

ACCIDENT INSURANCE FOR WOMEN.

Some Difficulties In the Way of Their Realizing of Benefits.

A woman who is by no means strong minded, in its unpleasant, popular acceptation, was talking to some friends the other day.

"I wonder," she said, "if it will surprise you as much as it did me to find that women are only partially eligible to benefit by an accident insurance policy."

"A woman may take out such a policy—in fact, she needs only to hurt that she meditates such an act to be flooded with circulars and besieged by agents."

"But the rules of the companies in regard to a woman are fearfully and wonderfully constructed. Suppose that a woman—one of the army of self-supporting women who earn their own daily bread—in many cases that of their families—suppose such a woman to have an insurance policy against accident. And suppose still further that she is in some kind of a disaster, has a leg broken and is thus disabled and incapacitated for work."

"Does she receive the stipulated weekly sum scheduled as the payment for her particular injury?"

"Not a bit of it."

"If she had been killed, her surviving heirs would have profited to the extent of the policy, but so long as the breath of life can be kept in the mutilated body the woman herself gets nothing."

"Two points are advanced in explanation of this course. In the first place, it is presumed that accident insurance is only for people who are deprived of a whole or a part of their income because of injury received, and it is also presumed that women are not self-supporting and that their income is not affected if they are hurt. This would imply that no one who is not a money earner would be eligible to weekly payments in case of injury."

"But it isn't so. Any man is eligible, even if he never earned a cent and never will. Then, too, it certainly ought to be the case that a woman who does earn her living could have the same protection against the loss of an income because of accident as a man. But no! She may earn thousands of dollars a year, but she is a woman, and therefore presumably not self-supporting."

"The second point—and I want you to listen to this—is that more women are injured than men. I was talking with an insurance man about this, and he admitted that there are more men hurt in the aggregate than there are women. 'But,' he said, 'women are so much more liable to injury.'"

"I just stared at him."

"'You see,' he went on, 'if a car comes along, I jump right on, while a woman stands on the corner and just waves her umbrella.'"

"'Yes,' I said. 'You try to jump on the car, and you slip and go under the wheels. The woman stays in safety on the sidewalk, waves her umbrella wildly and puts out some man's eye with it. The men both get ever so many dollars a week. The only person unhurt is the woman on whom the company declines to take risks.'"

"'Pshaw!' and the lady looked triumphantly at her hearers, who agreed to a woman that she was quite right.—New York Sun.

The Advantage of Advertising.

The Rambler met a man who came to Brooklyn from the interior of the state five or six years ago, and in the course of the conversation reference was made to countryman's ideas of city life and city business methods. The man said that he received his impressions from the newspapers.

"On this subject," said he, "I want to mention an incident in my experience which I do not think is unique. It is interesting because every one has done the same thing."

"When I was a small boy living at Brooklyn I used to see a weekly paper printed in New York, devoted to literature and science. I read nearly everything but the editorial articles which were printed in it. I did not omit the advertisements, however. One week I used to see the announcement of a shoe store which contained a picture of a shoe and the statement that no better shoes were made for men, women and children."

"About 10 years later, I came to Brooklyn, and one day I wanted to buy a pair of shoes, and while looking for a shoe store I saw the name of the man whose advertisement I had read in my youth, and I went in the store and bought my shoes, and have been there seven or eight years. There were other shoe stores in the vicinity, but I selected this one for two reasons: first, that I had seen it advertised; second, that advertising agents would be interested in this incident. It simply shows that a man who advertises in a newspaper will continue to do so as long as he lives. 'Some day I am going to tell the shoe merchant why I patronize him.'—Brooklyn Eagle.

A Man's Leisure.

It is in his pleasures that a man really lives. It is from his leisure that he constructs the true fabric of his being. Perhaps Charles Lamb's fellow clerks thought that because his days were spent at a desk in the East India house his life was spent there too. His life was far remote from that routine of labor, built up of golden moments of respite, enriched with joys vivified by impulses that had no filiation with his daily toil. "For the time that a man may call his own," he writes to Wordsworth, "that is his life." The Lamb who worked in the India house and who had "no skill in figures" has passed away and is today but a shadow and a name. The Lamb of the essays and the letters lives for us now and adds each year his generous share to the innocent gaiety of the world. This is the Lamb who said "Riches are chiefly good because they give us time," and who sighed for a little son that he might christen him Nothing To Do and permit him to do nothing.—Agnes Repplier in Scribner's.

A Neat Way to Capture Rattlesnakes.

To secure rattlesnakes the "mountain doctor" of Pennsylvania grasps a silk handkerchief at one corner, and allowing the other end to hang toward the serpent teases her until she strikes it with her fangs, when he immediately raises the handkerchief from the ground, thus depriving the snake of any opportunity of disengaging herself therefrom, as the slightly recurved fangs are hooked in the material. The "doctor" then either kills the serpent by first grasping her neck with the disengaged hand, so as to prevent her biting him when he cuts off her head. Should he desire, however, to keep the snake as a curiosity or for sale, he will extract the fangs with a small pair of forceps.—Science.

Royalty Commanding Regiments.

It sounds somewhat odd that the young king of Serbia has appointed his mother honorary colonel of the Eleventh infantry regiment, but Queen Victoria occupies a similar post of honor in the German army. If queens are to be colonels at all, it seems only fitting that they should command infantry regiments.—London Tit-Bits.

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River Traffic Steadily Decreasing.

Some old river men profess to believe that traffic on the Missouri will increase year by year, but it has been a noticeable fact that during the past 10 or 12 years the traffic has steadily decreased year by year, until now it is almost entirely wiped out. The building of railroads has caused this, the uncertain navigation working to the injury of the river traffic as against the railroads. For instance, if a regular steamboat line was in operation between here and Sioux City, and the freight rates were but two-thirds as much as charged by the railroads from the same place, the steamboat line would not control one-tenth of the traffic simply because merchants usually want their goods as soon after they order them as possible and would not care to trust their goods to a steamboat which might make the trip in but a few days and again might have trouble with sand bars, etc., and not get through in a week. Steamboats of course are necessary to carry freight from railroad points to Indian agencies and military posts which are far removed from railroad points, but the river traffic from one end of the river to the other as formerly is a thing of the past.—South Dakota Cor. Minneapolis Journal.

The Vision of Birds.

Birds have very acute vision, perhaps the most acute of any creature, and the sense is also more widely diffused over the retina than is the case with man; consequently a bird can see sideways as well as objects in front of it. A bird sees—showing great eagerness in consequence—a hawk long before it is visible to man. So, too, fowls and pigeons find minute scraps of food, distinguishing them from what appear to us exactly similar pieces of earth or gravel.

Young chickens are also able to find their own food, knowing its position and how distant it is—as soon as they are hatched, whereas a child only very gradually learns either to see or to understand the distance of objects. Several birds—apparently the young of all those that nest on the ground—can see quite well directly they come out of the shell, but the young of birds that nest in trees or on rocks are born blind and have to be fed.—Chambers' Journal.

MAYORALTY.

TO THE VOTERS OF THE CITY OF VICTORIA:

Ladies and Gentlemen—I beg to announce myself a candidate for the office of Mayor for the ensuing year, and most respectfully solicit your votes and interest, I have the honor to be,
Your obedient servant,

JOHN TEAGUE.

HAS. HAYWARD
ESTAB. 1867
FUNERAL DIRECTOR
AND EMBALMER
52 GOVERNMENT STREET VICTORIA