

Insuring Women's Lives.

Of the many life insurance companies of this city, says the New York *Mail and Express*, only one is managed by women in the interests of women. The attorney for the company, when asked by a reporter for some particulars regarding its work, said:

"All the officers are ladies of wealth, and they expect no salary. What they claim is that, if a woman desires to insure, she should have the same unrestricted freedom as a man has in such matters. The company was started in 1883, and is now on a paying basis. It has a hundred agents, and its large agency in Philadelphia is managed by a woman. Some of the statistics that we gather will surprise the public, I think. For instance, I have just received the report of the English registrar general for last year. It shows that out of every 1,000 living persons 487 are males and 513 females; that of births, to every 100 females born there are 103.5-100 males; and that at every age of life the death-rate is lower among females than among males. From his figures he shows that the mean expectation of life of males is 41.32, and of females 44.62. He also finds a diminished death-rate in both sexes, and the improvement in living is shown to be greater in females than in males. This proves a statement made in 1861 by one of the English government actuaries, that on general principles, if there should be a general improvement in living, it would first be manifested in females. In this country we find from statistics that the same things prevail. This making a special subject of woman insurance has had the effect of inducing women to insure who never before thought of the subject."

"Have there been any attempts made by them to defraud?"

"Yes, there have, but where we find isolated instances of women insuring by fraud there are numerous cases of men doing the same thing. One thing observed in such a business is that although women are fighting for equal rights and all the privileges that men have, yet they don't want to assume the same responsibility, and when trouble comes they want to shield themselves behind their sex. The experience of our company has developed the fact that women ought to be held to the same accountability as men, for they have shown themselves equally as shrewd in putting up, pressing, and even creating insurance claims as any man I have come across in my experience. We have cases where women have attempted to insure a husband in failing health, but we have had no cases that I am aware of where deception has been practiced as to age. A well-planned but unsuccessful attempt to get money from us wrongfully was made not long ago by a woman who held an accident policy in the company. Her policy was for \$25 a week indemnity, and \$5,000 in case of death. We limit the period of liability to twenty-six weeks, and we take them on very low rates, for one of the conditions is that if a person is able to do any portion of her regular work our liability ceases. This woman fell, sustaining no injury, but receiving quite a shock to her nervous system. Within two weeks after, as we found out, she took a two-hundred-mile trip, returning after ten days, and going at her regular business again. After a month or two she presented a claim, together with a doctor's certificate, and asked for \$250 on account, as a partial payment of the liability. For the sake of being liberal we gave her this, thinking that would end the matter of course. But at the end of six months what does this enterprising woman do but present us a bill for indemnity for the entire of that time! We had personal knowledge that she had not been disabled during that time, and it was perfectly evident to everybody that she had not. We refused to give her any more, and she knew so well that she had no claim in law that she gave it up. A curious fact observed about woman insurance is that the moment the applicant learns that there is any doubt about her being accepted she is ten times more eager than ever to be insured."

Mrs. Langtry is busy storing away her wealth in New York. She has gradually been adding to her investments in mortgages in that city until she now holds over \$150,000.

The young king of Siam is a reformer. He punishes all officials who are found guilty of accepting bribes.

THE WRIGHT UNDERTAKING & FURNITURE ROOMS



T. P. WRIGHT, PROPRIETOR.

You can get a bargain in glass and queensware at the "Chicago Fair," in Rensselaer. The proprietor, Mr. Elsner, wishes to make room for a large stock of clothing.

Ralph Fendig has just returned from a purchasing trip to Chicago. In a few days he will open out an extensive and entirely new stock of dry goods, notions, etc., to which he invites the attention of his friends. They will be sold cheap for cash.

Tinware at The Chicago Fair, at half price.

Special Invitation!—Everybody is respectfully invited to call and price my goods, and I will guarantee that out of every 25 customers 24 will be bound to buy of me, as I have reduced my entire stock to such prices that they will feel constrained to purchase, unless they have money to throw away.—I mean business, and am determined to secure, by the above method, new friends. Do not be misled, but come at once and convince yourselves of the truth of this statement. Very respectfully,

A. LEOPOLD.

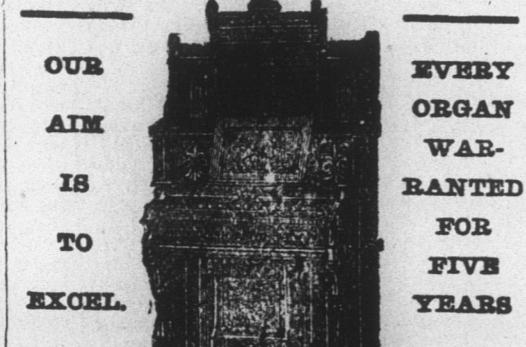
Respect the Aged.

We never see an aged man or woman without feeling a sympathy and respect. How sad to hear the thoughtless remark in speaking of aged persons "the old man" or the "old woman." What disrespect to an aged father or mother. Some do not seem to care, in speaking of the aged. They evidently think it not essential to treat them with that respect they do the younger portion of mankind. It does not take a very keen observer to see this truth, for we have instances every day. It matters not how useful their lives have been, in bringing up families, making every sacrifice for their children's advantage; placing them in a position of honor in the world. Though young now, we shall soon be old, if permitted to live, in which case we shall feel the need of respect and kindness, that we fail to give others. Old age fails to every human being, unless they die prematurely. Then may we remember that father and mother who has watched with unceasing care over our infancy and childhood without a murmur, but with the paternal love that never fails, and let us ever bear with them patiently and tenderly, with due respect to the aged.—*Fireside Journal*

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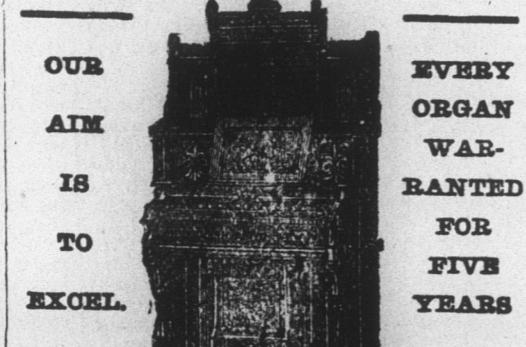
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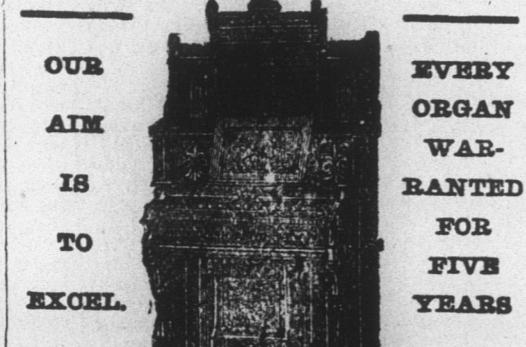
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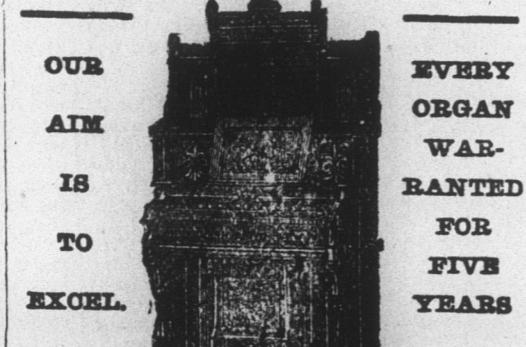
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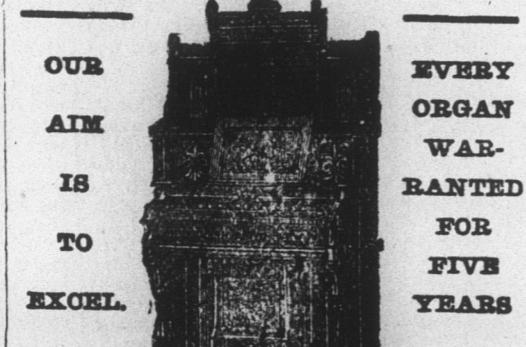
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