

AMATEUR INSURANCE.—A contributor to the *Irish Wheelman*, who writes over the signature of "The Tramp," recounts a curious story of amateur accidental insurance business. It appears that L. R. Oswald, the Dublin 'Varsity crack, complained of the dangerous condition of the Cork track, and expressed his willingness to give his kingdom for an insurance policy. "The Tramp" thereupon offered to insure the crack for £1 per week during such time as he might be disabled for a premium of 10s., no actuarial opinion being taken. The deal came off, and Oswald started, rode with all the *vim* and *abandon* of an insured man, and croppered badly. So far, however, from succumbing to his injuries at the moment, he got up in yet another race, and won it, but afterwards preferred a claim upon "The Tramp" for his pound of flesh, or rather his pound a week, supporting his claim with a sheaf of doctors' certificates. "The Tramp" contends that if, after the fall, he was fit enough to win another race, he certainly is not entitled to his insurance. To this we must demur. We can recall a somewhat similar case which took place on the Wolverton track when Alan Nesbitt, the Oxonian, and brother of the Bath-road record-breaker, was brought down heavily in a race by the erratic steering of a novice. He had previously scored the right to compete in the final of another event, and much to the surprise and delight of the crowd he turned out for this final, bandaged like a new-mown mummy, and won amidst the wildest enthusiasm. Now, according to "The Tramp," Nesbitt was uninjured, while, as a matter of fact, he spent the next fortnight in bed, and was unable to mount a cycle again for a month. Our old friend, H. H. Griffin, can, we think, corroborate this. The explanation is quite simple. It is not until stiffness sets in that wounds become really painful or inconvenient. Pluck, and the excitement of the moment will often carry a man on to victory in such cases, though there comes a heavy reckoning afterwards. "The Tramp" insured Oswald against injuries by a fall on the Cork track. He was injured; he can show his wounds, "poor, poor dumb mouths," and let them speak for him. No, if "The Tramp" is a sportsman he must pay.—*The Cyclist*.

LONG-SUFFERING LONDONERS.—*The Insurance Observer*, of London, says: "The abnormal heat experienced throughout the country during the last fortnight has a considerable bearing on insurance matters. Deaths from the heat have been common, and serious accidents very numerous, but the influence of the weather on the water supply is the most important consideration of all. It is obvious that with the great heat recently prevailing property throughout the country must be as dry as tinder, while in every place where the water supply is not very good an outbreak of fire just now might easily prove disastrous. Then there is the health question to be considered. As usual, the East End of London is in the midst of a water famine, the East London Waterworks Company having from last Monday restricted the supply to six hours a day. Something over a million people are affected by this. It is time that this perpetually recurring scandal was abolished; it is nothing short of disgraceful that year after year the water supply of the most crowded district of London should be practically cut off, for the present supply appears to be little more than an apology for one. If some great epidemic breaks out, perhaps the necessity for action

will become apparent even to the authorities. A typhoid epidemic has been raging in Belfast for some time, 605 cases occurring during the first three weeks of August. And at Maidstone, despite the terrible warning furnished by the recent epidemic, and a declaration by the borough medical officer that such a proceeding is dangerous at the present time, the Maidstone Waterworks Company have issued a notice to the effect that there will be an intermittent supply of water to the public in the town and district. This action is all the more curious inasmuch as the chairman of the Company has stated that, if the Company needed it, they could be supplied with an additional 50,000 gallons per day from the mains of the Mid-Kent Company. Hoppers are arriving daily in the town and district in large numbers. Many of the residents are getting somewhat alarmed, as cleanliness is, of course, one of the chief means that ought to be employed to prevent a recurrence of the epidemic."

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