



THE AETNA

VOL .IX.]

ST. JOHN, JULY, 1877.

[No. 4.

The "Aetna Chestnut."

AN ancient chestnut casts its shade
Upon Mount Aetna's side ;
So broad the shadow it has made,
'Tis of that land, the pride.

And horsemen brave have halted here,

While on the gallant march ;
And countless hearts have blessed the
cheer
Of this far-spreading arch.

Through ages of the vanished past,
Its fruitage has been shed ;
While harmless swept the wildest blast,
Around its stately head.

A symbol true of our fair tree,
Growing in richer soil,—
Its *spreading branches* formed to be
Shelter for all who toil.

Unlike that tree in distant land,
Our own grows strong with time ;
Of man's best planting, reared to stand
A monument sublime !



THE "AETNA CHESTNUT."—*Castagno di Cento Cavalli.*

The engraving is copied from Emerson's superb work on Trees. Of the noble veteran among forest trees, he writes :
"Some of the most remarkable trees of Europe are chestnut trees. On Mount Aetna is the *Castagno di cento cavalli*, so called from its having sheltered
hundred cavaliers. Brydone found this, in 1770, two hundred and four feet in circumference; and it had the appearance of five distinct trees. A century before
was seen by Kircher, they were united, so that probably it had been one tree."

Working With What One Has.

ARCHIMEDES wanted a place to stand on, and then he was going to do great things. If he only had a place for that tremendous lever of his, or for his wonderful machine made of levers, and pulleys and jack-screws;—if, in a word, he had something which he lacked and which he could not get, he could succeed;—and there are a great many men who have the same opinion of themselves to-day. One man wants more capital, in order to succeed in commercial life; he is as sure of his ability as Archimedes was; another wants opportunity, in order to succeed in professional life; he has not been able to find the task which brings into full play all his powers. A third would do great things, but the times are out of joint—people will not do as he wishes them to, though it is clearly for their interest, as well as his. So we find fault with circumstances, and covet what we have not and what we cannot get, forgetting that the part of true wisdom is to *make the most of what we have.*

Those who begin life for themselves without capital must do the best they can on the side of labor. Perhaps there is no want so universal on the part of young men as that of capital—at least they feel so. The young farmer wants a farm to cultivate; the young mechanic wants a shop; the young clerk wants to be a proprietor. They all want a place to stand on—if they had that, they would make things move. But as they have not, the wisest course is to use the capital they have—Brains and Brawn—and “learn to labor and to wait” for larger opportunities.

But there are some things that young men feel very impatient to wait for. They early feel a prey to that god who goes about scantily clad, no matter what the weather is, and who never forgets his bow and arrow. They want wives; and then they want houses to live in, and furniture and books and pictures, and good clothes, and social position, and various other good things. They want them *now*, so that they may enjoy them before they get old and lose their relish of life. But they hesitate to marry, because with a family to support they could not lay up much money, and would run a constant risk of dying and leaving them in helpless poverty.

What they need is money for their families in case of their own early death; if they live long, they can take care of themselves and theirs. But who will give their families

money because they die? and give it to them as a matter of right and not of charity? There is but one class of institutions that will do this, and that is life insurance companies; *there is but one method by which a young man can use most of his earnings for present gratification, and still leave his family provided for in case of his own early death—and that is by insuring his life.*

This method of securing capital by means of life insurance is almost the direct opposite of borrowing money. A man borrows money for present needs to be repaid by and by; he insures to provide for future needs and never repays the principal at all. The borrower pays from five to ten per cent. as long as he has the use of the money; the insurer pays from two to ten per cent. until the money is needed, and has the use of it forever after for nothing. The borrower, when stricken down by disease, thinks of his debt as something that will ruin his family after his death; the insurer thinks of his insurance, when death stares him in the face, as the sure support of his family when he shall be no more.—*The New York News-Letter.*

The Record of Facts.

THE Hon. Amos Sherman, in a recent speech before the House of Representatives in Rhode Island, presented some facts that help to make the record of life insurance in this country.

To January 1, 1876, the American life insurance companies reporting to the New York department had received premiums to the amount of \$900,920,208.01. The same companies had disbursed to policy holders for claims of all kinds, to same date, \$505,691,624.64. An amount more than double the entire capital invested in all the cotton and woolen manufactories of the country. An amount greater by \$104,000,000 than the total deposits in all the savings banks in New England. An amount greater by \$235,000,000 than the entire valuation of all the real and personal property of this state. An amount averaging about \$60 to each of the eight and one-half million families in this country. An amount equal to \$875 to each man or firm engaged in business in the United States. During the single year 1875 these companies actually paid to their policy holders \$65,489,810.01, an average of about \$5,500,000 per month, or \$220,000 for each business day of that year. Notwithstanding this apparently exhaustive drain upon life insurance compa-

nies, their assets are steadily increasing at the rate of \$28,000,000 annually, or about \$90,000 daily. And to whom are these amounts being paid? Who are receiving the benefit of these almost countless millions? Mainly the widows and the orphans of those who, realizing the fact that “foreseeing contingencies and providing for them is true economy,” with prudent and affectionate forethought made provision for these dependent ones in their hour of need.

Business Foresight.

THE best and most reputable business men of the great cities make it a regular practice to take out life insurance every time they incur a business liability, to the exact amount of the liability. That is, if they buy a piece of property, on which they owe \$10,000, they take out a policy of insurance for just that amount, so that in the event of death while the debt remains, their administrators may have the means to pay it off, without sacrifice, loss or costs, leaving their estate intact. The late A. T. Stewart, as wealthy as he was, and as little as he needed assistance, rigidly observed this rule, and there is not a great merchant in New York who does not. These men do not have to be solicited to take insurance—it is a regular part of their business, and is as promptly attended to as insurance against fire. The “Tribune” Association, knowing that the death of Mr. Greeley would embarrass the concern, and make such change as would require an extra amount of capital, kept \$100,000 on his life for the fifteen years prior to his death. Events demonstrated the wisdom of their course. When he finally died, it was found that his estate was to some extent embarrassed, and to rearrange the working of the establishment required a large amount of money, which they could have got in no other way. It really saved the concern.

A young man just commencing business, has no right to neglect making this provision. If he has a farm on which he owes a portion of the purchase money, he never ought to sleep till he has a policy large enough not only to pay off the encumbrance, but to give his widow an additional sum with which to pay the expenses incident to sickness, and to support her until she has got into the way of running the business. It is a duty to make this provision, that she may not lose the place on which she has toiled and labored, and which should be forever the home of herself and her chil-

dren. So the young mechanic or merchant ought to provide, for this money, unlike any other, comes when it is most needed, and will do the most good. When a farmer or a mechanic is out of debt, and properly situated in life, he may have some excuse for not insuring, but so long as he has a chance against him he has no right to neglect it. What such men as Stewart, Greeley and Claffin do in the way of business, can be very safely imitated by lesser men.—*Toledo Blade.*

The New York Trade-Journal on the Ætina Life Ins. Co.

IT is within the memory of the present generation that life insurance was almost universally regarded as an offence against good morals, and many good people believed it to be a high crime against the all-wise Creator and Dispenser of life and death. Notwithstanding this popular prejudice, the pioneers in this branch of insurance persevered and gradually its practical benefits became more and more apparent, dispelling the ignorance and superstition with which the system was originally regarded; and now, after fifty years of trial, it is universally conceded that life insurance is as much a necessity of civilization as banks are.

One of the first life insurance companies organized in the United States was the "Ætina," of Hartford, Conn., which opened its doors for business in 1850. It successfully breasted the storm of opposition, and year after year increased in the confidence of the public, and now, after an existence of twenty-seven years, it appears by their official statement that the Company has received since its organization a total amount of more than sixty-four millions of dollars; that it has returned to policy holders nearly thirty-two millions, and still has in its possession upwards of twenty-three millions with which to provide for future claims. During the last year the Company issued more than 6,000 policies, insuring \$10,000,000. The whole number of policies in force on the first day of January, 1877, was about 57,000, insuring \$87,385,555.

"HANDSOME is that handsome does," quoted a Chicago man to his wife the other day. "Yes," replied she, in a winning tone, as she held out her hand. "For instance, a husband who is always ready to handsome money to his wife."

The Security of Life Insurance.

From the Episcopal Register.

IT was about thirty years ago that Life Insurance Companies were inaugurated in the United States, and from that period until the present time no other line of business has been so uniformly successful. We have studied the subject of life insurance with some degree of attention, and have carefully taken note of the financial standing of the companies during the present business crisis; we have always thought that the insurance system embodied one of the easiest and surest methods of laying up money for the protection of wife and children after the death of him upon whom they depended for support; and hence, we would not willingly, as public journalists, join in the unwise outcry that has been raised in some quarters against life insurance companies. The money invested in years past in premiums, for insurance, as a rule has been subtracted from the expenses of each individual—in other words, had it not been used for insurance, it would have been spent for some purpose of present enjoyment, and been lost in the using. As it is, it has been laid in store against the day when death shall enter the household, and remove him who, while alive, is himself the insurer of the easy circumstances, if not the affluence of his family.

We have endeavored to arrive at some reliable results, in figures, of the present comparative condition of life insurance and other business interests in this country. During the last four years (1873 to 1876, inclusive) the general mercantile failures have numbered 27,845, with liabilities amounting to \$775,916,000. During the same period the life insurance failures have reached less than \$10,000,000 in amount. The total disparity of these sums is apparent, and is an exceedingly forcible practical argument in favor of the safety of life insurance. One is far surer of getting his money in this way, than by any other business venture. In a single year (1876) thirty railroads, with 3,846 mileage, and representing an invested capital of over \$217,000,000, were sold under foreclosure; forty-six others had receivers appointed; and ten others have made default in payment of interest. One-fifth of the entire railway mileage of the country is thus financially wrecked, while almost the entire number of life insurance companies are securely upon their feet, and have triumphantly endured the ordeal of an official and critical examination of their

assets and liabilities. During the five years from 1871 to 1875 inclusive, years all of them of great financial depression, thirty-eight companies have paid policy claims amounting to \$113,494,902, to 40,000 families, that is over twenty-two and a half million dollars a year—an immense sum, and dispensed, too, during the "hard times," when money has been of the most worth, and given to families that most needed it. This is a forcible exhibit of the present value and reliability of life insurance.

Those who are led by false views not to insure now, or have insured, to permit their policies to lapse through non-payment of premiums, would do well to impartially consider these facts.

The Ashtabula Disaster.

"GOOD morning, neighbor, this is awful; I have about concluded never to cross another bridge, if I go twenty miles around; no safety in bridges."

"Well, I have decided to go along about as usual, and be careful to keep away from those which are insecure, if possible."

"But 'tisn't possible always to know."

"All the bridges of importance to me, as a rule, I can be sure of; and I don't know of anything in this world which has no margin of risk. It is just so in life insurance. I heard a man say yesterday, he would have nothing to do with it, because every company had not proved sound. I told him I had \$10,000 in the Ætina, and I knew that bridge would stand any pressure."

"Neighbor, I guess you are about right; but such a smash up is apt to shake the needle of a man's judgment from its true line, due north. Good-day!"

THE annual statements of the life insurance companies and those of savings banks, appearing about the same time, may provoke comparisons between the two systems of laying up money. But there is no antagonism between them; they are radically different. The savings bank takes your earnings and gives them back with interest; but the life insurance company provides against poverty to one's family in case of his own death during the time in which he would be earning money to put into the bank. This is the period of danger, and for this insurance alone can provide.—*N. Y. News-Letter.*

TIM says the "Ætina Chestnut" suggests a big Canadian railroad—G. T. and branches.

THE ÆTNA

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direction of

R. HARPER,

St. John, New Brunswick.

ST. JOHN, JULY, 1877.

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 Ætina 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 Ætina.

"You Cannot Insure Him."

A RECENT item of actual history needs no coloring to impress its lesson upon thoughtful minds. A representative of the Ætina 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 confidant 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 Ætina 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.

Obituary.

VICE-PRES. DUNHAM of the Ætina Life Ins. Co. died in Hartford, Me., 15th, in the seventy-second year of his age. Of the numerous appreciative notices of the press, none seems more fitting than the following extract from the *Hartford Courant*.

"He appears to us as a conspicuous example of the best type of New England character. His life has been altogether that of a business man, and his uncommonly clear judgment, sagacity as to ways and means and outlook, and power of will, have assured to him success and made him the master in whatever he undertook. It is rare to find such a union as there was in him of shrewdness and caution with hopeful buoyancy; he always looked upon the bright side of things as well as the good side of people; he expected the best while he was never or rarely betrayed.

But it needs to be said further than this, that as a man of wealth he kept it all actively employed in giving work to his fellow men; that his wealth was not idle in his hands for the purpose of accumulation. No man, perhaps, of all the men who have lived in Hartford, ever contributed more to the activity and the wholesome activity of business. Up to the very last he was interested in affairs in this spirit—in putting his large wealth to the best use wealth can be applied to in this age, the helping of other men to thrifty living. Mr. Dunham was a charitable man; he gave liberally to good causes; he had a tender heart; he helped men directly when that was necessary, and he did it without parade, but we know that he deliberately chose to help men by furnishing employment, and that he took some praiseworthy satisfaction that the money he had been so fortunate as to make was kept actively engaged and productively engaged for the benefit of others as well as of himself."

From the various resolutions of respect offered by organizations with which he was connected, we have room only for that passed by the Ætina Life Insurance Co.:

ÆTINA LIFE INSURANCE COMPANY,
HARTFORD, March 16, 1877.

At a meeting held this day the directors of the Ætina Life Insurance Company passed the following resolution, a copy of which was ordered placed upon the records of the Company, also to be forwarded to the family of the deceased, and to the daily papers for publication.—

Resolved, That in the death of Austin Dunham, who has been a director of this company since its organization, and for the greater part of the time vice-president, the company loses a firm friend, an able and cautious adviser, and one whose deep interest in, and hearty sympathy with its progress and development has been manifested upon all occasions; that we have recognized in him a man of sterling integrity

and true worth, whose cheerfulness and amiability have made his companionship most agreeable and the remembrance of our associations with him enduring.

J. L. ENGLISH, Secretary.

Knights of Honor.

THESE are one of the latest, and perhaps one of the best of the many co-operative societies for mutual benefit. But granting that a nobler set of men were never banded together in any similar organization, there are some things they cannot do. They cannot change first principles in practical life insurance. They have no new method for the selection of risks, and the death claims must increase with the passing years, and consequently, the calls upon the surviving members for payments.

They cannot alter the law, that the risk increases with advancing age, and to be *sound and safe*, payments upon them *must* also.

They cannot consistently deny, that those only who die within comparatively a few years, will, even if the organization prosper, have cheap insurance; nor, that when those who begin to realize this by their high assessments, will walk out of the old association into something new. This is history.

Legitimate life insurance is worth all it costs; and no essential change in that direction can be made without *weakening* somewhere the machinery, and so imperil its smooth, safe running for that long future, which should not be ignored or trifled with, in such vital concerns.

A Double Calamity.

A PROMINENT citizen of Columbia County, Pa., Mr. J. P. Connor, lost his life at Bloomsburg, a few weeks ago, by a sad accident. While returning from church with his wife, a spirited horse he was driving became frightened and unmanageable, and overturned the buggy into a canal, where Mr. Connor and his wife were drowned before help could reach them. No foresight, perhaps, could have averted the peril or the sudden death.

But the other calamity was self-inflicted, and might have been easily avoided. Both the husband and wife were once insured in the Ætina, each holding a policy of \$10,000. They suffered these policies to lapse—and have left four young children to suffer by their unwise neglect. If times are hard, the need of life insurance is the more urgent.

An Unwise Economy.

A PENNY saved is not always a penny earned, though Dr. Franklin endorses it as one of Poor Richard's wise proverbs. A wiser than Franklin has said "There is that scattereth and yet increaseth, and there is that withholdeth more than is meet, but it tendeth to poverty." A penny saved in life insurance is often a pound lost.

In 1874 a merchant of Boston made application for a policy of \$5,000. The examination was satisfactory, and the policy was filled, and waited only the payment of the premium, a little over \$100. The merchant suddenly felt poor, and thought he could not spare so much money from his business. The agent therefore returned the policy to the Company, and it was put aside and entered on the list of "Not taken." A few weeks ago the agent called at the merchant's place of business to persuade him to take a policy. To his great surprise he found the man was dead, and had left a wife and two young children in want. The father said the premium of \$100 could have been paid without difficulty, and it was only a sudden notion on the part of the son that led him to decline payment.

It was a most unwise economy, for had the policy been taken, the wife and children might have remained together in a comfortable home. Saving in the wrong way may lead to penury. In these pinching times, the merchant is likely to have imitators, who save for the moment only to involve a heavy loss to their families.

Help in Need.

INSURANCE agents know better than any other class of persons, how timely is the help afforded to bereaved families by policies paid at the death of the husband and father. The agent writes: "We received notice of the death of a person whose life has been insured for a long time in our Company. A request was sent to our general agent at Harrisburg to visit the place and adjust the matter. We have just received a letter from him dated the 19th, saying, 'Mr. — was well known. The claim is a good one, and his three children are left almost destitute. The wife died about two weeks ago, and they will gladly accept payment at once.'" How comforting to the father in his dying hour, that the orphans left to struggle through a hard world were provided for by his wise forethought and self-denial.

An inevitable reaction came with the commercial revulsion. The new and weak companies collapsed, as was inevitable, and the old and strong companies practiced a stern economy, and shaped their policy to the needs of the hour. They have acquired a broad experience, which will be of service in the future. They know the limits to which enterprise may go with safety, and how energy must be combined with prudence in order to ensure success.

With the revival of business a new era in the history of insurance will begin, and the old companies, which have won the confidence of the public by wise management, will have an extraordinary prosperity. They will reap the harvest deserved by patient sowing and waiting. Insurance is needed; its principles are immutable; prudent people will have it for dependent families. But, taught by sad experience in bankrupt companies, insurers will seek those companies which have proved their stability by economy and thrift. The good name of the Ætina will be a tower of strength.

The Tontine Plan.

From the Report of the Insurance Commissioner of New Hampshire.

"BUT recently, two men came into our office, policies in hand, with bitter complaints that they had been cheated. An agent had assured them that, if they would insure in his company, at the expiration of three years, if they were not satisfied, they might give up their policies, and have all they paid back again, with seven per cent. interest added; but, on examination, they had discovered that this condition was not to be found in the policies. We asked how they supposed any company could do this? They said the agent told them there were a great many failures, lapses, and surrenders, by which persons lost all they had paid, and the company got it, and this enabled them to be very liberal. We comforted them by telling them they were about as bad as the agent; for they had eagerly assented to profit by the inability and misfortunes of others, to secure a great good without paying a fair equivalent, contrary to the good moral axiom, and that next time they had better be honest themselves, and deal with men who would make consistent and truthful representations, although not so palatable to their craving propensities."

The insured on the "Tontine Plan" pay more than by the usual and well-tried meth-

ods of life insurance, and receive no dividends till the end of the Tontine period—usually ten or fifteen years. If unfortunate, or if, for any reason, payments are not continued, all is forfeited. This load must be carried ten or fifteen years before it is known how it will turn out. The agents represent that the profits from forfeitures will be large; the holder of such a policy, however, does not know but that he may himself become one of the unfortunate ones, and be compelled by circumstances to allow the policy to lapse at the very time when the loss is most keenly felt. The promised profits must come from the unfortunate ones (if they come at all); which is wrong, and is the reverse of life insurance in principle.

Cheapness of Insurance.

POLICY holders sometimes think insurance costly, when the whole premium is met in a single payment. But if they average the amount of premium through the year, they will find that the daily cost is almost insignificant. One of our agents has prepared a circular, giving the daily cost of a thousand dollar policy at different ages. How small is the outlay for so large a good secured.

THE DAILY COST IS

Less than 6 cents for a person aged 25.			
" 7 " " " " 30.			
" 8 " " " " 35.			
" 9 " " " " 40.			
" 11 " " " " 45.			

After the first year the dividends returned will reduce the premium to a still smaller sum.

Grand Beneficence.

DURING the last ten years over one hundred and fifty millions of dollars have been paid by the life insurance companies of the United States to the families of deceased policy holders. No one can estimate the relief afforded or the comfort secured by this vast sum. Homes have been saved, families kept together, children educated, invalids furnished with every needed comfort, and widows relieved from crushing burdens. To all doubts and cavils, to all fears of fraud or bankruptcy, this one fact is a sufficient reply. One hundred and fifty million dollars distributed among bereaved families in ten years is an argument for life insurance which neither igno-

rance nor prejudice can resist. In the same period thousand of families have been left in penury by the negligence of the husband and father. They have left a blight on their good name by the wilful neglect.

Comparative Safety.

IT is well to remember, at the present time, that life insurance has borne the pressure of financial trouble better than any other institution in the land. Banks have failed; savings banks have proved bankrupt; stocks in railroads and steamers have turned out almost worthless, and a few of the younger insurance companies have been wrecked by bad management or by fraud, but none of the older companies, founded before the war, have been shaken. They are sound and command the confidence of men of experience, who know how wisely they are managed. A good company, with a liberal patronage and honest directors, is sure. Policy holders may feel that their interests are safe in such hands. The credit of an old and large company, with wise directors, is impregnable.

"I'M HEAD OVER HEELS IN DEBT; WHEN I GET STRAIGHT AND ALL PAID UP, THEN I'LL THINK ABOUT INSURANCE."

Then you're in a nice shape to die, and leave a heritage of unpaid debts for your family to have thrown in their faces. Besides, where will they be with those debts unsettled, if you are called away suddenly? How far will what you've got go in satisfying claims? What will there be left? By insurance your creditors may be paid at once! Did you ever hear of an assignee of a bankrupt blame a man for spending money for a life insurance policy? Never!—*The Metropolitan.*

FAR better were it for society many times, if that man had never been born, whose life ends without any provision for the family left behind. Poverty and ignorance beget crime, and too often he leaves to society a legacy which it were better oft without. At least no man has the right to thus trifle with the future of others, he has no right to put such a risk upon society, when the means are provided to his hand to avoid it.—*H. R. Hayden.*

Men's Part in Home-Making.

MOST of the preachments we have seen from the text of happy homes have been aimed at the women. Most men seem to think they have little to do in creating an "atmosphere of home." Their *forte* lies in breathing and enjoying the atmosphere after somebody else has made it. Men are too busy, too much pre-occupied, too impatient and thoughtless, and—it must be said of some of them—too selfish to do their fair share of that pre-eminently millennial work, the creating of a happy home, wherein love reigns supreme, and amiability, affection, cheerfulness, joy and peace are the natural conditions of family life.

Now, in certain things man has been a constitutional shirk, from the time of Adam—if the scientific gentlemen have left us any Adam—down to this day. Men will fight for their homes, and make slaves of themselves to their business to maintain them; but like the proverbial man who would die for a woman, but never would bring up a scuttle of coal, they can't tell what their children are studying at school, who their mates are, what they are learning of good or evil, nor hardly anything else that a father ought to know concerning his offspring. But we maintain that a man who hasn't time to be a father to his children, with all that that includes, has no right to have any. He wrongs them, robs himself, puts an unjust responsibility upon the mother, and neglects his highest duties, human and divine.

There are so many ways in which a father may contribute to a happy home life, that it seems strange the number of houses should so greatly exceed the homes. It takes so little to make children happy at home that it is a wondrous pity so many little ones are miserable, or uneasy, or discontented. If for an hour after the evening meal the father should give himself to his children, would the mother wear out so fast, or the children be so lawless, troublesome and uncomfortable? What a ministry for good to both parties is a papa's frolic with the babies! What an interest is added to the books, the drawings, the games, or even the studies, if father enters into them! How much it lightens the drudgery of piano practice for the daughter if papa calls for and praises her efforts! It is strange that with such sweet companionship, such pure affection, such unselfish enjoyment, such natural happiness, as may be had with the children, men do not give more time to their homes.

We hardly need say that a man should set the example for the family in patience, cheerfulness, courtesy, forbearance, and all the amiable moods and graces that are the soul of home happiness. The sort of men who display all their suavity and politeness on the street or at their business places, and save the storms, and sulks, and sourness, and all the evil brood of devilish dispositions that they characterize by the convenient euphemism of "moods"—well, we have our opinion of them! and if they will come within range we don't mind expressing it privately; but we are afraid it wouldn't look well in print. They don't deserve a home, and no man does who will do nothing to make it. For man's rights do not include the right to all the comforts of a home without any of the work, or worry, or self-sacrifice, or thoughtfulness and well-doing incident to its creation and maintenance. A good many men think they have done their full duty if they pay the bills more or less grudgingly. But a man might as well try to warm a room with a fireplace and a pair of silver-plated andirons, and no fuel or fire, as to make a home with money. The money simply makes a *place* for the home; to complete it the man must put in himself, and the best part of himself at that.—*Golden Rule.*

"Something or Nothing—and that Very Quick!"

A MERCHANT, who was nervous and irritable, received a letter from a customer in the country begging for more time. Turning to one of his counting-room clerks, he says: "Write to this man immediately." "Yes, sir; what shall I say?" The merchant was pacing the office, and repeating the order, "Write to him at once." "Certainly, sir; what do you wish me to say?" The merchant was impatient, and broke out: "Something or nothing, and that very quick."

The clerk waited for no further orders, but consulting his own impression of the merchant's meaning, wrote and despatched the letter. By the return of mail came a letter from the delinquent customer, enclosing the money in full of the account. The merchant's eyes glistened when he opened it, and, hastening to his desk, said to the clerk: "What sort of a letter did you write to this man? Here is the money in full!" "I wrote just what you told me to, sir. The letter is copied into the book." The letter book was consulted, and there it stood,

short and sparkling, and right to the point: "Dear Sir,—Something or nothing, and that very quick. Yours, etc." And this laconic letter brought the money, when a more elaborate dun would have failed of the happy effect.

CIVILIZATION has given us rum, the fruit-full cause of more sin and misery than all the horrors of barbarism combined.

A word is a little thing, yet one word has been menny a man's destiny, for good or for evil.

A penny is a very little thing, but the interest on it, from the days of Cain and Abel, would buy out the globe.

A minnit is a little thing, but it is long enuff to pull a dozen aking teeth, or to git married, and hav yure own mother-in-law.

Life is made up of little things. Life itself is but a little thing; one breath less, then comes the phumeral.—*Josh Billings.*

A CHILD had been taken to a funeral. On coming home it says, "Mother, who were those men holding those cords?" "Pall-bearers, my love." "When I grow up I'll be a pall-bearer." "Why?" "So's I'll be buried last."

A DANBURY man, wishing to engage several bushels of potatoes from a party in the suburbs, asked a neighbor what sort of a man he was. "Well," said the conscientious neighbor, "I don't know very much about him, but I should think he would make a tip-top stranger."

AN Iowa paper tells of a smart wife who helped her husband to raise seventy acres of wheat. The way she helped him was to stand in the door and shake a broom at him when he sat down to rest.

If the saying were true, how easily one could earn his living now by the "sweat of his brow!" He would only have to stand in the sun for a few minutes, and he would be comparatively wealthy.—*Richmond Whig.*

CHARLES one night called upon his intended, kissed her affectionately, saying as he did so, "Why is that (the kiss) like a rumor?"—"Because it goes from mouth to mouth." And thereupon set out another rumor.

How does man differ from the brute creation? He stands upright; but he doesn't act so.

A Secure Estate.

PERSONS holding a policy of an honorable, well-established life insurance company, have an estate secured for their families or dependents, which will be at once available in case of death. Neither sheriff nor creditor can interpose. This relief comes when most needed, and is not unfrequently the entire dependence of young, helpless families, or aged persons, who would otherwise be destitute. Persons, therefore, who are so situated as to need insurance, will do well to make every possible exertion to support a policy for so much as their income will justify them in carrying. The times are favorable for inducing persons to discard such insurance, and take as a substitute policies or certificates of ephemeral co-operative or relief associations. Aided by the strength of the mystic tie, or some craft obligations, these associations may run for a course of years; but they promise nothing definite, and the relief afforded is, ordinarily, very limited. Associations of this character, outside of secret societies, have proved very unsatisfactory and short-lived. Their theory may be plausible, but has never been rendered practicable. Lacking cohesive force, they dissolve like lumps of sand, and disappoint those who trust in them.—*Hon. O. Pillsbury, Int. Com. of N. H., in 1877 report.*

St. John loses by the fire of June 20 over twenty millions of property; "one touch of nature has made the world akin;" still, twice that amount could not replace one parent to the bosom of his family of which he was their all.

What fire insurance is to a man, such is life insurance to his family. Lose no time. (for life is as uncertain as fire,) in applying to

R. HARPER,

Manager for

NEW BRUNSWICK,

OFFICE,

ST. JOHN.

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HARTFORD, CONN.

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ORGANIZED IN 1850.

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The Financial Management of the Company is

ABLE, THOROUGH, RIGID, CRITICAL.

NO OVER-VALUING OF ASSETS.

NO UNDER-ESTIMATING OF LIABILITIES.

Its accumulated assets, safely invested, amounted Jan. 1, 1877, to

\$23,357,648.95.

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Unusually Low Cash Rates, with Annual Cash Dividends.

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THE SMALLEST POSSIBLE OUTLAY OF MONEY.

The Company also issues WHOLE LIFE POLICIES, at low stock rates, giving each year what is equivalent to a dividend in advance.

☛ All policies now issued are NON-FORFEITING by their terms. ☛

It is believed there is nothing valuable in life insurance which the Ætina does not furnish.