted awards affording compensation in no way comparable to the disability suffered, it is self-evident that a lucrative field is here open to accident insurance solicitors. Not only is the owner of an automobile which comes to grief a likely prospect, but also is any other victim of the accident and his relatives and friends.

Sales of life insurance have increased remarkably during the past year, but accident and health insurance has not kept pace with this increase. The very selfishness which prompts some people to refuse life insurance should be a potent factor in inducing them to take out accident policies. The man who dies uninsured does not endure the sufferings which result from his lack of protection for his family, but one who is merely disabled regrets very keenly his non-possession of an accident policy.

Thus, the man who refuses life insurance says, in effect, that he is not going to make relatives rich by his savings, that he is not going to let strangers enjoy the fruits of his labor, etc., but

he is, by that very argument, rendered approachable in forcible manner by an accident insurance solicitor, because his extreme egotism will prompt him to see with quick and clear vision that he himself will be the principal sufferer financially from any disability which may happen to him.

It is commonly supposed by the general public that accident and health insurance are peculiarly desirable for those engaged in travelling or in dangerous pursuits. Such desirability no one will deny, but at the same time the agent should educate the public to the truth that, in this period of intensive living and rapid locomotion, and especially in large cities, where the complexity and vigor of industrial activities are unusually evident, every one is in need of protection. Moreover, the agent can substantiate his statements by referring to any daily newspaper. He can show that neither men nor women young or old, be their vocations what they may, are immune from liability to accident. Nor are the conditions of living which have grown palpably less secure, apt to be soon, if ever, materially altered for the better. We live in a different time from that which our fathers enjoyed.

This, then, sums up the situation: today is the accident insurance solicitor's day. If he will grasp his opportunity to better both others and himself, there need be no limit to his ambition, and accident insurance will begin to vie with the results of the best efforts of the life companies. A word to the wise is sufficient.

Spectator.

COLUMBIA INSURANCE COMPANY OF NEW JERSEY

Annual Statement as of December 31st, 1920

ASSETS

Government and Municipal Bonds . . .	\$ 790,488.00
Railroad and Miscellaneous Bonds . . .	563,890.00
Cash in Banks	175,145.60
Premiums in course of Collection and other Assets	267,431.48

\$1,796,955.08

LIABILITIES

Cash Capital	\$ 400,000.00
Unearned Premium Reserve	390,134.38
Losses in process of adjustment	105,426.82
All other claims	88,000.00

933,561.20

Surplus over all Liabilities **813,393.88**

\$1,796,955.08

**Head Office for Canada
Montreal**

**R. MacD. Paterson
J. B. Paterson**

Joint Managers

**A. McBEAN & CO.
GENERAL AGENTS FOR MONTREAL
LEWIS BUILDING, MONTREAL**