

## THE WAIL OF THE OVER-INSURED MAN.

A correspondent has appealed to us to know how to protect himself from the pertinacious agents for all kinds of insurance. We think he worries himself too much; perhaps he might save 10 per cent. of his premiums by setting up as an insurance broker to do his own business only, and then tell every caller he is a broker. We hardly like to tell him this, but really the way some offices let the public have the commission on their own business makes us think our complaining friend might end some of his troubles thus. Not only the agents and brokers, but the more conservative of the insurance company managers, would be glad to see some definite rule on this subject laid down and adhered to for universal guidance. But let our friend have the pleasure of seeing his grumble in print. He writes as follows:—

"Insurance is a grand principle, it sheds its benign light all round me. When I rise from my bed where I have slept the sleep of the just, knowing that I am insured against burglary, larceny, and theft, as well as against the demon fire, I look out on the pitiless rain and fear a wetting, with attendant rheumatism, on my way to the morning train. I am soon, however, consoled by the wife of my bosom, who reminds me that I have recently effected an insurance against sickness, etc. As I drive to the railway station in my humble dogcart and meet the rich son of Jehu (I know he is the son of that gentleman because he drives furiously), I gently murmur to myself my cart is insured against accidents. Safely seated in the railway train, I scan my morning newspaper, and find banks have stopped, or a big firm's bills have been returned last night; again I am insured. A little later on I notice floods in Little Slocum; my friend's house on which I hold a mortgage is flooded. Never mind! though now after the flood the value has gone, I am comfortable—my mortgage is insured. I don't look at the sporting news, because I never bet. The cow dropped a dead calf last night, but Jones has laid me fifty to one against that, so I do not mind much. I never bet. Jones calls that insurance, and as he is a member of Lloyd's he ought to know. But the train has stopped in a long tunnel, and all ask what is the matter; the express is timed to be just behind us; the sight of the large accident insurance policy with its numberless conditions floats before my eyes, and I clutch closer my *Pick-Me-Up* (with insurance coupon).

"Arriving at my office I find the plate glass window broken, but it will be all right in a few days—the plate glass insurance company look to that. My goods at sea are all covered by marine insurance, so the wind does not trouble me so much as it might, and I try to get my work done, but no one will insure that I catch that early train. I feel I have had a lucky day; no one from the *Grand Paladium* Life Assurance Company has called to-day, and so I get home to hear that the pipes have burst; insured against that, it troubles me not at all. But what is that I hear; a ring at the front door just as I am getting off for my post-prandial forty winks. 'Please, sir, a gentleman to see you.' I rise, to hear the dulcet tones of the agent of the *New Insurance Company*, which charges no premiums and asks you to dinner once a year out of the profits. My night's rest is gone. I so clearly ought to insure my life for a larger sum, the agent said so, and now half my income or more goes in insurance premiums. I think I will drop all kinds, but no! Sea, fire and life insurance have, I know, stood some friends in good stead; I will stay by them, but which of the others to drop I do not know, but I feel that I am over-insured, but who will protect me from the next agent?—that is the insurance I want most."—*Ins. Spectator, London.*

## BURIED BANK BILLS.

Under this heading, a late issue of the *Daily Witness* of Montreal tells an interesting story about a farmer from the vicinity of Three Rivers. He did not believe in banks, but thought it safer to carry his money about with him. In the spring of last year, while plowing his field, he had a pocketbook fastened around his waist, containing about \$400. After plowing the field and sowing it with grain, he returned home to find that his pocketbook was missing. In the morning he searched every inch of the field for the book, but in vain. He now concluded that he must have plowed the pocketbook into the earth, and that there would

be no finding it till the fall, when the field would be plowed again. When the crop was gathered, he went to work without delay to plow the field; but, although he went over it again and again, failed to find his money.

When the snow and ice of winter came he made up his mind he would never see it again, but, strange to say, while plowing the field again this spring he turned up the pocketbook, containing a lot of bluish-looking pulp, which is now in the hands of the public analyst, who is seeking to discover the numbers and denominations of the bills, and the banks from which they were issued, in the hope that the farmer may not lose the whole amount.

No wonder that the farmer was somewhat fearful of letting his money out of his hands, in view of the many institutions which have proved themselves unreliable, but his fear took too wide a range and resulted in his great injury. A New York journal shows that properly invested, this money, like the grain sown in his field, would have grown while he slept. His bank bills unused, as in the first place, and then misplaced, moulded and depreciated in value, when, if they had been wisely invested or deposited in secure monetary institutions, they would have grown and become an increasing source of comfort to him.

There are many people in the land who are hoarding in stockings and hiding-places their little possessions, fearful all the time of losing them, leading a sort of nightmare life, and afraid to trust their money to the keeping of others. Bank bills may be buried to rot, or they may be deposited to grow. There are institutions whose honorable history, prudent management and ample assets entitle them to the fullest confidence of all reasonable men. To them the whole dependence of men the only support of widows and orphans may be entrusted with the most perfect confidence.

## HOT SCOTCH.

Here are some items from the menu of the banquet recently given to Lord Aberdeen at Vancouver:—

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 : Cocky Leekie. :  
 : Morning Mist frae Lochnagar. :  
 : Saumon grippit far awa' fra the Dee. :  
 : A Runlet o' Sack. :  
 : THE HAGGIS. :  
 : "Great chieftain o' the pudding race." :  
 : Saut Beef an' Curly Kail frae Aberdeen. :  
 : The Hin' Leg o' Jock Tamson's Soo. :  
 : A Hair o' the Dog that Bit ye :  
 : A Cup o' Tea wi' a Cinder in't. :  
 : Sneeshin'. :  
 : .....

## BILL NYE AND HIS PHYSIQUE.

I was examined three years ago at the general office of the Mutual Endowment Widows and Orphans' Dream of Wealth Insurance Association, in New York, and quite a number of extremely personal questions were asked by a handsomely dressed physician, who only partly concealed his scorn when he noticed that at the elbow of my red medicated flannels a September twilight on the French Broad River had been worked with lemon-colored Germantown wool.

He asked if ever pimples had shown themselves on my grandfather's side. I said no, which was true, although I was careful not to say that he had a rising once at the base of the clavicle. I considered that fair, as I was there to answer questions and not to volunteer information.

Drawing me out still further, he chatted on about hay fever, asthma, rose fever, roseola, dandelion fever, golden-rod asthma, shortness of breath during the haying season and nausea in the harvest-field, with a feeling of revulsion at the thought of work. I passed, with some difficulty, on these questions.

I remember that he smiled a cold, hard, tutti-frutti ice-cream smile and asked me to remove the rest of my clothing, as it would be necessary to percuss my chest.

He also gave me a little auscultation to see if the swallows had been nesting in my broncho tubes, as I understood him. He asked me some more things about my parents. They would have enjoyed it, if they had known what an interest New York people took in them. Perhaps we will take a week off some time and drive in. We never thought that people in New York felt that way towards us.

Then the man betrayed some anxiety regarding insanity, calculus, suicide, shingles, ringing in the ears, acidity of the stomach, thrush, St.

Vitus's dance and other social features in our home life. I told him that there had not been any maniacs in our family lately, but cranks had married into the family from time to time in spite of all we could do.

## TIPS OR VAILS.

The question of "tips" or "vails" as gratuities to servants, is a grievous one in certain parts of the States as well as Europe. It will be remembered that in the days of the great Lord Chesterfield, vails in London had reached such a pitch that it cost a man of position five or ten guineas to dine out. As he left the house he had to run the gauntlet of the butler and under-butler and half-a-dozen footmen. One handed him his cane, one his hat, another his gloves, a fourth his coat, and so on, and so on, each expecting a crown in acknowledgment of his services. Lord Chesterfield, says the *National Review*, saw that social intercourse was being ruined, called a meeting of the chief people of the world of fashion, and got them to agree to give nothing to the servants when they dined out. It is true he was nearly lynched by a mob of irate footmen, but he carried his point.

It is said that at the present moment there is a tendency to revive the odious custom thus put down by Lord Chesterfield, and that the masher has begun to tip the men who put him into his great coat after dinner. If that is so, a clear case exists for a common agreement not to allow the infection to spread. Dining out would become a more intolerable burden than it is already if it also were complicated by the question, "What is the least I can give without looking mean?"

## VANDERBILT AS A PAWNBROKER.

The Provident Loan Society, which was started last spring on contributions by Cornelius Vanderbilt, C. C. Beaman, J. Kennedy Todd, J. Pierpont Morgan, Oswald Ottendorfer, Solomon Loeb, J. B. Crimmins, and others, to do a pawnbroker's business on a basis of 1 per cent. a month interest on loans, has been very successful, as shown by its first annual report just made this month. From May 1st to Nov. 30th, \$195,040.50 has been loaned on 12,286 pledges. The loans were made from the minimum amount of \$1 to the maximum of \$100. The loans were made for a year, with the privilege of repayment at any time, and instalments of not less than \$1.

For the last three months the loans have increased \$1,000 a month. Thousands of poor people in New York availed themselves of the low interest rates of the society. Without any appreciable increase in its operating expenses, the society can lend in the next six months, the report says, \$100,000, and with that can more advantageously carry on its philanthropic work and earn six per cent. on its capital, the maximum permissible under its constitution.

—An exchange suggests that if more men would open the day with prayer, instead of a cocktail, the business of the country would not suffer much.

—Clerk—"Well, if you don't like any of the pinks, here are some nice goods in green I would be pleased to show you."

Aunt Abigail (curtly)—"No, yeou don't, young feller; I read the paper, an' I know all about you green goodsfellers."—*Boston Courier.*

—The sentencing last week of Eugene V. Debs to six months' imprisonment for delaying the U. S. mails was, considering the magnitude of his offence, a very light one. Six of his colleagues are to be imprisoned three months each. The crime of conspiring against the interest of the entire community is a serious one and deserved greater punishment than it received. In order to punish the Pullman Car Company the American Railway Union was needlessly dragged into the dispute. Possibly Debs thought this union omnipotent, and that it would refuse to allow the Pullman sleepers to be hauled, and thus force a settlement with the Pullman strikers. Instead of this all traffic was for a time suspended, Neither mails nor passengers were allowed to be moved, and the railway front of the city of Chicago was largely in the hands of the mob for some days. This conspiracy against the law led to the destruction of property to a large amount, and what was worse, to the loss of human lives. Light as his punishment is, it is to be hoped that it may be sufficient to deter violent or unreasonable men from imitating this man's folly.