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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.

Friendship, Love and Truth.

BY S. M. SOUTHWARD.

There's a beautiful bird with a snowy white wing,
That sings in the winter as in the spring;
That warbles at midnight the same as at noon
Endearing the darkness and sweetening the gloom

Whose soul stirring music is ever the same,
And Friendship, sweet Friendship she owns for
her name.

There's a beautiful star with a hope giving ray
That modestly shrinks from the glories of day;
When shadow of evening are dismal and drear
It comes in its brightness our sadness to cheer,
Ne'er leaving the zenith to wax or to wane,
Tis never inconstant for Love is its name.

There's a beautiful stream that with murmuring
low
From the heart of the hills, through the mead-
ows doth flow;
Though torrents may roar, at the tempest behest
Unrippled its bosom untarbled its breast;
The ice-king of winter may bind it in vain
It flows unimpeded for Truth is its name.

The Insurance Guide.

SWEETSBURG, P. Q., APRIL, 1871.

SALUTATORY.

We herewith present our readers with the first number of our new Insurance publication. Its object is to educate the minds of the people in the great principles of Insurance, to render information to those who are ignorant of its blessings, and to advocate the claims which it has on society at large; and while we shall give a fair prominence to the Companies we represent, it will be our aim from time to time to devote such attention to insurance matters, as our limited space will permit, and to make the GUIDE a readable and attractive sheet.

None need complain of the price, as it will be furnished free of charge, and postage paid. Its circulation will be large, and we have a confident belief that it will not be found a burden in any quarter, unless it be in the mail bags of the various post-offices, to whose tender mercies we shall entrust our literary freight.

Our "platform" will be a decided one. We are in favour of *Joint Stock Companies*, from an honest conviction that the "Stock" plan affords to the public such superior advantages, as to ensure its stability, and to win for it in the end the unanimous support of the people.

With this theory we start, and we shall abide by it. At the same time it is not our intention to open these columns to the publication of personalities or attacks on any particular company, with whose mode of transacting business we might chance to disagree.

We take our stand on the principles as stated above, and appear at the bar of public opinion, relying on a righteous verdict in favour of our pretensions.

We shall always be happy to hear from our friends on the subject of Insurance, and to receive from them any communications, which may be of interest to our readers.

So now the GUIDE makes its best bow, and goes to work with zeal and energy, hoping it may receive a warm and generous welcome from those into whose hands it may be placed. *Floreat res.*

TO OUR AGENTS

WE SEND GREETING:

We thank them for their faithful labours in the past, and urge them to renewed efforts in the future. An efficient corps of experienced Agents, such as we have organized for our *General Insurance Agency* throughout the Province of Quebec, is calculated to produce good results, and those results are daily manifested in the fast increasing business of our office.

We feel ourselves intimately associated with our Agents. Our interests and theirs are identical. We are united with them in the work of Insurance. Ours is a common lot. Let us all pull heartily together in the boat which we have successfully launched. Stormy waters of contention may, perhaps, now and then rock our little craft, but with the "mutual" goodwill and perseverance of our Agents, we have strong faith in our steering safely at last to the port of our ambition—a still greater increase in "joint-stock" insurance.

IS YOUR LIFE INSURED?

We make it a personal question to our readers [including our agents]: Is your life insured? If you are a young man, in good health, now is just the time. Good health and soundness of body guarantee your acceptance. Youth gives you the cheapest rate. The cost is but small. If you can't afford \$5,000, take \$1,000, \$2,000, or \$3,000—just what you can pay for, and no more. If you are getting past the middle age, and still in sound health, now is the time, for your chances are fast slipping away.

A life insurance policy, in a reliable company, is one of the best purchases a man can make, for the benefit of his family. The best authorities agree that there is no form of investment that is safer. Many different plans are offered by companies in good standing. Choose that which suits you—but don't neglect the insurance.

If you are in doubts as to how to proceed in the matter, or want advice thereon, we invite you to make a call on any of our numerous agents throughout the Townships, where you can make a selection of a good, safe, and honest company; and if you do take a policy, remember that you are performing one of the most sacred duties you owe to your family.

A LESSON LEARNED.

In an editorial article upon the subject of Life Insurance, in the *Boston Traveller* of Nov. 16th, 1870, the writer names certain objections incident to the "mutual" plan, and then adds:

"These reflections force home one lesson with great weight, and although it is antagonistic to our heretofore-adopted impression and rule, still every new year's experience with life insurance is adding redoubled strength to the argument, and assuring us of the merit of our conclusion. The lesson is this, namely: that should we again invest in a life policy, it would be in a "stock" or "mixed" company, rather than in a so-called strictly mutual, and for these reasons: First, the former charges you only about the net cost for your insurance, and is a fixed rate, and you are misled by no promise of an enormous dividend which is never realized. Secondly, although the stockholders get a good return for the of their capital, as they should, still the directors give their personal attention to the affairs of the company, and looking sharp after the expense account, are able to furnish the insurance at the least possible cost, and give undoubted guaranty of the strength and reliability of the institution. But the latter, or "mutual" companies, as we understand them, add to the premium on the start some 25 or 30 per cent. to meet contingent expenses, and pay what is erroneously called a dividend out of it.

"Every policy-holder is a member of the company, and so far scattered are their varied interests, that the management of this corporation falls into the hands of two or three near home, who are lucky enough to control the proxies; they dispense their favors without stint; build elegant structures; vote themselves generous salaries; make and unmake agencies as it suits their purpose; and do a multitude of other large things, incident to a huge enterprise or speculation, where there is no particular interest to control with prudence its affairs, and nothing sought but a selfish end."

A SUCCESSFUL FIRE INSURANCE COMPANY.

The following is an extract from the Annual Report of the Agricultural Insurance Company, of Watertown, N. Y., as presented by the Secretary, Jan. 11, 1871:—

GENTLEMEN,—The year just closed has been a disastrous one for Fire Insurance Companies generally throughout the country. The receipts of very many have not been more than sufficient to meet their losses and expenses, while others have lost largely beyond their receipts. The extreme hot weather of the past summer, continuing for months, many localities suffering severely from drought, was a prolific source of fires. The business of our company being confined to farm property, and detached residences, our losses by lightning were very large, double that of any former year. We paid during the year 145 losses by lightning alone; our entire losses for the year were \$162,550 01, an increase of about \$65,000 over any previous year. But notwithstanding the large increase in our losses, the increase in our business has enabled us to add about the usual average amount to our surplus. It may not be

out of place here to take a retrospect of our business for the last eight years:

| | |
|--|-------------|
| Jan. 1st, 1863, the amount of our surplus above capital stock was... | \$45,572 00 |
| Jan. 1st, 1864, it was increased to | 67,307 62 |
| the sum of | 103,077 17 |
| 1865 | 151,221 29 |
| 1866 | 272,038 94 |
| 1867 | 365,138 14 |
| 1868 | 408,076 59 |
| 1869 | 387,714 78 |
| 1870 | 441,358 57 |

This last amount \$441,358 57, with our capital of \$100,000 00, makes our assets at this date \$541,358 57. It has been our rule in the past to make a dividend to our Stockholders to the amount only of our interest and rents, I think this policy wise, and should be adhered to in the future. The interest and rents of the Company for the past year amount to the sum of \$29,927 30. I would recommend that a dividend of 30 per cent. upon the capital stock of the Company be declared, which will only exceed the amount received for interest and rents, the sum of \$72 70. All of which is respectfully submitted.

The above most favourable Report must satisfy the most credulous that the "Agricultural Insurance Company" is one of the most reliable Companies doing business in Canada. It has deposited with the Receiver-General of Canada, \$70,000 for the security of policy-holders in Canada. This amount will shortly be increased to \$100,000.

The market value of the stock of this Company is now 350 per cent.

In his Annual Report of April 1st, 1869, Hon. Wm. Barnes, Superintendent of Insurance for the State of New York, wrote as follows of the Mutual Fire Insurance Companies:

"Of the eleven New York State Mutuals reporting this year, two are closing up business. The disappearance year by year of the names of this class of companies from our Report, marks the end of a peculiar class and era in our Fire Insurance Annuals. The fraudulent abortions illegitimately brought into life, under the Act of 1849, have all met the deserved fate of extinction, except that here and there throughout the state a reckless Receiver is occasionally taxing some unfortunate policy-holder on an old premium note, the percentage on which, if collected, will be mainly absorbed in expenses and fees of collection."

The "ROYAL" Insurance Company of London and Liverpool, England, with its extensive branch in Canada, is in a most flourishing state.

With a capital of TWO MILLION STERLING, and an annual income of £500,000, few persons will deny that this is one of the best and leading companies of the day, and has special claims on the public.

But its successful management, and vigilant oversight on the part of a wealthy Board or Directors, the "ROYAL" has for many years obtained a high degree of popularity and general confidence.

FIRE.—The store of Thomas Jones, Frost Village, was destroyed by fire Friday night last.

From the Canadian Illustrated News.

Brief Sketch of a Successful Company.

The Traveler's Life and Accident Insurance Company, located in the city of Hartford, and State of Connecticut, is not only the pioneer Accident Insurance Company of America, but is now the only Company in the States writing yearly general accident policies—all the others having long since retired from the field. The success of the Traveler's is, in fact, something remarkable, in view of the great difficulties it has had to encounter. Ample capital, abundant energy, and able management, however, carried it safely through, and it has now attained to an enviable position of stability and permanence.

The Company was organized and commenced business on the 1st of April, 1864, and has now nearly completed its seventh year. During that period it has written two hundred thousand general accident policies, and paid a million and a quarter in benefits to its policy holders for death or injury by accident. These claims paid range from five dollars to ten thousand dollars each in amount, and number about thirteen thousand. Out of two hundred and eight death losses by accident, paid previous to Oct. 1, 1870, no less than thirty-two were on residents of the Dominion. The Traveler's is well known, and does a considerable business throughout the Provinces.

Four years ago a Life Department was established for the issue of all the popular forms of life and endowment policies, on the low rate cash plan. It has met with encouraging success, and upwards of ten thousand full life policies have already been written. The cash plan is unquestionably the best in insurance, as in other business transactions. For a certain definite sum per annum, the Company grants a definite amount of insurance. The policy is always worth its face, there being no notes or premium credits to deduct; the premium is never larger than expected, for it is fixed before the policy is insured, and cannot be increased by assessments, or interest on notes or loans, for there are none. The Traveler's furnishes more insurance for a given sum than most other Companies, and in the vital matter of security is excelled by none, its cash assets amounting to \$182 for every \$100 of liability.

The head agency for the Dominion is at No. 241 St. James Street, Montreal.—T. E. Foster, General Agent.

From the Travelers Record.

Insure for Protection.

The immense growth of the life insurance business, with the past few years, is not more surprising than the fact that so many intelligent men, who may be presumed to understand its operations and benefits, neglect, year after year, to avail themselves of it. We refer now to a class, many of whom are in active business, many in the different professions, many of them salaried men, but none of whom are so poor that they cannot afford a life policy, or so rich that they can reasonably feel that they do not need such protection,—men who are earning and receiving enough for a comfortable, perhaps a luxurious living, yet who know, when they reflect upon it, that their own death would leave wife and children without any adequate provision for the future—that there is no prospect of speedy fortune, that there is no security of long life. They live right up to the extent of their income, and seem to think that all their gains will now, all will go

Some men call this trusting in Providence. We call it selfishness. Such a man, however much he may love his wife and children, in his actions plainly says, that he values his present gratification more than the consciousness that his family will be comfortably provided for, if he shall be taken away. A little self-denial on his part, without abridging the comforts of his family in the slightest; the sacrifice of some personal indulgence of luxury, would save enough from his annual income to procure a few thousands of life insurance.

LOSSES PAID.

Lists of the losses paid by the Provincial Insurance Company from June 30th, 1869, to June 30th, 1870, were duly published last autumn.

The following losses have occurred since that time, and the "Provincial" refers to all the undermentioned for testimony as to the promptness and fairness with which their losses have been adjusted and paid.

The Company studiously avoids litigation.

It never disputes on technical points an honest claim.

It does not profess to insure for low rates, but it endeavours to deserve high ones.

| | |
|---|------------|
| R. A. Scott, London..... | \$2,000.00 |
| Chas. Ferguson, Erin..... | 80.00 |
| Thos. Morgan, Merrickville..... | 200.00 |
| Isaiah Pratt, North Gower..... | 15.00 |
| The Merchants Bank, Kingston..... | 3,000.00 |
| P. Lamphier, Grahamsville..... | 2,050.00 |
| Seymour & Matheson, Brantford..... | 945.54 |
| J. Eastwood & Co., Hamilton..... | 183.50 |
| British American Ins. Co., re-insurance on the same property..... | 77.27 |
| Evans Cameron, Bell's Corners..... | 800.00 |
| W. E. F. Carrier & Co., Quebec..... | 6.81 |
| Alt. Clement, Morrisburg..... | 60.00 |
| Thos. Dardis, do..... | 600.00 |
| P. Peterley, do..... | 94.20 |
| Sarah Philo, do..... | 12.00 |
| D. McIntyre (of Montreal), Lucan..... | 800.00 |
| J. Wardell, Toronto..... | 225.89 |
| Mrs. F. Austin, Cobourg..... | 250.00 |
| Robertson & Martin, Peterboro'..... | 800.00 |
| W. S. Seale, London, do..... | 74.00 |
| T. H. McCullough, Peterboro'..... | 1,840.00 |
| Col. F. W. Hamilton, Peterboro'..... | 1,840.00 |
| Thos. Corbet, Caledon Tp..... | 5.00 |
| E. S. Eddy, Ottawa..... | 1,087.72 |
| R. Armstrong, East Gwillimbury..... | 700.00 |
| W. J. McCleverty, Orangeville..... | 660.00 |
| W. L. Lloyd, do..... | 80.00 |
| James Clarke, St. Catharines..... | 250.00 |
| W. J. Middleton, Orangeville..... | 1,250.00 |
| John May, do..... | 811.50 |
| Thomas Jackson, do..... | 800.00 |
| Longway Bros., do..... | 1,875.00 |
| William Armstrong, do..... | 800.00 |
| J. Gardhouse, do..... | 1,800.00 |
| F. Irvine, do..... | 80.00 |
| W. G. Donnelly, do..... | 630.00 |
| Harrison & Sheppard, Newmarket..... | 500.00 |
| J. Robertson, Madoc..... | 402.50 |
| H. J. Henderson, Owen Sound..... | 600.00 |
| Lampert & Allan, Port Rowan..... | 64.27 |
| W. Chaplin, Toronto..... | 787.49 |
| Jas. Hurst, do..... | 5.00 |
| W. Mather, Cheltenham..... | 900.00 |
| C. G. King, do..... | 182.58 |
| C. G. King, do..... | 1,195.28 |
| Young & Radcliff, do..... | 938.51 |
| R. Armstrong, do..... | 30.00 |
| Robt. Keane, do..... | 28.00 |
| George Grant, do..... | 40.00 |
| McKeuzie & Hill, St. Thomas..... | 2,000.00 |
| A. Hender, do..... | 250.00 |
| Sarah Edmondson, do..... | 64.00 |
| A. Cowin, do..... | 20.00 |
| G. C. Rhyeard, do..... | 35.00 |
| R. N. Gilpin, Ottawa..... | 100.00 |
| H. Silvester, Clarksville..... | 71.00 |
| Mrs. Melge, Bedford P. Q..... | 875.00 |
| Telfer Wiggings, Collingwood..... | 13.34 |
| A. Copp, Hamilton..... | 800.00 |
| Jacob Goldberg, Perth, (Gault Bros. Montreal)..... | 1,000.00 |
| Robt. Gilpin, Ottawa..... | 100.00 |
| H. Silvester, Tecumseh..... | 77.50 |
| F. Fulford, Windsor..... | 835.00 |
| Alonzo Bowers, South Mountain..... | 250.00 |
| E. P. Waston, Harnia..... | 9.82 |
| David Price, Dunville..... | 30.00 |
| Peter Desjardins, Stoney Point..... | 700.00 |
| Robert Jordan, Toronto..... | 15.00 |
| G. E. Squiers, Glencoe..... | 85.00 |
| Wm. Jeffrey, Cobourg..... | 4,000.00 |
| Jeffry & Co., do..... | 2,000.00 |
| R. M. Smith, Newmarket, (about)..... | 800.00 |
| Cameron & Kettle, Strathroy..... | 1,100.00 |
| Bank of Toronto, Cobourg..... | 400.00 |
| Bank of Toronto, Toronto..... | 117.00 |
| Isaac Smith, Chatham..... | 200.00 |
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ANECDOTE of BEECHER and CHAPIN.

Speaking of churches reminds me of an anecdote of Henry Ward Beecher and Dr. Chapin. During their Summer vacation, they were traveling a short stage route together, and according to their wont—and I may say the wont of all good men on such occasions—rode upon the outside, passing their time most agreeably in general conversation and in admiring the scenery. At one of the stopping places on the route, a countryman asked them if they could make room for him up there, which they cheerfully did. Soon after taking his seat, Mr. Beecher entered into conversation with him, and finding that he had recently returned from a visit to New York, and to use his own expression, had seen enough of it, asked him if he stopped over Sunday and went to meeting there.

He said he did, and went over to Brooklyn to hear a fellow preach, he did not remember his name.

"Henry Ward Beecher?" suggested Dr. Chapin.

"Yes; that was his name."

"How did you like him?" asked Dr. Chapin, slyly winking to Mr. B.

"Oh, very well," answered the countryman.

"Did you go to hear him in the afternoon?" said Mr. B.

"No, I went up town to hear another big fellow."

"Dr. Chapin?" suggested Mr. B.

"Yes, that was the name."

"And which did you like best?" said Mr. B., winking at Dr. C.

"Oh, thunder!" said the countryman.

"Dr. Chapin can preach Beecher right out of his boots."

You had better believe that there was a pretty loud shout went up from that coach for a little while—a shout that astonished the countryman, who had failed to recognize the jovial travelers.

The following "card" from a shoemaker may be called a model advertisement.—"To the Founder, Faculty, and friends of Cornell University.—It is not the profits of my goods that instigate me to address you upon this occasion, but it is the undying gratitude of the hearts that I make happy by furnishing goods to them that are far superior to anything that has been offered in this market before, and at prices that defy competition. I have goods that the sages of old sat up all night and prayed all day for, but never found. Goods that the Rosicrucians sought for centuries, but never found. They are the philosopher's stone that turns all into gold it touches. I have known whole families to live with heart-burnings and dissensions, the old men scold all day, the old women scold all night, the babies cry all the time, life becomes a pest, business fails them, friends desert them, the very sun in the heavens refuses to shine upon them, murder and death stares grimly in their face, and it's all because they have not found the place to buy good substantial boots and shoes. My friends, wherever I go whole communities pour forth their praises of me. Old women kneel down in the street and pray for me. Widows call me benefactor, and little children father. I go forth like an angel of mercy upon my celestial mission. I have and keep constantly on hand a good assortment of all necessary articles to protect the pedal extremities from the limpid elements."

ODDS AND ENDS.

Rich music—A million-air.
A capital spirit—Old Tom.
Interfering fruit—Medlars.
Advice to doctors—Live and let live.

HOTEL LANDLORD.—"Now, sir, I want you to pay your bill, and you must. I have asked for it often enough, and I tell you now, that you don't leave my house till you pay it."

LODGER.—"Good! Just put that in writing—make a regular agreement of it—I'll stay with you as long as I live!"

THE RULING PASSION.—A reformed gambler was about to die, and sent for a minister, when the following conversation occurred:

"Pastor, do you think I am near death?"

"I regret to say, I believe you are."

"Do you think, since I am converted, I will go to Heaven?"

"I do."

"Do you expect to go there, too?"

"Yes, I believe I will."

"Well, we'll be angels, won't we?"

And have wings to fly with?"

"Yes, sir, we will be like the angels."

"Well, then," said the dying man,

"I'll bet five dollars I will beat you flying!"

GERMAN-ENGLISH.—A gentleman in San Francisco writes to an agent of the Travellers Insurance Company, in returning receipt of payment for an indemnity claim, under an accident policy:

DEAR SIR: Hereby I sent you the Receipt back again, and I hope it will be allrite go. I give you also my best dank for all trouble which you have had abouted.

Mr. Lorenzo Day, of Chickasaw county, Mississippi, having married Miss Martha Week, a local poet comments:

"A Day is made, a Week is lost,
But time should not complain;
There'll soon be little Days enough
To make the Week again."

ART CRITICISM.—A stranger was riding about town, the other day, taking a view of Hartford. Passing over College Hill, on the west side of the Park, he noticed the fine bronze statue of the late Bishop Brownell, and inquired of the driver—

"What is that?"

"I donno," was the reply; "ono o' them brass insurance men, I s'pose."

A grocer who excited the ire of one of his customers by presenting at his house his bill for goods rendered, was waited on soon after by a daughter of the debtor, who said: "I wish you wouldn't come with that bill when papa's at home—it makes him nervous to be dunned."

Fashion gossip has it that in passing a lady on the street the hat should be raised during the present season with the left hand, the little finger and thumb to be placed under the rim.

FIRE.—As we are going to press, we learn that the tannery belonging to J. M. Parker, Frost Village, was destroyed by fire on the night of the 11th inst.

THREE THINGS, for insurance agents to remember and practice:

Be truthful, or you cannot command confidence in your statements.

Be active, for men will not come to you to insure.

Be earnest, or you can never persuade men to insure.

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