INSURANCE AMONG THE MARRIED.

There Are Twenty Men to One Woman with Tables on Their Lives.

Although much has been written to show that married people are healthier than single people, it is by no means demonstrated that they are healthier because they are married. Statistical tables quoted to show that married people live longer than single people do not prove that the long life is contingent upon marriage. Such figures may as well be taken to show that people get married because they are healthy rather than that they are healthy and long lived as the result of marriage. Probably as fair a test as any is the attitude of the life insurance companies on the subject.

It is not true that the life insurance companies charge any less for married people than for single people. Neither is it true that life insurance companies are more ready to insure married people than single people. The universal rule is to consider mainly the physical condition and age of the person to be insured, and the probability of inherited disease or shorter life. All these matters are quite independent of matrimony, and it often happens that a married man is rejected while a single man of the same age is accepted.

As a matter of fact there are about twenty men insured to one woman. Some companies will not insure women at all. The Equitable charges women $6 on a thousand more than men of the same age. It appears that the attempt to insure a woman's life is regarded with suspicion. It is said by experts that women are more secretive as to their physical ailments. They do not like to expose their own weaknesses or their family history.

The result is that the companies cannot get as full statements of facts from women as from men. Some time ago a woman was insured by one of the large companies and she died within a few months of course. If a man wants to insure his wife's life it is looked upon as at least requiring investigation. One reason why women's lives are not often insured is probably that there are some perils in maternity.

The rule generally is that any person can insure the life of another upon whom he or she is dependent for support or to the continuance of whose life he has an adequate pecuniary interest, and a wife is always held to have an insurable interest in the life of her husband. But it seldom happens that the husband has an insurable interest in the life of the wife.

For a husband, under other circumstances, to insure the life of his wife might lead to the supposition that he expected to profit by her death. Yet a widow might with propriety insure her own life for the benefit of her children. That there are twenty men who insure their lives to one woman is a fact that may well be considered by some of the women's rights reformers who say such hard things of the stronger sex.—New York Sun.

Headlands of the Ocean.

On the table of a downtown fish market I saw a curious sight. It was a monster crab with a splendid specimen of the sea aster attached to its back. This unbidden fellow was caught in a net near the Highlands and brought to this city. It is not often that a catch of this kind is made, for the sea aster, when he finds himself in difficulties, is apt to suddenly release his hold and slip away. Why he neglected to do so in this case is unexplained.

For the benefit of younger readers it may be well to state that the sea aster is frequently found off the coast of New Jersey. In shape it resembles a small tufted donut of wheat, the tuft itself suggesting the idea of the familiar flower from which it takes its name.

Generally its color is a dingy white, but occasionally a specimen is found that is bright yellow in complexion. It is always striped and spotted in brown. Its tuft is composed of feathery tentacles of pinklike hue.

By means of numerous powerful "suckers" it firmly affixes itself to the back of some able bodied crab or lobster, and is conveyed to the haunts of these crustaceans, upon whose food it feeds. Of course it is a most unwelcome guest and passenger, but the crab or lobster cannot shake it off until it chooses to relax its hold.—New York Herald.

A City on a Volcano.

"San Salvador is all on a volcano," said Senor Jose Peluzo, of Panalibre, at the Grand Pacific. "It has been three times destroyed by earthquakes, but the people get used to it and do not seem to mind it. It comes at intervals, and really while it makes one excessively nervous there is little danger to life. I have known the shocks to come as frequently as eighty times in an hour. The effects are quite peculiar. In the city of Salvador is a brick column nine feet high and three feet square. That was shoved some one hundred feet without losing its perpendicularity or cracking the mortar.

"The ground under the city of Salvador is full of caverns of unknown depth. A man was digging a well there. The last stroke he gave with his pick the bottom fell out, and he and his pick and all fell through, nobody knows where—to China, probably. There is a volcano not far from Salvador that some years ago discharged lava over a forest. The wood all burned, of course, but the lava being light and easily cooled hardened into long arcades through which one may walk, and as you go you can see the imprint of the trunks and branches of the trees in the now cooled lava."—Chicago Tribune.

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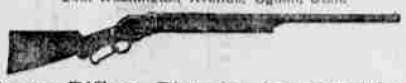
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