

ANIMALS HEAVILY INSURED.

From Monkeys to Elephants Everything Made the Subject of a Policy.

If there is a risk which cannot be insured against nowadays, it is certainly not that of any animal's death. From donkeys to race horses, from pigs to the most valuable stock, from monkeys to elephants, everything can be made the subject of a policy. Indeed, a whole circus or menagerie can be insured with as much ease as in the case of an ordinary family, says Cassells Journal.

Certain offices do little else than "take the lives" of animals, generally farm-yard stock, at rates ranging from about 5 to 7 1-2 per cent, and they transact an enormous business with agriculturists and others. But any specially valuable "life" has to be mainly or wholly insured at Lloyd's, some of the underwriters of which institution will take risks that no other company would look at twice. It is there, in fact, that nearly all the curious "lives" in animal insurance are "taken."

In many cases these risks come within the original scope of the institution, because they are connected with animals being transported by sea. Horses, for instance, are invariably insured at Lloyd's when they are shipped for a voyage, and even an odd donkey for one of our colonies has been made the subject of a policy. In the same way all manner of fearful wild fowl are insured for their passage to England.

Perhaps the most singular "lives" "taken" in these circumstances are those of turtle, which are insured on the journey from Jamaica to England. Now and again some of them die on the way, but they are not necessarily a (total loss.) They are, if the death takes place near the end of the voyage, brought on, duly delivered, and in the end served up as soup, for which their slightly premature death does not unfit them. When a turtle dies however, it ceases to be such, and becomes an "angel," and it is described as an "angel" in the delivery note.

Of course, insuring an animal for a sea voyage is a very different thing from insuring a box or a case. The risks are much greater. In general, all animals suffer distressingly from mal de mer. A cross-channel passage often prostrates a horse, while an elephant is sometimes in agonies for days when at sea. So the risks of mortality have to be added to those of fire, wreck, etc.

At Lloyd's however, horses are commonly insured when traveling from place to place in this country, while race horses are frequently insured against all contingencies. Some years ago a certain gentleman, when he bought the la Duke of Westminster's Flying Fox for 37,500 guineas, took out at Lloyd's yearly policies on its life for £30,000 at £6 per cent. The insurance, which is still in force, is against the risk of mortality from any cause. Another valuable animal life is that of St. Simon, which is insured for £20,000.

Other animals are also common risks at the great underwriting center. Many times elephants have been made the subjects of policies. When Barnum purchased Jumbo he insured that great creature at Lloyd's. Jumbo reached the other side of the Atlantic in safety, but afterwards came off second best in attempting to fight a railway train. Another big zoo elephant, Jingo, was similarly insured by Mr. Bostock, who probably did not regret having taken such a precaution, for, as everybody will remember, the animal died—he proved to be a very "bad sailor"—while on its way to America, to the heavy loss of the underwriters.

Often as the "lives" of elephants have been "taken" singly at Lloyd's, the underwriters have only once, perhaps, been offered them by the hundred. A whole menagerie or show has been insured, as, for instance, Barnum's when it first came to England, the animals in this case being insured against all risks except natural death, and the property against damage by lightning, gales, etc. But such risks as this are different from one of 126 elephants in a lump. These animals were a herd of working elephants in the east, some of them 100 years old; and the owners wished to insure them "against all risks of mortality, natural or otherwise," for twelve months, and provided that claims should be met

on certain evidence of death. Even at Lloyd's where a policy for a million has been issued on one ship, this has been considered rather a "large order," but for all that some underwriters quoted for the risk. As however, the proposers thought the rates too high, business did not result.

At least once a much more delicate animal than an elephant—a giraffe—has been insured at Lloyd's. This is an exceptional risk, and a high premium had to be paid for it, because the height of the long-necked creature and its great timidity cause it to be a very "bad life". Probably, however, the giraffe was insured only during its transport to England.

The original boxing kangaroo was another remarkable risk taken by Lloyd's, and well it is remembered, because some of the members lost heavily on it. When it died the untruth is the second term should be derwriters interested made application for its skin, but the animal's owner refused to give it up.

Valuable monkeys have been repeatedly insured at Lloyd's, though rarely to the satisfaction of those who have taken the risks in connection with them. The latest was Consul, which died not long ago in Berlin. Valued at £25,000, the "human chimpanzee"—which was trained, by the way, a Didsbury, near Manchester—was insured for £20,000.

Of course, all risks of this kind are split up among a number of underwriters, each of whom takes only a comparatively small amount. It may be imagined, too, that there is no table of rates for them, because the chances of mortality cannot be calculated. The numbers are so small and the circumstances so variable that it is impossible to work at averages as a basis for quotations. Animal risks, in fact, are gamblers. Socia News.

What the Letters Meant.

Washington Post.

"Among the many odd and interesting characters in Kansas," said Mr. W. E. Bladen of that state at the Raleigh, "is Col. W. P. Hockney, better known as 'Bill' Hockney" to a large percentage of our inhabitants. He has had a very interesting and somewhat varied career, particularly a politician. For many years he was one of the most rampant and ultra-Republicans in or out of Kansas. Later he became a Populist, then went into the Democratic camp, but finally repented, and is once more in good standing with the party of his love.

"In the boom days in our region Col. Bill became a large investor in real estate in a Kansas town that bid fair (so the boomers said) of equaling Chicago, and, being an energetic and thrifty citizen, he put up a block of buildings that were the pride of all the citizens of the infant metropolis. Over the central one he had cut in large characters his own initials, W. P. H. Well, the boom had its brief and glorious day, and the inevitable shrinkage came. Hockney was caught in the slump to the tune of a good many thousands, and he a stranger entered the place, and in a stanger entered the place, and in making a tour of the town saw and admired the lovely block that Hockney built. Curiously enough, he got into conversation with the owner, who happened to be standing in near proximity to the pile.

"Why," said the stranger, "this row of buildings would do credit to a town of 100,000 people. But please explain to me the meaning of those letters, 'W. P. H.'" that stand out in such bold relief overhead."

"Those letters, sir," responded the colonel, "were placed there by my own orders, and they mean that William played h—."

Hetty Green Turned the Tables.

Hetty Green, of New York, had a way of taking care of her own even in her youth. A Vermont neighbor tells that while she was living on her New England farm she had for a neighbor a particularly unneighborly old bachelor. One day, while the threshers were at work on her wheat crop, the winnowing-fan broke and she sent over in great haste to borrow her neighbor's machine. "Certainly," was the reply, "Mrs. Green may use the fan, but I make it a rule never to allow my implements to be taken away from the farm. The machine is in the barn, and she may bring her grain there to be winnowed," an offer it was manifestly impossible to accept.

Mrs. Green had not forgotten the implied refusal when the old bachelor sent his hired man over one morning to borrow her side-saddle for the use of a visiting relative.

"I shall only be too glad to favor him," was the word sent back by the astute Mrs. Green. "But I never allow anything I own to be carried off the farm. My saddle is hanging across a beam in the barn loft. Tell Mr. Browne to send his aunt over. She may ride there as long as she likes."

Not Receiving.

Yonkers Statesman.

Bacon—Have you any relatives in St. Louis?

Egbert—Yes: I've an uncle out there.

Bacon—Have you any relatives in during the exposition. I suppose?

Egbert—No, I can't.

Bacon—Can't? I thought you were going out to the fair?

Egbert—I am; but I can't stop with uncle. He's in jail.

The curiosity exhibited toward Miss Alice Roosevelt at St. Louis was enough to bull the rubber market.

The number of murders per million inhabitants is: In England, 5.13; in Germany, 5.45; in France, 11.55; in Austria, 15.42; in Italy, 76.11, and in Spain, 44.70.

Winthrop College Scholarship & Entrance Examination.

The Examination for the award of vacant scholarships in Winthrop College and for the admission of new students will be held at the County Court House on Friday, July 8th, at 9 A. M. Applicants must not be less than fifteen years of age. When scholarships are vacated after July 8, they will be awarded to those making the highest average at this examination. Scholarships are worth \$100 and free tuition. The next session will open September 21, 1904. For further information and catalogue address Pres. D. B. Johnson, Rock Hill, S. C.

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