

Judging from their risks and needs, they should be among the most numerous patrons of accident insurance companies; the contrary is the act. Poverty and want of thrift might serve in explaining individual cases, but will not apply in respect to the entire class, whose deposits in savings banks and funds reserved for strikes count by millions of dollars.

What, then, are the causes? One is certainly due to the difference of the periods in which workmen and insurance companies receive their money. But this should be easily obviated; it can be, and already is, in this city made the business of intermediate associations, or "bunds" to collect from workmen weekly payments and apply them in quarterly or semi-annual renewal of policies. The frequent changes of place and wages, and the occasional want of employment, which are the experience of most workmen, constitute another difficulty which the bund system may bridge over in part, but cannot wholly remove. It has been supposed by many that workmen distrust insurance companies, and that, if an institution were formed under guarantee of the government, or as a bureau of it, to supply insurance, the laboring classes would block its doors in pursuit of policies. This speculation has been set at rest by the results of the "post-office insurance" system in Great Britain. That has proved even more unprofitable than the management of the telegraph by a paternal government. Its business has been so slender that receipts have scarcely covered expenses. Various are the theories of explanation. One is, that workmen in England do not care to provide for their families—a proposition put forth by Mr. Scudamore, which we are not uncharitable enough to accept. Another suggestion is, that the forms and tables are too cumbersome and complicated; this explanation seems both sensible and probable. In the fact that the government employs no canvassing agents to go among workmen and solicit insurance is, however, to be found the essential cause of failure. It has been seriously proposed to add his business to the duties of the post office messengers. If that is ever attempted, there will be no lack for a while at least of comic pictures in *Punch*. Think of a postman, while delivering a letter stopping to expound to Mrs. Mullooney the advantage of insurance in the event of her husband's death. It was not a great while ago when the complaints of over-worked post-office employes additionally burdened by the telegraph, found utterance in the *London Times*. Government life insurance for the working class during nine years of experiment has, fortunately for the British post-office, added little to its labors; to have to explain the system to all comers, would fill to the brim the cup of misery of Mr. Scudamore's wards.

The same difficulty interposes in this country between workmen and life insurance—the absence of canvassing agents from the field. The policies that workmen take at best are small, and the payments of premium are divided as much as possible. Hence the shop and the factory offer a comparatively unprofitable ground to the canvasser, who gets a commission on the paid premium only. Consequently insurance is not brought home to workmen

by personal effort, as it is to other classes in this country. This, then, is the difficulty to be surmounted. That it is not insuperable, is shown by the enormous business of an English company which makes workmen's policies a specialty. One of the causes alleged for the slender business of the British post-office insurance was, that the private companies having the field, kept it, and got all the applications for policies from the better and more provident workmen. The rates of insurance in Great Britain are generally higher than here, especially if "dividends" be considered; hence it has been argued that English success in workmen's insurance is no criterion for ours, and the fact that the British companies do little business in America is cited as an evidence of the effect of these higher rates here. But on the other hand, the expenses of conducting insurance business in Great Britain have in recent years become greater than in this country, and hence only two of our large companies continue to take many policies there. The increased rates abroad may be regarded as about equalizing the larger expenses. The fact, therefore, remains that in Great Britain the insurance companies have found out how to insure the workman; our companies have not. In these times, while the business is dull and agents find it hard work to earn a living, it might be worth while to study the system adopted abroad. Insurance for workmen in this country offers an opening into fresh fields and pastures new.—*New York Tribune*.

#### A SCOTCH DIVINE ON LIFE INSURANCE.

At the last annual meeting of one of the Scottish Life Insurance Companies, the Rev. Dr. Gillan, in seconding the motion for the adoption of the annual report of the secretary, made an able and interesting address on the subject of Life Assurance generally, from which we make the following extract:

We are noted for sly humor and for dry metaphysics as well. We are renowned for "canniness," while our fervid temperament has passed into proverb. We are not eminent for abstinence, and yet we are distinguished for prudence. We are long-headed in some things, and short-sighted in others; improvident on the one hand, and provident on the other. Our banks are proportionately far more numerous than they are in England, and so I fear are also our public houses. Verily we are a peculiar people—at once hard-headed and soft-hearted. The better side of our nature is reflected in those multi-form institutions whose design is to harbor or invest our surplus means, or drain off somewhat of our current expenses; and these are taken advantage of by all ranks of the community. To meet any coming exigency we have our benefit, sick, and funeral societies. We have our penny savings banks, as well as those for more pretentious deposits. These form a category most honoring to our industrial classes. This we hold to be a noble trait in our national character; and all the nobler it becomes when so much of our income—be it from rents, or profits, or wages, or fees, or stipends—is laid aside as a fund we ourselves can never require. Hence the value of Life Assurance Companies

as tending to promote so praiseworthy a practice and to regulate such a procedure. My lord, you will admit that if the spikes in our Scottish thistle are rather hard and sharp, this is the flower of it, which is both soft and downy. I commend such institutions, because I see in them the centre point or germs of many of the higher virtues which adorn the man and the Christian. Among these, self-abnegation stands out the most prominent. Narrowness is banished, and liberality takes its place. In many cases of life assuring, restraint is placed on individual inclination. Domestic privations are often submitted to, which the unselfish most admire; and where luxuries or superfluities are denied for this purpose, a blessing is safe to rest on what remains. This is the highest sentiment which can inspire the breast. Among all the virtues which ennobled the humanity of our divine Master this was the grandest; and then, what can be more touchingly indicative of genuine, generous affection than the adoption of such a course? Whatever is contained in your policy is secured for the benefit of others. It is a provision for your nearest and dearest, when you can provide for them no longer. It is to ward off the horrors of poverty, and, humanly speaking, to render destitution impossible. To vindicate the neglect of such a precaution on the plea of plenty, while living, cannot be admitted. On the contrary, the more comfortably the family is kept, the greater the cruelty of leaving them to the cold charity of an unfeeling world. The greener the pasture the more dreary will the desert be then. My lord and gentlemen, permit me to remark, in recommending such disinterested foresight, such exercises of self-denial and of solicitous love, that such displays of a moral nature cannot go without their reward. Conscience will give it now, and the respect of your neighbor will attend it. The testimony of the inward approver will smooth the pillow of death, and assuredly it cannot but help our preparation to meet that great and beneficent Being of whom it is written that "He relieveth the fatherless and widow." On these accounts, and with this aspect of the case before us, let me invite all—but specially invite young men—according to their position and ability, to cast in their lot with those who are laying up a good store against the time to come, whereby their memories will be blessed by those they may leave behind them.

#### DRESS AT SARATOGA.

Eli Perkins, writing to the *New York Sun*, discourses as follows on the styles at Saratoga: It is a strange thing that fashionable dress has almost ceased at the Springs. I can remember the time when young ladies came here with ten or twelve trunks, and appeared in a new morning and a new evening dress every day for three weeks. When they reached the last new dress, they never repeated before a Saratoga audience, but went to New York or Long Branch, and ground them through again. I knew two young Baltimore belles once who on arriving at Saratoga, found their toilet trunks missing, and they kept their room in almost solitary confinement for five days, and finally left in sorrow rather than appear a second time in the same toilet. A week afterward they re-