

AQUARIUM ATTRACTION.

The Manatee, or Sea Cow, Seen by Many Visitors.

At the New York Aquarium the star attraction which is just now putting all of the other aquatic boarders in the background is the newly arrived manatee, or sea cow. Unusual interest attaches to this strange and grotesque monster of the Florida waters, from the fact that it is the largest specimen of its kind in captivity in the world at present. The creature is 10 feet 6 inches long and weighs 1,000 pounds.

Owing to a restriction placed by the State of Florida on the catching and exporting of these fast disappearing animals, they are difficult to obtain. The record-breaking specimen is the gift of A. W. Dimock. It was caught near the head of Broad River, on the west coast. To float the big creature comfortably during the long voyage to New York a narrow wooden box over twelve feet long and filled with water was employed. On reaching the pier in this city the box with its weighty occupant was hurried to the Aquarium, and the monster was delicately emptied out of its cramped berth into the more roomy quarters of the pool.

Though considerably bruised from close confinement during the trip, a flood of fresh warm water soon revived the exhausted creature, and the ponderous body slowly moved about.

Sea cows have a peculiar structure. They have no teeth, hind limbs, or hips, but a huge, beaverlike tail. It is said the females hold their young while being nursed in almost human fashion, keeping the baby sea calf gently and firmly pressed to their side by means of the foreflipper, like veritable mermaids. The best view of the curious animal is obtained when the water is drained from the pool for tank cleaning. This is not seen by the visitors, who get only a shadowy outline of the manatee through the water, or when he rises to breathe at intervals varying from five to eight minutes.

The Tribune man, through the courtesy of Director Townsend and W. De Nyse, in charge of the marine collection, had an opportunity to obtain a striking photograph of the manatee stretched out on the floor of the pool and showing an attendant with a long brush giving it the first shampoo. The water in the pool is kept at 72 degrees. Nightly the water is drained off, the animal brushed and fresh water let in. When stranded on the tile floor of the pool the animal is helpless and seldom moves. In about ten minutes the water flows in and reaches to a depth of four feet. This affords a comfortable swimming space, the pool being 20 by 13 feet.

The diet for this bulky and important boarder is mainly eel grass, supplemented by lettuce leaves and celery tops. An Aquarium food collector spends much of his time around Gravesend Bay and the nearby inlets searching for eel grass. The feeding of the sea cow is watched with unusual interest by visitors. Mr. De Nyse with a suspended handful of eel grass has coaxed the animal to raise head and neck nearly a foot out of the water. In captivity the manatee seldom lives longer than six months.

"LLOYDS."*A World Famous Name, but Few Know What It Means.*

Lloyds is a name known in every corner of the globe. But there are probably few outside the shipping trade who, if asked, "What is Lloyds?" could give an intelligent answer to the question. The appointment, therefore, of Captain Edward F. Inglefield, of the royal navy, to succeed Colonel Sir Henry Hozier as secretary and chief administrator of the institution, and the formation of a royal commission to consider the question of national indemnity for insurance of shipping against loss from capture or destruction by the enemy at sea in time of war, render timely a few notes explaining just what is meant by the word "Lloyds." For the name of the latter has for considerably over two hundred years been identified with the insurance of shipping against loss, particularly in times of war, and it would be quite impossible for the government to deal with the problem now before the royal commission without taking Lloyds into account at every stage of the game. Indeed, the chairman of Lloyds, who is a Member of Parliament of the name of Edward Beauchamp, has been appointed a member of the commission, the deliberations of which will be presided over by Austen Chamberlain, who, before becoming Chancellor of the Exchequer, was for five years Civil Lord of the Admiralty. The commission is instructed by the Crown to report on the three following questions: First, whether it is desirable that the state should undertake to make good to shipowners and traders losses incurred through the capture of shipping by the enemy in time of war. Second, if so, whether such indemnity should be granted gratuitously, or should be coupled with the payment of premiums calculated to recoup the state, either wholly or in part, for the cost to be incurred. Third, what conditions should be attached to the grant of the indemnity, and what arrangements should be made for the proper working of the same.

While it is difficult to predict the findings of this commission, yet the very fact of its organization by the government shows clearly that the state is imbued with a sense of its responsibility for the proper protection of shipping in

time of war. The shipowners contribute extensively to the maintenance of the navy, the chief duty of which is to safeguard the maritime trade of the nation. If this protection proves inadequate, the government finds itself much in the same position as underwriters who are unable to fulfil their obligations to the shippers whose risks they have undertaken. Moreover, the war is invariably made by the state, the shippers having nothing to do with its outbreak. In short, the government is doubly responsible to maritime commerce. It is accountable for the state of war, and it is likewise accountable for

merchandise used to meet in the various coffee houses of the City, and by the end of the seventeenth century Edward Lloyd's establishment had become their favorite trysting place. In 1688 his name appears in "The London Gazette" in connection with an advertisement offering a reward for any one giving information to "Mr. Edward Lloyd at his coffee house in Tower street" as to the whereabouts of a man who was "wanted" on a charge of theft. By 1692 his business had prospered to such an extent that he moved to the corner of Lombard street and Abchurch Lane, all his customers following him, while in

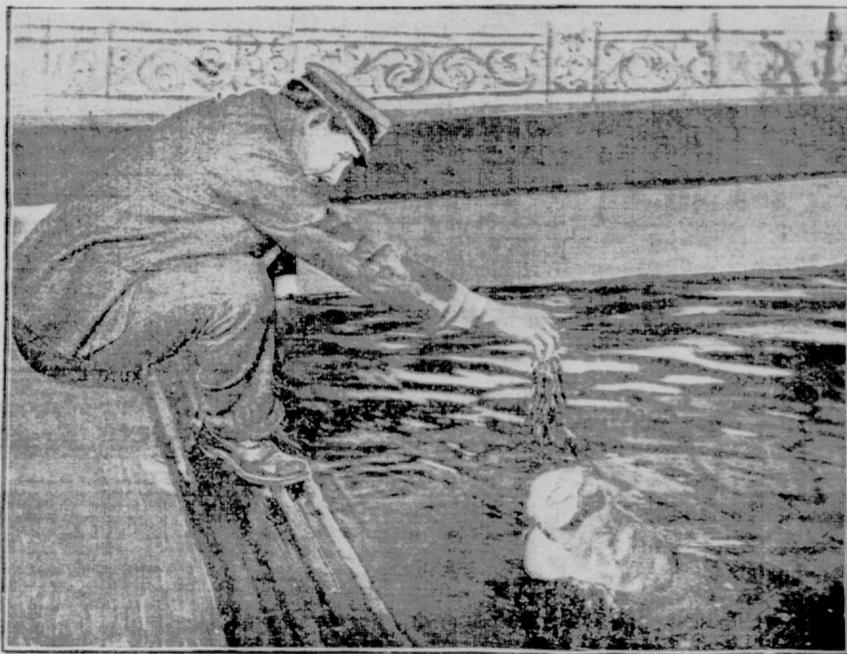
involved. Not merely ships of the English mercantile navy, but also men-of-war, and even merchantmen belonging to the enemy, were insured at Lloyds. If the risks were great the premiums were high, and the scrupulous care with which Lloyds always punctually fulfilled its obligations, its triumphal issue from the ordeal of several parliamentary inquiries, and, above all, the active role which it assumed in national and patriotic movements, all contributed to establish its hold upon the good will of the people. Thus it was Lloyds which first initiated the lifeboat service which has been adopted by every civilized country in the world boasting of a lifeboard, and it was Lloyds' name that figured for \$10,000 at the head of the subscription list for the building of the first lifeboat ever launched. Indeed, for a quarter of a century the entire lifeboat service of the United Kingdom was maintained by Lloyds, until it was taken over by the National Lifeboat Institution. Again, it was Lloyds which originated with a subscription of \$100,000, in 1803, that Patriotic Fund which is still in existence, and which during the last one hundred years has provided for the welfare of the widows and orphans of those who had lost their lives in the naval or military service of their country, besides caring for men who had wrecked their health or who had been crippled while fighting England's battles.

Finally, in 1871, Queen Victoria affixed her sign manual to an act of Parliament providing for the organization of Lloyds in its present form. It comprises about 600 underwriting and about 200 non-underwriting members, besides about 500 annual subscribers. The underwriters pay an entrance fee and an annual subscription, and, to place their credit beyond doubt, they are required to deposit as a minimum \$25,000 security with the committee. Membership of Lloyds is most jealously guarded. Candidates must come before the committee with the written recommendation of six members, and prepared to answer all questions of whatever kind put to them. The election takes place by ballot, and for seven days previous to its occurrence the name of the would-be member must have been posted in the so-called "Chamber of Horrors." The object of the corporation, as proclaimed by the 1871 act of Parliament, is first, the carrying on of the business of marine insurance by the members of the society; second, the protection of the interests of members of the society in respect to shipping cargoes and freight, and third, the collection, publication and diffusion of intelligence and information with respect to shipping.

It is especially for this latter undertaking that Lloyds is admirably equipped. It has thousands of agents, spread over the seaports in every quarter of the globe, who are in constant communication with the office in London, which day and night throughout the year is open for the reception of news. Appointed by the committee, carefully chosen for their trustworthiness, these agents dispatch every item of information of interest to the shipping community to Lloyds by the quickest possible route, telegraphic or otherwise. The arrivals and departures of vessels from the various ports, the fact that they have been signaled at sea, the occurrence of wrecks and casualties, are known at Lloyds within an incredibly short time, a shipwreck being often announced within fifteen minutes of its happening, while prior to the establishment of telegraphs the government was largely dependent upon Lloyds for early news as to what was going on in the various parts of the world. All this intelligence thus gathered and received is at once embodied for reference in the "Index,"



SHAMPOOING THE LARGEST CAPTIVE MANATEE, OR SEA COW, IN THE WORLD. It is 10 feet 6 inches long, weighs 1,000 pounds and is one of the latest acquisitions of the New York Aquarium.



FEEDING THE MANATEE WITH EEL GRASS. The cowlike, or, rather, calflike, shape of the muzzle is well brought out here.

the efficiency of the protection of the shipping trade from the perils arising from that war. It is therefore probable that the commission, after due deliberation, will recommend some form of national insurance against loss from capture or destruction by the enemy at sea in time of war, and if the Crown and Parliament adopt these recommendations, either in part or in whole, they are likely to associate Lloyds in the execution of the scheme, as the one institution in the world possessing the experience and the equipment needed to handle the matter.

Lloyds was originally a coffee house in Tower street, London, kept by a very enterprising and wideawake man, whose establishment was much frequented by merchants engaged in the shipping and underwriting trade. Marine insurance had been first introduced into England by the Hanse merchants and by the Lombards, who enjoyed for a considerable time a practical monopoly thereof. Queen Elizabeth put an end to this, however. At the time of her war with Spain she ordered all foreign traders to quit her dominions, and not long afterward caused Sir Thomas Gresham to devise an act, sanctioned by Parliament, establishing marine insurance on a legal basis, this being the first mention thereof in the statute book of England. The merchants and brokers engaged in this branch of com-

merce used to meet in the various coffee houses of the City, and by the end of the seventeenth century Edward Lloyd's establishment had become their favorite trysting place. In 1688 his name appears in "The London Gazette" in connection with an advertisement offering a reward for any one giving information to "Mr. Edward Lloyd at his coffee house in Tower street" as to the whereabouts of a man who was "wanted" on a charge of theft. By 1692 his business had prospered to such an extent that he moved to the corner of Lombard street and Abchurch Lane, all his customers following him, while in

1696 he went so far as to produce a news sheet, called "Lloyd's News," containing all sorts of information, particularly relating to shipping, calculated to be of interest to the people who gathered each day at noon at his coffee house. Unfortunately, the seventy-seventh number of his paper (which he issued three times a week) contained a paragraph condemning certain proceedings in the House of Lords relating to shipping, and the result was that he was arrested, summoned to the bar of the House, fined and compelled to abandon the publication for a time. In 1721, however, it was resumed, under the title of "Lloyd's List," and has appeared uninterrupted from that time until the present day, being, with the exception of the official "London Gazette," the oldest English newspaper in existence.