

No. 62140

# ASTINA INSURANCE CO. of HARTFORD CT.

CASH CAPITAL  
THREE MILLION DOLLS

RENEWAL



NOT VALID UNLESS SIGNED BY THE DULY AUTHORIZED AGENT AT

Genual Agency Febry 11<sup>th</sup> 1868 Cincinnati O.

Received of Mr. Jane A. Clark Nine

100 Dollars Premium on Six Hundred

Dollars insured to Her by Policy No 444314 which is hereby  
continued in force for One year to wit from the 18 day of Feby  
1868 until the Eighteenth day of Feby 1869 at noon

J. P. Hendee, Secretary

W. A. Alexander President

J. Bennett

Agent

No. 49561

# ASTINA INSURANCE CO. of HARTFORD CT.

CASH CAPITAL  
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Genual Agency Febry 8 1867 Cincinnati O.

Received of Mrs. Jane A. Clark Nine

100 Dollars Premium on Six Hundred

Dollars insured to Her by Policy No 444314 which is hereby  
continued in force for One year to wit from the 18 day of Feby  
1867 until the Eighteenth day of Feby 1868 at noon

J. P. Hendee, Secretary

W. A. Alexander President

J. Bennett

Agent

Ehrhart, Forbiger & C° Lith. Cincinnati O.

No. 47743

# ASTINA INSURANCE CO. of HARTFORD CT.

CASH CAPITAL  
ONE MILLION DOLLS

RENEWAL

NOT VALID, UNLESS SIGNED BY THE DULY AUTHORIZED AGENT AT

Genual Agency Febry 13 1866 Cincinnati O.

Received of Mr. Jane A. Clark Nine

100 Dollars Premium on Six Hundred

Dollars insured to Her by Policy No 444314 which is hereby  
continued in force for One year to wit from the 18 day of Feby  
1866 until the Eighteenth day of Feby 1867 at noon

J. W. K. Braer, Jr. Secretary

E. G. Ripley President

J. Bennett

Agent

Ehrhart, Forbiger & C° Lith. Cincinnati O.

AGENCY  
OF THE  
*Etna Insurance Co.*

HARTFORD, CONN.

Net Assets, July '65,  
**\$3,715,439.47.**

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*Fire & Inland Navigation Risks*

*Accepted at terms consistent with Solvency and  
Fair Profit.*

LOSSES  
EQUITABLY ADJUSTED AND PROMPTLY PAID.

UPWARDS OF \$18,000,000

Of Losses have been paid by the *Etna Insurance Company* in  
the past 47 years.

*Especial attention given to the Insurance of*  
**DWELLINGS & CONTENTS,**  
*for Terms of 1 to 5 years.*

Business attended to with Dispatch and Fidelity.

PUNCTUALITY TO RENEWAL IS RECOMMENDED.

## Aetna Insurance Co., Hartford, Conn.

Quib O Janu 18 67  
Mrs Jane A. Clark Flushing Mich

Your Policy No. 44314 issued at this  
Agency, will expire on Feby 18. 67  
at 12 o'clock, noon, unless renewed.

\$ 600 Insured. 1 1/2

Prem. \$ 9.

Stiles

Agent.

# ÆTNA INSURANCE CO.

HARTFORD, CONN.

CAPITAL, - - \$2,250,000.

## ASSETS JANUARY 1, 1865.

	MARKET VALUE.
<i>Cash on hand, in Bank and with Agents,</i>	<i>\$265,731 86</i>
<i>United States Stock,</i>	<i>734,636 50</i>
<i>Real Estate, unincumbered,</i>	<i>76,056 57</i>
<i>State Stocks,</i>	<i>564,020 00</i>
<i>New York Bank Stocks,</i>	<i>704,410 00</i>
<i>Hartford Bank Stocks,</i>	<i>296,980 00</i>
<i>Miscellaneous Bank Stocks,</i>	<i>112,400 00</i>
<i>Rail Road Stocks,</i>	<i>286,380 00</i>
<i>Mortgage Bonds, City and County,</i>	<i>736,415 00</i>
<i>Atlantic Mutual Ins. Co. (N. Y.) Scrip,</i>	<i>23,410 00</i>
<b>Total,</b>	<b>\$3,800,439 93</b>

## LIABILITIES.

<i>Losses Unadjusted and not Due,</i>	<i>\$123,077 22</i>
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An unusual number of very destructive fires are now occurring; whether they originate from emissaries or from other and periodic causes, the fact should be sufficient to claim immediate attention from every cautious and sensible property owner to the great importance of not neglecting the subject of Insurance, if it has been overlooked. **Delays are dangerous.**

Rates of premium not having yet advanced, while an almost certain probability exists of a general increase at any time, not remote, makes the present a timely and advantageous occasion to insure. **Improve the opportunity.**

It is now more than ever essential to look to the goodness, strength, and security of Insurance contracts. No one reasonably denies the financial contingencies of the future are open to extreme fluctuation. Select when presented the strongest, and be well prepared for whatever comes. **Hope for the best—be prepared for the worst.**

Dwellings, Outbuildings and Contents are insured in the most Favorable Manner, for a Term of Five Years or less.

## FIRE AND INLAND NAVIGATION RISKS

Accepted at terms consistent with solvency and fair profit.

## LOSSES EQUITABLY ADJUSTED AND PROMPTLY PAID

AT THE AGENCY WHERE THE INSURANCE IS EFFECTED.

All business attended to with dispatch and fidelity. By strict attention to a legitimate Insurance business, this Company is able to offer indemnity for the past and security for the future. Applications for Insurance promptly attended to.

 Branch Office, 171 Vine Street, Cincinnati, O. 

# INSURE WITH THE AETNA.

The Aetna Company has been transacting the business of insurance extensively for the period of nearly half a century, during which time it has passed through almost every phase of experience, and acquired an amount of practical information not surpassed by any similar institution. The mass of statistical record accumulated in the transaction of so large a business, for so long a time, furnishes a reliable basis for calculating fair rates for future operations.

What do men insure for? Indemnity against disaster. The security should be absolute.

"It is *apparent economy*, but real imprudence, to seek for *cheap* or *low* rates, irrespective of character or standing. The only legitimate result of insuring property at *inadequate rates*, is bankruptcy to the underwriter, and perhaps to the insured also. When a Company offers to insure at too low a rate, disappointment and failure are just as certain as personal extravagance—beyond one's income—is next door to poverty and want. An Insurance company has no power to produce money by magic; there is no mystery in their transactions; the same law is as essential to their prosperity as to individuals; their income must exceed their expenditures, or they will have an early insolvency, and be consigned to the tomb of the Capulets."

The difference between cheap insurance and cheap goods is this. When a man buys cheap goods he *has* them. Good, bad, or indifferent, he *has* them, and knows just the value of his purchase; but when he gets an insurance policy, he may wait one, two, ten, twenty years, or longer, until the day of fire, trouble and calamity, before he can test the value of his purchase. When that day arrives, he will not regret having adopted the part of wisdom in protecting himself with a reliable Aetna policy.

Your patronage is respectfully solicited.

It is the benificent aim of insurance to equalize and distribute loss; so that calamities, instead of falling with crushing weight upon the few, shall be easily borne by the many.

Insurance creates independence: a person pays for his own indemnity, and need not be a tax on his friends.

If a proper estimate is formed of the ruin and destruction occasioned by the burning of **SIXTEEN MILLIONS OF DOLLARS** of property, among people in every grade and position, in amounts large and small, under every conceivable circumstance, it will give a correct idea of the Aetna's good works, and the value of genuine underwriting. *The best is the cheapest.*

**Dwellings**—those "safe" risks, that "seldom burn," have, with out-buildings, cost the Company **NEARLY A MILLION AND THREE-QUARTERS OF MONEY!**

**Stores**—so "carefully watched and guarded," have been paid about **SEVEN AND A QUARTER MILLION DOLLARS**, for losses!

**Public Buildings—Churches, Colleges, Court Houses, etc.,**—all staunch and solid, have claimed service for **ALMOST ONE AND A HALF MILLION DOLLARS!**

**Mills, Manufactories, and other fire risks**, have made their demand upon Aetna assets, for, say, **THREE MILLION DOLLARS!**

**Lake and River Navigation** have wet down **ONE AND A HALF MILLION**, or more; while **Railroads, Canals, and other Transportation**, have absorbed their share.

These are sturdy facts; to the like of which about two hundred Insurance Companies have succumbed since the Aetna was organized; but skill, experience, and—**MONEY**, have carried and strengthened this Company safely through.

*J. A. Miles*  
Agent.

# Ætna Insurance Company, Hartford, Conn.

## ASSETS, JULY 1, 1864.

	MARKET VALUE.
Cash on hand and in Bank, - - - - -	\$196,295 88
Real Estate, - - - - -	87,963 18
Mortgage Bonds, - - - - -	407,715 00
Bank Stocks, - - - - -	1,069,110 00
United States and other Public Securities, - - - - -	1,640,854 50
<b>Total, - - - - -</b>	<b>\$3,401,938 56</b>

## LIABILITIES.

Claims not Due and Unadjusted, - - - - -	\$128,103 52
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**NET, \$3,273,835.04.**

AS AGENT of the **ÆTNA INSURANCE COMPANY**, of **HARTFORD**, the leading Fire Insurance Company of the country, allow us to call your attention to the superior security and inducements offered for patronage, by presenting such facts of good work as

**\$16,526,541 13 Losses Paid in 45 Years.**

**A Cash Capital of \$2,250,000 (absolute and unimpaired) with a Surplus of \$750,000.**

**A PERPETUAL CHARTER**, with the prestige of 45 years' experience and usefulness.

**A CASH BASIS** of transactions, free from the revulsions incidental to the note system, or its abuses, and a straight forward business management, destitute of clap-trap and false promises.

QUALITY, in matters of INSURANCE, is frequently lost sight of, in which respect, there is, like other articles of traffic, a great variety. Indeed, the genuine article is often counterfeited; and by reason of a popular folly of seeking the cheapest rate, the baser kind obtains too ready currency till tested by the events of time—when bread is required a stone is found instead. There is also a flimsy article of the kind cheaply purchased—with not sufficient vitality to stand beyond a few years' service—which is dangerous, expensive and unsatisfactory in the end. From many years' experience, we can only recommend the kind that wears well, improving by time and use, to something substantial. LOOK, therefore, to QUALITY, as the paramount consideration of Insurance—reverse the rule making the rate of premium the chief essential, for too frequently the CHEAPEST RATE, is only an index to the POOREST INSURANCE.

Objections to Insurance are frequent with owners of the safer kinds of property, such as dwellings, from a conclusion that there is only trifling danger; seeming entirely to forget the rates of premium with this Company are graduated according to the burning hazard of each kind of property. The safer the risk, the lower the rate, and let the fact be considered, that in **SIX YEARS**, the **Ætna Insurance Company** adjusted and paid **LOSSES ON DWELLINGS AND CONTENTS ALONE**, **\$449,590 86**. The dangers from stoves and pipes, hot air furnaces, defective flues, matches, wood ashes, burning fluids, lights, carelessness, or other causes, are not so trifling as many suppose.

**\$100,000** being the **average daily fire loss in the United States**, the importance of insurance is an imperative necessity with prudent property owners.

**Dwellings, Outbuildings and Contents are Insured in the most Favorable Manner, for a Term of Five Years or less.**

## **FIRE AND INLAND NAVIGATION RISKS**

Accepted at terms consistent with solvency and fair profit.

## **LOSSES EQUITABLY ADJUSTED AND PROMPTLY PAID,**

At the Agency where the Insurance is effected.

**Æ** All business attended to with dispatch and fidelity. By strict attention to a legitimate Insurance business, this Company is able to offer indemnity for the past and security for the future. Applications for Insurance promptly attended to.

Branch Office, 171 Vine Street, Cincinnati, O.

# AETNA

Insurance Co. of Hartford, Conn.

Cash Capital

\$3,500,000



Incorporated

A.D. 1819.

CHARTER PERPETUAL.

*Mrs Jane A Clark*

No. 111111

Amount Insured.

Premium.

\$600

\$60

FEES: Policy, \$1.00—Survey,  $\frac{50}{100}$  - \$1 50

TOTAL, . . .

\$10 50

## PROPERTY INSURED:

*W. Clark & Co.*

Expires *Feb 18 1866*

Renewed to . . . . . 186

" . . . . . 186

" . . . . . 186

" . . . . . 186

*General Agency.*  
*J. B. Bennett, Gen. Agent.*

 No Insurance until payment of the Premium. 



By this Policy of Insurance the Aetna Insurance Company in consideration of  
 the sum of Eight no Dollars, to them paid  
 by the assured hereinafter named the receipt whereof is hereby acknowledged  
**DO INSURE** Mrs. Jane A. Clark of Flushing Michigan  
 AGAINST LOSS OR DAMAGE BY FIRE TO THE AMOUNT OF  
One hundred and Dollars

for the term of One year on her Household Furniture Books  
 Bedding Carpeting and Dressing apparel contained in a one  
 and Two Story Frame Building occupied as a Dwelling and  
 Store Situated on the North West corner of Main Street &  
 Water running parallel with River in Flushing Genesee County Michigan  
 For further particulars see Application and Survey No 14434 where  
 is hereby made part of this Policy on file in the office of the  
 General Agency Cincinnati Ohio

8 600 1 1/2 % 8 75

And the said Company do hereby promise and agree to make good unto the said assured, his executors, administrators and assigns, all such immediate loss or damage, not exceeding in amount the sum insured, as shall happen by fire to the property, as above specified, from the 1st day of February, one thousand eight hundred and forty next (12 o'clock, at noon,) unto the 1st day of February, one thousand eight hundred and forty next (at 12 o'clock, at noon,) the said loss or damage to be estimated according to the true and actual cash value of the property at the time the same shall happen; and to be paid within sixty days after notice and proof thereof made by the assured, in conformity to the conditions annexed to this Policy. **Provided, always, and it is hereby declared**, that this Company shall not be liable to make good any loss or damage by fire, which may happen or take place by means of any invasion, insurrection, riot, or civil commotion, or of any military or usurped power, or any loss by theft at or after a fire. **And provided further**, that in case the assured shall have already paid any other insurance against loss by fire, on the property hereby insured, and not notified to this Company, and mentioned in or endorsed upon this Policy, then this insurance shall be void and of no effect. And, if the said assured, or his assigns, shall hereafter make any other insurance on the same property, and shall not with all reasonable diligence give notice thereof to this Company, and have the same endorsed on this instrument, or otherwise acknowledged by them in writing, this Policy shall cease, and be of no further effect. And in case of any other insurance upon the property hereby insured, whether prior or subsequent to the date of this Policy, the assured shall not, in case of loss or damage, be entitled to demand or recover of this Company, any greater portion of the loss or damage sustained, than the amount hereby insured shall bear to the whole amount insured on the said property. **And it is agreed and declared**, to be the true intent and meaning of the parties hereto, that in case the above mentioned Memorandum shall at any time after the making, and during the continuance of this insurance, be appropriated, applied, or used to or for the purpose of carrying on or exercising therein any trade, business or vocations denominated hazardous, extra hazardous, or included in the memorandum of special rates, in the conditions annexed to this Policy, or for the purpose of storing or vending therein any of the articles, goods, or merchandises, in the conditions aforesaid denominated hazardous, extra hazardous, or included in the memorandum of special rates, unless herein otherwise specially provided for, or hereafter agreed by this Company in writing, and added to or endorsed upon this policy; then, and from thenceforth, so long as the same shall be so appropriated, applied, or used, these presents shall cease, and be of no force or effect. **And it is moreover declared**, that this insurance is not intended to apply to, or cover any books of accounts, written securities, deeds, or other evidences of title to lands, or to bonds, bills, notes, or other evidences of debt, nor to money or bullion. And that this Policy is made and accepted in reference to the conditions hereto annexed, which are to be used and resorted to in order to explain the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for.

This Policy shall not be valid until countersigned by the duly authorized Agent of said AETNA INSURANCE COMPANY, at Cincinnati, Ohio.

In Witness Whereof, The Aetna Insurance Co. have caused these presents to be acknowledged by the names of their President and Secretary, of the City of Hartford, and State of Connecticut.

Countersigned

at

Cincinnati, Ohio this 25<sup>th</sup> day of February A. D. 1865.

W. A. Alexander President.

Agent.

