



**From Concept to Story:
Time Magazine and “America at 300 Million”
Epilogue**

Dykman decided to assemble a politics graphic, but he asked Stengel to accept a single page rather than two. “This wasn’t a point about unwillingness to do [a spread],” Dykman explains. “Physically, there wasn’t enough time to produce another set of graphics” before the magazine closed the following day.¹

Fortunately, Dykman almost immediately recalled a graphic he had seen that could form the basis for a politics page. Robert Vanderbei, a mathematician at Princeton, had designed an alternate version of the “red-state, blue-state” map of the 2004 presidential election results. Rather than depicting in blue the states with more Democratic voters and in red the states with more Republican voters, Vanderbei had used a range of colors between red and blue to show the proportion of voters on each side in each district. The result was a mostly purple map, showing geographic gradations—rather than stark divisions—in Americans’ political preferences. Not only did the map fit Dykman’s contrarian theme, he also knew it touched on a special interest of Stengel’s, who had argued several times in other publications that Americans are not as politically polarized as commonly assumed.

Dykman found the complete graphic on Vanderbei’s website. “I said I should just run that,” Dykman recalls. He needed the professor’s permission to do so, however, and it was already too late at night to reach him. Dykman instead left a message on his answering machine explaining who he was and how he wished to use the map. “For all I knew he was in Hawaii,” Dykman says. “I had no idea if he was there [or] would get the message.” Hoping Vanderbei would give his assent promptly, Dykman began a page that included the map and an explanation. The display filled only half the page, however.

Dykman then scoured the websites of research organizations, think tanks, and polling institutes—what he calls his “usual suspects”—for new data about politics. The Pew Research

¹ Author’s interview with Jackson Dykman, on April 5, 2007, in New York City. All further quotes from Dykman, unless otherwise attributed, are from this interview

Center for People & the Press, he found, had that week published a report on voter participation and some of the motivations leading people not to vote. Dykman fashioned charts from some of Pew's figures, wrote a summary, and added it to the page, which he printed out and tacked to his wall. By then, it was early Friday morning, and Dykman went home for a few hours' sleep before returning to work.

To Dykman's relief, Vanderbei called him to approve *Time's* use of the purple map on Friday afternoon, just as the other reporters on Dykman's team were completing their own sections in anticipation of that evening's deadline for closing the magazine. Dykman was reasonably certain by then that his graphics package would be that week's cover story, but he says: "There's many, many a Friday when we've changed covers... It happens a lot. There's always a chance that some big news event could happen."

But the piece did make it to the cover. When the magazine arrived on newsstands on Monday, October 30, 2006, the cover featured an image of an American flag fashioned into a bar graph beneath the words "The United States of America." Stengel introduced the piece in an accompanying "Note to Readers":

On the eve of what could be a transformational election, we recently recorded the arrival of the 300 millionth American. The proximity of those two events created the perfect moment to launch what TIME expects will be an annual feature called "America by the Numbers," an illustrated look at who we are as a nation—and where we're going. It is TIME's first cover story told principally through graphics, and was produced by our superb graphics director, Jackson Dykman.

Special Report: America at 300 million

TIME

Where we **live**.
How we **vote**.
How much we **earn**.
What we **believe**.
On the eve of an
important election,
an illustrated guide
to **who we are**

THE
UNITED
STATS OF
AMERICA

SOME PLACES ON EARTH ARE SIMPLY TOO BIG TO PHOTOGRAPH: the Grand Canyon, the Great Wall, Egypt's Valley of the Kings. Those monuments don't fit in any frame; they were made—by God or man—to overwhelm. You can visit them, snap some shots, but something is missing when you get back home. So how do you capture a country with 300 million independently minded and moving pieces? Who would even try?

We hunt the larger truths because we can't help it, especially within sight of a critical election, when pundits and pollsters have to reach general conclusions about countless specific doubts and hopes. But America won't sit still to have her portrait painted. Our politics especially resist reduction. One reason lawmakers have to draw such twisted districts to save their seats is that we are so much more purple than they'd like, a tangle of red suburbs of blue

cities and blue counties in red states. That mischievous map of a huge central red sea cupped by blue parentheses on the coasts makes us look like a very different country than we really are.

Our Spirit too does not lend itself to summary. To say that America is a very religious country is both true and unhelpful without a concordance. Researchers at Baylor University identified the different Gods we envision and the worldviews they invite. Whether you see an attentive Father or a distant one, a critical deity or a forgiving one, goes a long way toward explaining your views on military spending, the Iraq war, environmental responsibility and wealth redistribution.

The very idea of redistributing wealth can feel un-American in the land of Horatio Alger, until you look closely at how it's spread now. Half of us earn less than \$30,000 a year, 90% less than \$100,000. To get an idea of how we value our values, Howard Stern

earns every 24 seconds what takes a cop or a teacher about a week. Parents hoping to persuade their children to buckle down in school might try this: as an adult, the more you know the less you'll have to work. Those with a high school degree or less spend far more of their time on the job than those with a college degree or beyond.

If Time is the new Money, then we learn something about who we are by how we spend it. Although they've cut back, most mothers still spend more time doing housework than taking care of their children—and twice as much time doing it as fathers do. But that is still a mark of progress. The total hours worked by men and women are roughly equal—about 65 hours a week—when you count paid and unpaid work. For all the headlines about the time crunch and the lost generation of latchkey kids, today's parents actually spend more time with their children than parents did in 1965. In the case of fathers, they spend twice as much.

Our families are getting smaller—with one vital exception. Compared with those of Europe and Japan, the U.S. population is younger and more colorful because of the continued arrival of immigrants and their higher-than-average birthrates. Of the 100 million Americans who will join us in the next 37 years, half will be immigrants or their children. In the next few decades, 97% of the world's population growth will occur in the developing world; the U.S. is the largest developed country in the world that is still growing at a healthy clip. That matters, strategically, economically and politically, as developed countries try to maintain their services,

their militaries, their economic strength. If there is already a gap in energy and optimism between the U.S. and Europe, it looks likely only to widen in the next generation.

America has always been a nation of pilgrims—people who come here and those born here who like to move around. But if you are feeling restless and want to explore the country, don't go by the names or you'll get lost. Loving County, Texas, needs to sound so friendly because it is the least populated county in the lower 48. New Jersey is the Garden State, but it's more like a planter, since it's the most densely populated in the country. Sundance, Wyo., sounds like a merry place, but it was named for a Lakota Indian festival in which young warriors cut off pieces of their flesh and then danced in a test of strength. You wonder who moves to Helltown, Devil's Den, Weedpatch (all in California); Boring, Ore.; Elephant Butte, N.M.; West Thumb, Wyo.; Trickem, Ala.; Possum Trot, Ky.; or Lonelyville, N.Y. But they are all probably close to someone's idea of paradise. —By Nancy Gibbs

Where We Live....

Unlike many developed countries, the U.S. keeps growing. We are also moving south and west. But compared with China or India, the nation is a vast prairie

80% of the U.S. population lives in a metropolitan area
Populations of top five shown

The entire state of Wyoming (pop. 509,300) has fewer people than the Harrisburg, Pa., metro area

3. Chicago metro area (pop. 9,443,400)

4. Philadelphia metro area (pop. 5,823,200)

1. New York City metro area (pop. 18,747,300)

2. Los Angeles metro area (pop. 12,923,500)

New Jersey is the most densely populated state, with 1,134 people per square mile

Loving County, Texas, is the least populated county in the lower 48 states, with 62 residents

Alaska is the most sparsely populated state, with 1 person per square mile

0 1 10 100 1,000 10,000 100,000
Population density per square mile (2.6 sq. km)

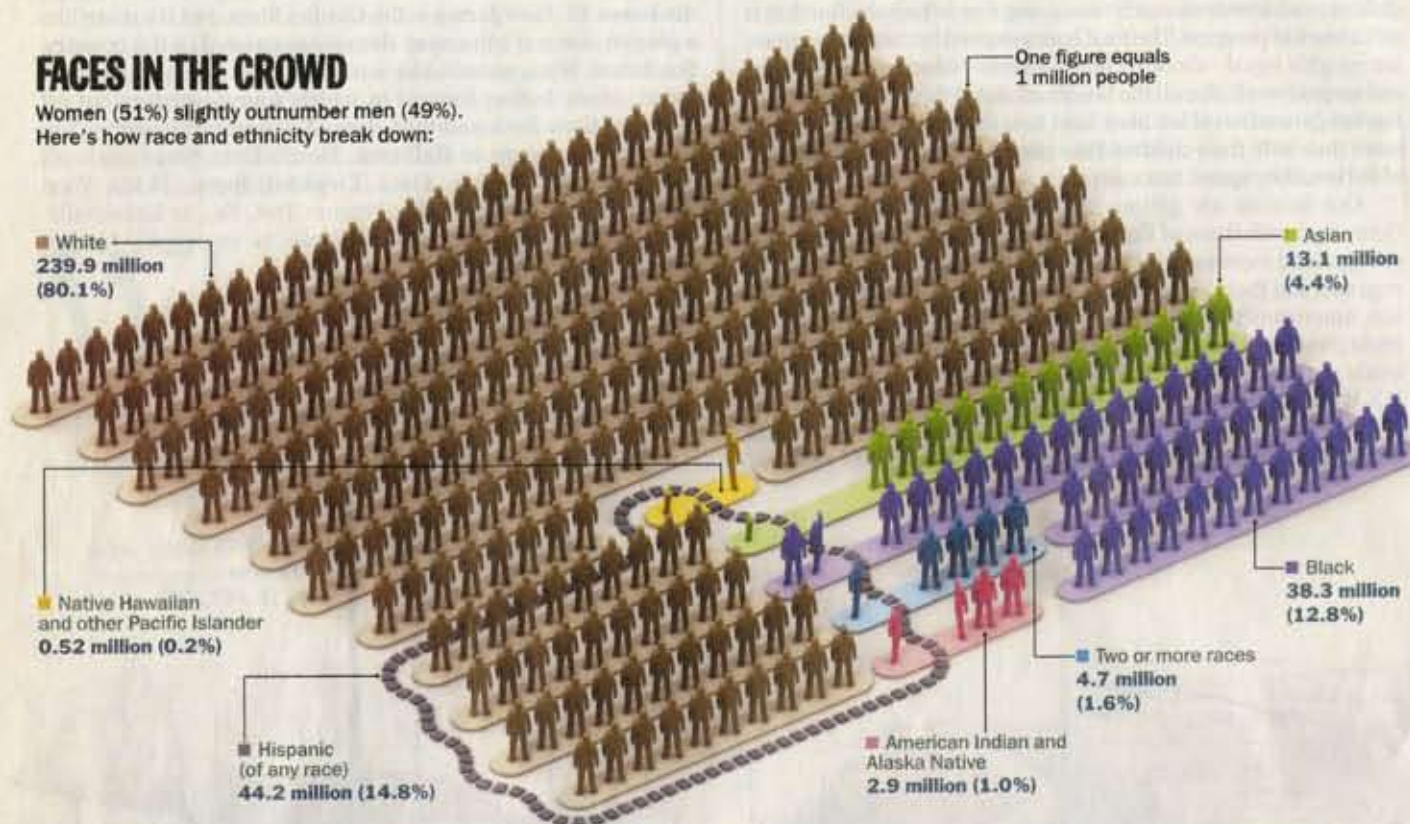
Sources: U.S. Census Bureau; LandScan 2003/UT-Battelle, LLC

Who We Are...

The U.S. population is still expanding, a dynamic rooted in high immigration rates. Newcomers from Latin America are leading the push

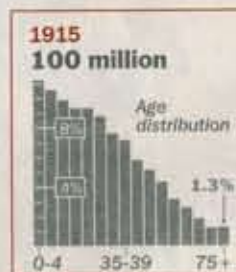
FACES IN THE CROWD

Women (51%) slightly outnumber men (49%). Here's how race and ethnicity break down:



WHO'S HAVING BABIES

Hispanics are the only group having more than enough children to replace themselves in the population. More unmarried women are giving birth, but births by teenage girls are at their lowest rate



1918, which saw a flu pandemic, is the only year in U.S. history that the population declined

U.S. POPULATION 1790 to 2050



FOR EVERY 1,000 AMERICANS ...

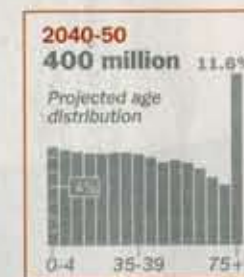
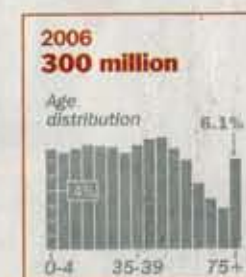
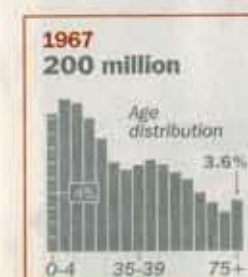
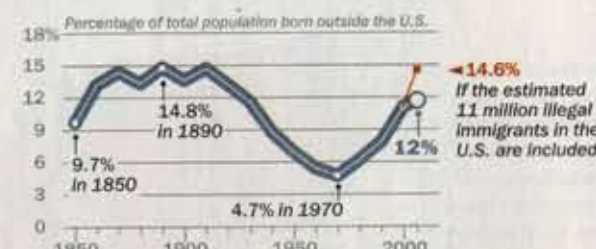
568 live in the state in which they were born
455 are employed
420 voted in the last presidential election
405 are married
341 drive to work alone

173 speak a language other than English at home
159 have no health insurance
126 live in poverty
122 are 65 and older
115 claim Irish ancestry

23 are in prison, in jail, on parole or on probation
8 are grandparents caring for grandchildren
5 are in the active-duty military
1 is in kindergarten

IMMIGRATION NATION

By 1970 immigration had slowed to a trickle. Today it's approaching a historic high, especially if illegal immigrants are counted



In 1967 the largest segment of the foreign-born population came from Italy ...

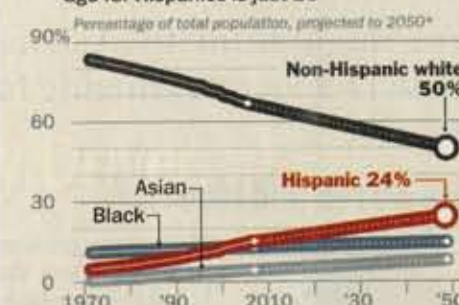
... Today 53% of the foreign-born come from Latin America, most from Mexico

The U.S. is the third most populous country on earth but still has fewer than 5% of the world's people

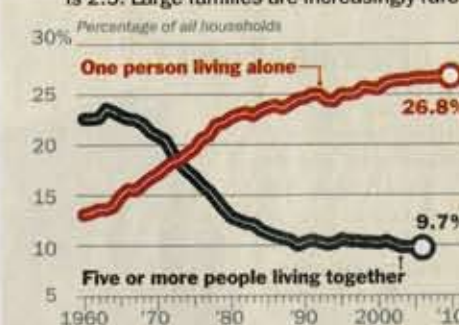


4 WAYS TO SEE THE FUTURE

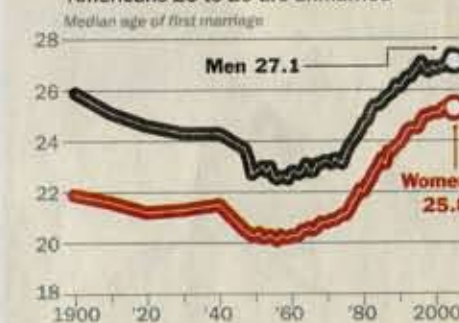
1 MORE HISPANIC, LESS WHITE
About half of all U.S. population growth is occurring among Hispanics. The median age for Hispanics is just 26



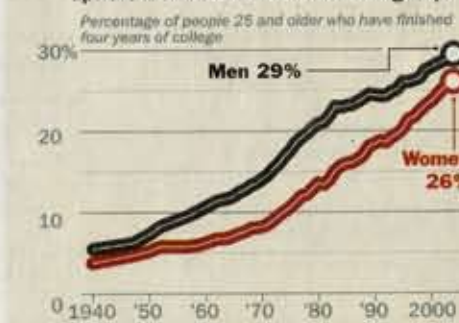
2 SMALLER FAMILIES
In 1915 the average household contained more than four people. Today the average is 2.5. Large families are increasingly rare



3 LATER MARRIAGE, OR NO MARRIAGE
Marrying later in life is actually an old custom revived. Today nearly half of Americans 25 to 29 are unmarried



4 MORE EDUCATED PEOPLE
The G.I. Bill enabled millions to go to college after World War II. Today the upward trend continues across all groups



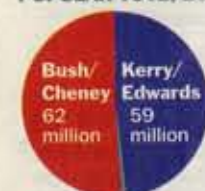
*May not total 100% because of overlapping responses

How We Vote...

You might think the U.S. is an unbroken heartland of red Republicans, with blue Democrats clinging to the coasts. The truth is another shade

Are we red and blue ...

POPULAR VOTE, 2004

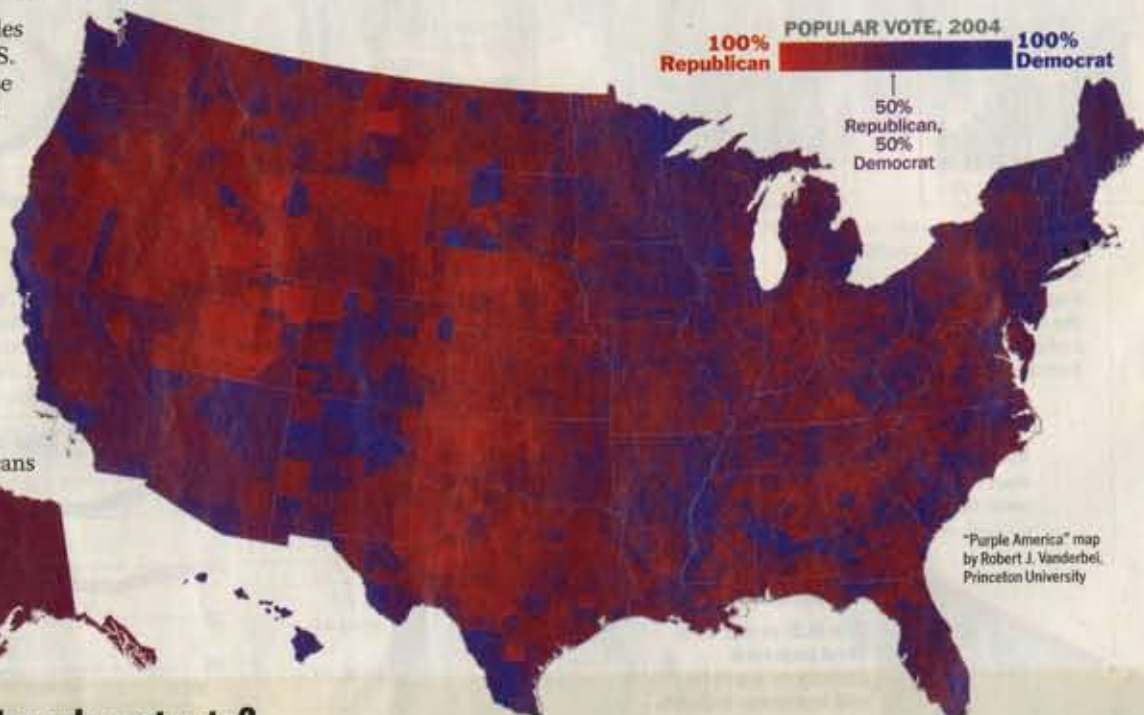


The past two presidential elections have been remarkably close. But because elections in the U.S. are winner-take-all, finishing second by one vote is the same as losing by a million. Thus the misleading map at right was born, and *red state/blue state* entered the American lexicon as a catchphrase for what divides us. But does it really mean anything?



... or purple all over?

The map at right shades the counties of the U.S. according to how close the 2004 presidential election was in each one. Most of the heavily populated areas of the country appear in shades of purple, denoting a close race. Finishing second by one vote doesn't win the election, but you'll find plenty of Democrats in South Dakota and Republicans in Oregon.

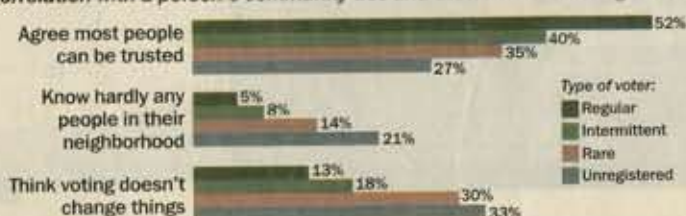


Whichever color, why not vote?

About three-quarters of voting-age Americans are registered to vote, but many don't bother on Election Day. In 2004, the highest proportion of eligible voters since 1992 turned out, but that was only 64%, compared with 60% in 2000. Turnout is even lower for off-year elections like the one coming Nov. 7. A new Pew survey looks at who votes and who doesn't:

- 35%** of adult Americans are **regular voters**. They are registered and always vote
- 20%** are **intermittent voters**. They are registered but don't always vote
- 23%** are **rare voters**. They are registered but seldom vote
- 22%** are **not registered to vote**

Voting participation increases with age and income, but it also has a strong correlation with a person's community ties and attitudes. Percentage who:



- Top five reasons people don't register to vote:
- No time... 19%
 - Recently moved... 17%
 - Don't care about politics... 14%
 - No confidence in government... 12%
 - Not a U.S. citizen... 7%

Source: Pew Research Center for the People & the Press. The survey is based on telephone interviews of 1,804 adult Americans, conducted Sept. 21 to Oct. 4. The margin of error is ±3 percentage points.

Easy Driver.



Starting at \$23,534 MSRP

Introducing the all-new, next-generation Suzuki XL7.

Fun. Rebellious. Daring. In some circles we've built a real reputation. Now we've built a vehicle that takes things to a whole new level. The all-new Suzuki XL7. Redesigned from the ground up, this revolutionary midsize SUV offers sleek, imaginative styling. Available full-time AWD. A 3.6-liter, DOHC V6 engine with over 250 hp. A 5-speed automatic transmission with state-of-the-art manumatic shifting. Standard ESP. Available seating for seven, and a host of luxury amenities throughout the spacious cabin, like an available NAV system or rear-seat DVD. Suzuki XL7. Cut loose, in a civilized sort of way. suzukiauto.com

AMERICA'S #1 WARRANTY¹
100,000 MILES/7 YR • NO DEDUCTIBLE • FULLY TRANSFERABLE



Way of Life!

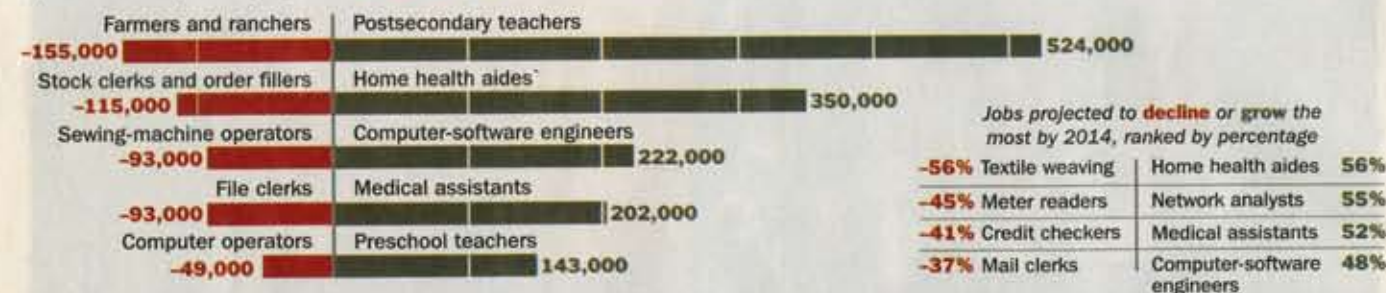
¹2007 XL7 Limited with Platinum Touring Package MSRP as shown \$30,784. MSRPs include freight, but exclude govt. fees and dealer charges. *Electronic Stability Program (ESP) is a registered trademark of DaimlerChrysler AG. ²All new Suzukis come standard with a 100,000-mile/7-year powertrain limited warranty. See dealer for complete warranty details. SUVs handle differently than ordinary passenger cars. Federal law cautions to avoid sharp turns and abrupt maneuvers. Always wear your seatbelt. For specific details, please read your Owner's Manual. "Tread Lightly!" on public and private land. © American Suzuki Motor Corporation 2006. Suzuki, the "S" logo, and Suzuki model names are Suzuki trademarks or

What We Earn...

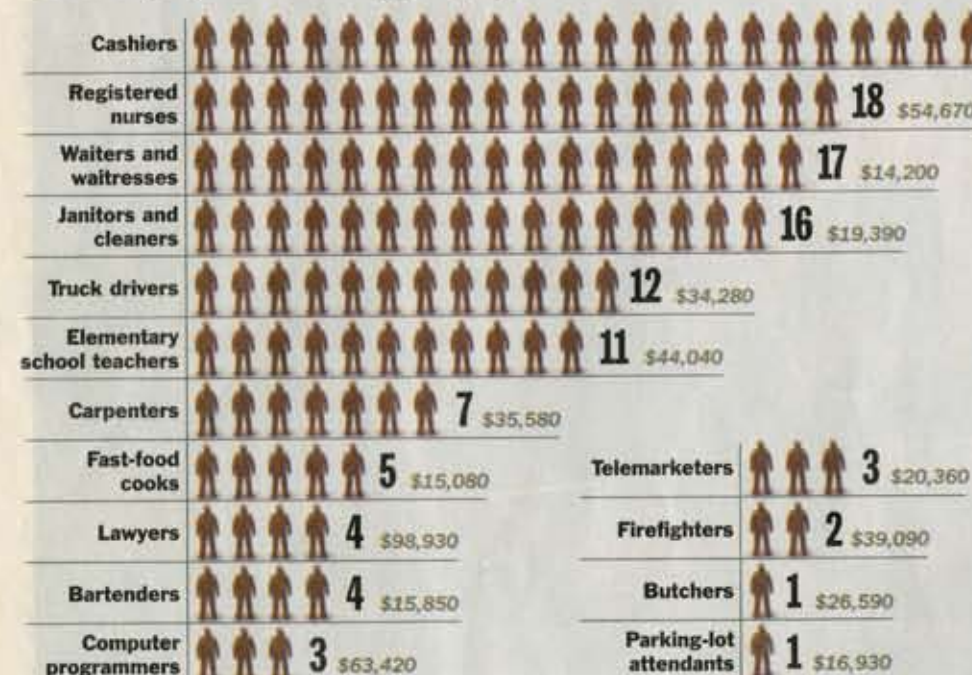
As manufacturing jobs disappear and service jobs emerge, the way Americans work is changing. Here's a look at what we make and how we do it

Hot jobs, cold jobs

Top five U.S. occupations projected to **decline** or **grow** the most by 2014, ranked by the total number of jobs



For every 1,000 working people, there are ...



All work and no play

Compared with Europeans, American employees work more weeks and use less vacation time

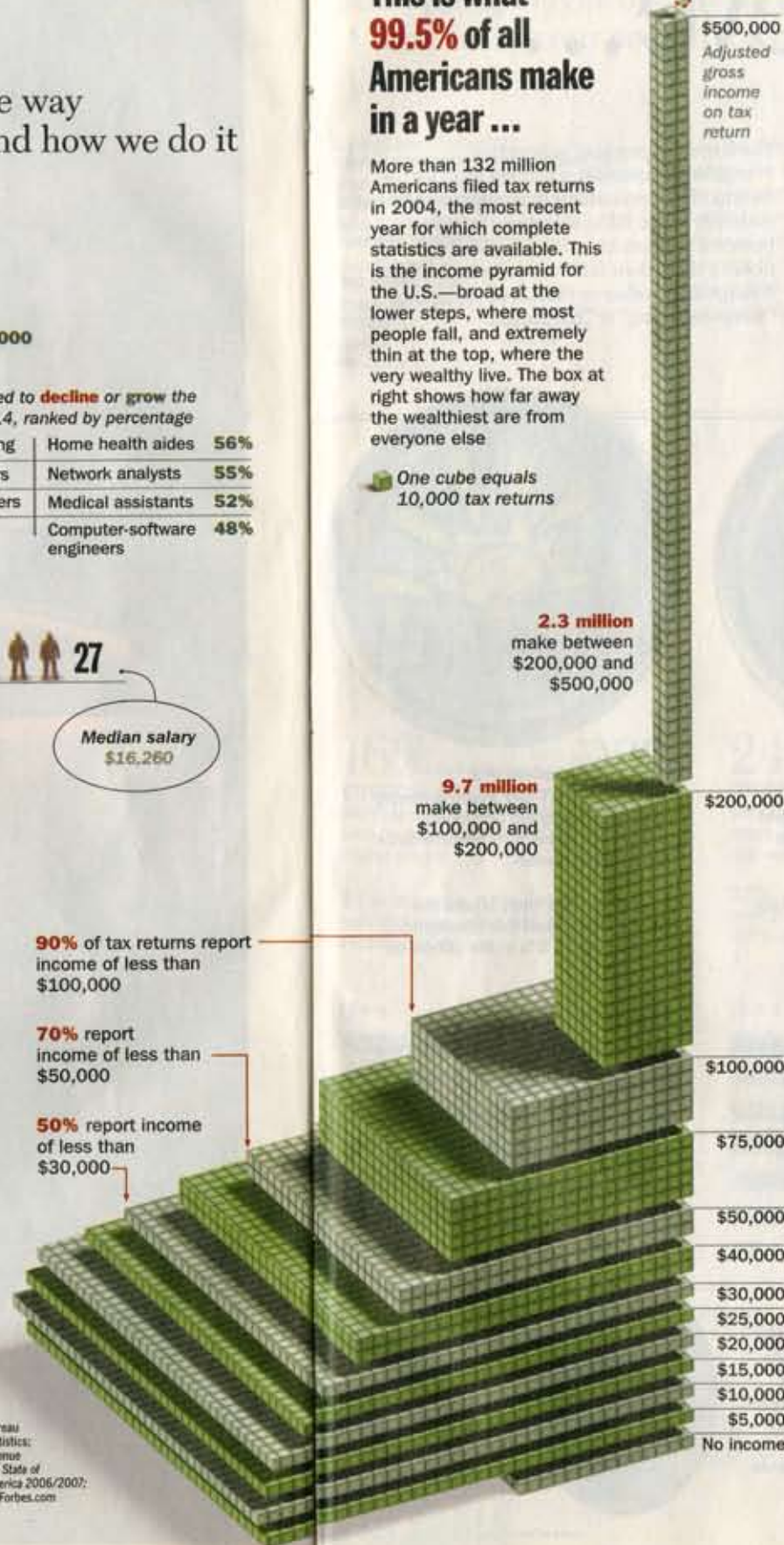


Sources: Bureau of Labor Statistics; Internal Revenue Service; The State of Working America 2006/2007; Salary.com; Forbes.com

This is what 99.5% of all Americans make in a year ...

More than 132 million Americans filed tax returns in 2004, the most recent year for which complete statistics are available. This is the income pyramid for the U.S.—broad at the lower steps, where most people fall, and extremely thin at the top, where the very wealthy live. The box at right shows how far away the wealthiest are from everyone else

One cube equals 10,000 tax returns



... and what the richest 0.5% make

9,677 Tax returns show income of more than \$10 million
Average: \$26.5 million

15,835 Tax returns show income between \$5 million and \$10 million
Average: \$6.8 million

65,548 Tax returns show income between \$2 million and \$5 million
Average: \$2.9 million

582,213 Tax returns show income between \$500,000 and \$2 million
Average: \$853,085

The bottom 99.5% of Americans, detailed at left

How much time at work does it take to make \$1,000?



Howard Stern
Radio host
24 sec.



Dr. Phil McGraw
Television host
2 min. 42 sec.



Brad Pitt
Actor
4 min. 48 sec.



Kobe Bryant
Basketball player
5 min. 30 sec.



Maria Sharapova
Tennis player
6 min.



Wolfgang Puck
Celebrity chef
7 min. 30 sec.



Chief executive
U.S. average
2 hr. 55 min.



Doctor, G.P.
U.S. average
13 hr. 5 min.



Police officer
U.S. average
43 hours



High school teacher
U.S. average
43 hours



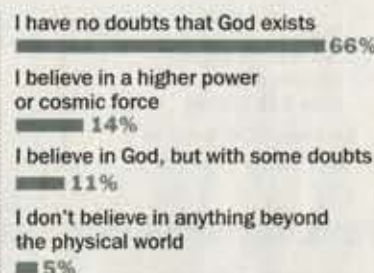
Farmer
U.S. average
57 hours



Janitor
U.S. average
103 hours

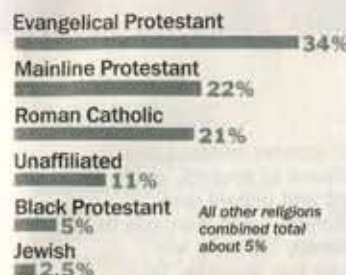
What We Believe...

The U.S. is overwhelmingly a nation of believers. We just don't believe the same things. More than 85% of Americans follow a Christian faith, but that strong majority is built of dozens of denominations that diverge on the most basic questions: What role does God play in the world? What does he want of us? What does the Bible really mean?



The largest segment of believers is evangelical Protestant, a blanket term for the dozens of denominations that emphasize the authority of the Bible, salvation through a personal relationship with Jesus, and the need to share their faith with others. But few Evangelicals welcome that label, preferring "Bible-believing" or "born again."

Nine out of 10 Americans think there's something bigger out there. But what? A look inside our search for meaning



The remaining pieces of our religious quilt comprise the minority who follow other faiths—Judaism, Islam and Buddhism, for example—or no religion. About 5% of Americans are atheists. Researchers at Baylor University have been probing beyond the simple question of belief in God to explore American faith. Below are some findings:

HOW WE SEE GOD ...

Participation in a particular religious denomination doesn't always translate into a consistent set of views about the world and society. By asking dozens of questions about how Americans perceive God, researchers have constructed four religious viewpoints that correlate strongly with a person's social and political outlook.



31% believe in an **AUTHORITARIAN GOD** who is deeply involved in daily life and world events. God is angry at sin and can punish the unfaithful or ungodly

53% of African Americans share this view, as do **56%** of people who strongly believe that God is a "he"



23% believe in a **BENEVOLENT GOD** who is deeply involved in daily life and world events but is mainly a positive force reluctant to punish

People younger than 30 are the least likely to hold this conception of God—just **13%** in the cohort do



16% believe in a **CRITICAL GOD** who does not really interact with the world but is unhappy with its current state and will exact divine justice

21% of people in the Eastern U.S. hold this view, while just **14%** of Westerners do

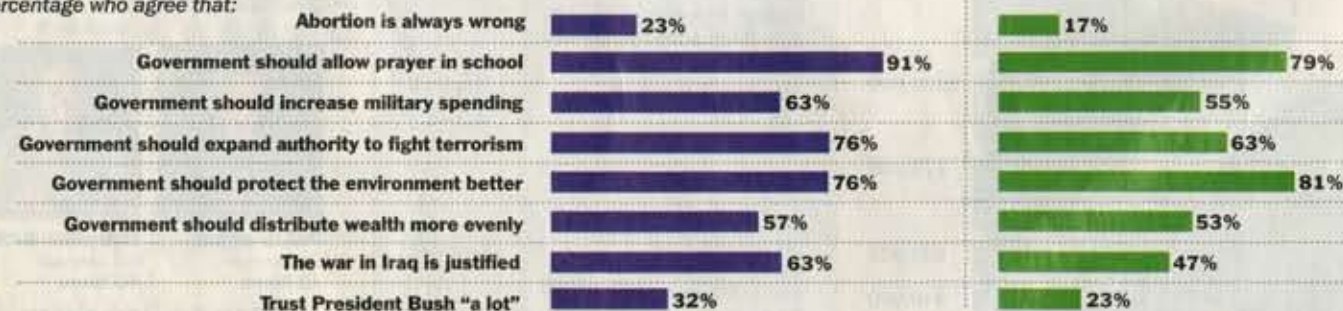


24% believe in a **DISTANT GOD** who does not interact with the world and is not angry. God is more of a cosmic force that set the laws of nature in motion

37% of those with household incomes over \$100,000 a year take this view. **42%** of Jews view God this way

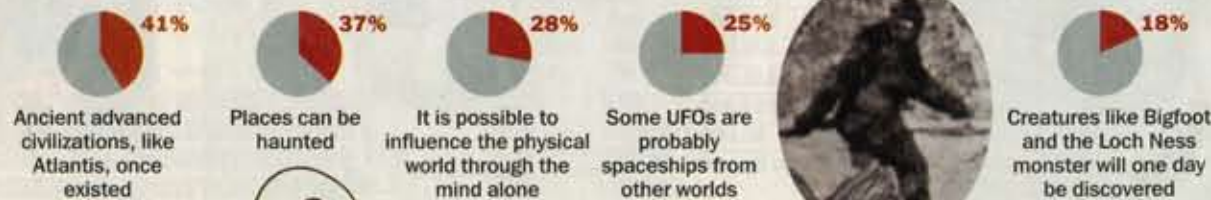
... SHAPES OUR POLITICS

Percentage who agree that:



HOW WEIRD IS THAT?

Percentage who agree that:



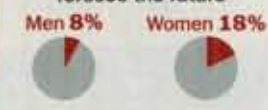
HANNA BARBERA/EVERETT



CORBIS BETTMANN



Astrologers, palm readers, tarot-card readers, fortune tellers and psychics can foresee the future



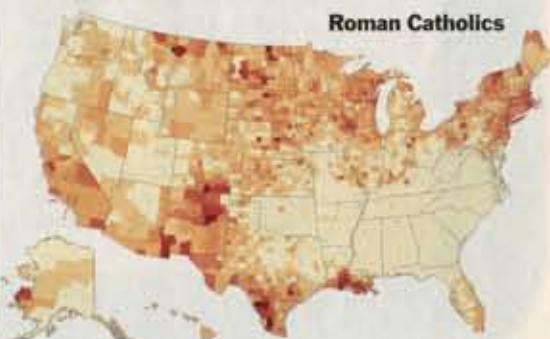
Sources: Questions about belief are from American Piety in the 21st Century, the Baylor Religion Survey, September 2006. The survey has 1,721 randomly selected respondents and a margin of error of ±4 percentage points. Denomination maps are from Religious Congregations & Membership in the United States: 2000, Glenmary Research Center via the Association of Religion Data Archives

DENOMINATION NATION

Seventy-seven percent of the U.S. population falls into one of three religious groups—mainline Protestants, evangelical Protestants and Catholics.

Religious adherents per 1,000 people, by county

0 200 400 600 800 1,000



Average time spent per day on 11 main activities by men and women, married and single



AMERICA BY THE NUMBERS

How We Spend Time...

If time is the currency of life, then that currency is fast rising in value. Those 1,440 minutes in a day go a lot further than they did 40 years ago, as we cram as much as possible between sunrise and sunset. To get a measure of how Americans spend their moments, the Bureau of Labor Statistics' American Time Use Survey (ATUS) asked 13,000 household respondents to describe how they lived on one day in 2005. Their input let us take a rare peek at the Joneses—and discover a few surprises.

FAMILY PATTERNS

■ MORE TIME WITH THE KIDS Dual-income middle-class moms and dads appear to be the busiest of parents, each averaging 64 to 70 hr. a week in paid and unpaid work. Still, they spend as much time—if not more—with their kids as parents did in 1965. Mothers are generally the ones who sacrifice sleep and leisure time to make that possible. Time diaries over four decades show that employed women spend 40% less time on housework. Each week employed mothers average 5 more hr. of work than employed fathers do and 19 more hr. than stay-at-home mothers.

Personal care, sleep

Fathers 69 hr. 30 min.
Mothers 71 hr. 30 min.

Work

42 hr. 30 min.
23 hr. 48 min.

Free time

34 hr. 30 min.
31 hr. 42 min.

Housework

9 hr. 42 min.
19 hr. 24 min.

Child care

6 hr. 30 min.
12 hr. 54 min.

Shopping

5 hr. 18 min.
8 hr. 48 min.

Average time married parents spent per week on activities

■ DAD STEPS IN Since 1965, men have doubled their share of housework to more than 9 hr. a week. After 1985, fathers spent significantly more time with children, and married women spent more time out of the house.

■ THE WEDDED VS. THE SINGLE A married person spends 32 min. more at work, 22 min. less at other people's homes and 58 min. more at home each day. A married man works 1½ hr. more than a single guy and spends three times as much of his day caring for his lawn, garden and houseplants.

Sources: American Time Use Survey 2005 (Bureau of Labor Statistics); Changing Rhythms of American Family Life by Suzanne M. Bianchi, John P. Robinson and Melissa A. Milkie; Time for Life by John P. Robinson and Geoffrey Godbey; Measuring Trends in Leisure: The Allocation of Time over Five Decades by Mark Aguiar and Erik Hurst

WORK TIME

■ KNOW MORE, LABOR LESS Proof that slaving away at school pays off: ATUS 2005 data from people 25 or older suggest that higher educational achievement leads to fewer hours spent working, especially on weekends. Although Americans often complain about being overloaded, they work fewer hours in paid jobs than they did 40 years ago.

Average time per day working, based on education level

Average day

Less than high school diploma 7 hr. 54 min.
High school graduate 7 hr. 50 min.
Some college 7 hr. 35 min.
Bachelor's degree and higher 7 hr. 22 min.

Weekend, holiday

Less than high school diploma 7 hr. 5 min.
High school graduate 6 hr. 28 min.
Some college 6 hr. 5 min.
Bachelor's degree and higher 3 hr. 44 min.

FREE TIME

■ GLUED TO THE TUBE

According to various surveys, Americans have gained from 4 to 8 hr. a week of leisure time since 1965, mostly because appliances have reduced housework. One result: our time spent exercising has doubled. But TV is still our preferred way of goofing off. Men 65 or older have the most free time each day: 8 hr. 9 min.

Watching TV

Men 3 hr. 28 min.
Women 2 hr. 41 min.

Socializing

1 hr. 5 min.
1 hr. 13 min.

Reading

23 min.
31 min.

Playing games, computer use

30 min.
17 min.

Relaxing, thinking

24 min.
17 min.

Sports, exercise, recreation

29 min.
11 min.

Average time per day on weekends and holidays spent on leisure and sports activities

PERSONAL CARE

■ SPRUCING UP

Although the ATUS results, right, show Americans put a lot of time into their looks, data from the Americans' Use of Time Project show a 20% drop in hours spent grooming over the past 20 years. One reason may be the easing of business dress codes. Women spend nearly 2 hr. more each week on such tasks as applying makeup and doing their nails than men spend on, say, shaving.

Average time per day spent on grooming

15-to-19-year-olds

Men 37 min.
Women 59 min.

20-to-24-year-olds

37 min.
49 min.

45-to-54-year-olds

34 min.
46 min.

65 years and older

28 min.
46 min.

Married

31 min.
44 min.

Single

34 min.
50 min.

■ SLEEPING IN

ATUS data show that we average 8½ hr. of sleep per day. (That's roughly an hour more than in 1965, according to other time-use surveys.) Married people are less likely to be asleep at 7 a.m. than single folks are. And another plug for education: the time that people wake up in the morning gets later as education levels increase.

Sex...

■ A LITTLE LOVIN' The ATUS survey lumped cuddling, kissing, necking and having sex into one category, on which Americans on average spent a mere 1 min. per day. (Keep in mind that respondents may have under-reported out of modesty.) The age groups that spent the most time thus engaged (2 min. per day) were 20-to-24-year-olds and 45-to-54-year-olds. As in similar surveys, men reported spending more time—sometimes twice as much—engaging in sexual activity than women did.

BY THE HOUR

When do you wake up? Break for lunch? Do your shopping? Call it a day? ATUS pooled the diaries of respondents ages 15 or older to chart something like a typical day in the life of the country

Bars show percentage of population doing above activities during this hour

8:00 A.M.

MORNING BELL Work has begun for 32% of us, and 4% are off to school, while 37% may still be sleeping, cuddling or primping. About 18% are up doing chores; the same percentage may choose to twiddle their thumbs.

12:00 P.M.

LUNCHTIME A meal break at this hour seems hardwired, so 32% of us pause to eat. About 12% are shopping—a percentage that hovers at that level through 6 p.m. Those who are working account for 33%.

7:00 P.M.

HAPPY HOUR About 10% of us still linger at work, while more than 60% jump into peak leisure time, which spans the next 3 hr. The prime hour for evening eating and drinking is 6 to 7; by then 31% have begun to indulge.

10:00 P.M.

LIGHTS OUT About half of us are preparing for bed, if we haven't already fallen asleep. But about 47% of us are still enjoying our free time. About 12% are doing household chores or working late.

3:00 A.M.

LAST CALL Nearly everyone is asleep, but 3% of us are still up, mostly at work or hanging out. Far fewer may be having a late-night snack or balancing their check-book; 0.1% may be cramming for an exam or bidding on eBay.

AMERICA BY THE NUMBERS

What We Buy...

Consumer spending on everything from Apple iPods to Axe body spray powers 70% of the U.S. economy. A look at average daily purchases of popular products



Yes, he'll immerse himself in your flower business.
No, he won't mention it at softball practice.

Our philosophy is simple. Before we can protect your small business, we have to truly understand your small business. We have to understand your unique risks, your goals, your passion for the business. And if that means showing up at softball smelling like lilacs, well, that's a risk we'll gladly take. Give your independent agent a call to see all the ways Travelers can keep you in-synch, and keep your business, shall we say, blossoming.

TRAVELERS
Insurance. In-synch.™

TIME.com

What do your purchasing habits reveal about you? Find out more at time.com, and look for special essays on how America is changing and what it feels like to become a naturalized U.S. citizen

travelers.com

©2006 The St. Paul Travelers Companies, Inc. All rights reserved. The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183