

ST. JOHN, N. B., SATURDAY, JULY 6, 1901.

More Women Are Insured

The Business Woman's Association has a new president, and, with a sense of fitness of things which refutes certain masculine theories, they have elected to the office a woman who has had as broad business experience as any other in New York.

Miss L. W. Law the new President, knows as much about business as any one of the sisterhood can know, and, incidentally, she accumulated a vast amount of fact and theory about women in general. She took some of the knowledge out of cold storage for the benefit of a Sun reporter one torrid day last week, and though she has an appalling amount of sex loyalty and an aggravating way of winding up her most interesting assertions with 'Now, that isn't for publication,' she displayed a degree of cheerful optimism in regard to womankind which in view of the fact that the day's temperature was conducive to deepest pessimism on all subjects was positively refreshing.

In the first place, Miss Shaw herself wouldn't do for a terrible example of the overworked and nerve-racked daughter of toil. She is one of the busiest women in New York, and holds a place of great responsibility as general manager of one of the largest life insurance companies in the country; but, if ever a woman looked radiantly cheerful and well and vigorous and satisfied with life, Miss Law is that woman.

'You know I started out to be a literary woman,' she said, turning her back upon the formidable pile of papers on her desk. Then she laughed. The laugh was a particularly infectious and delightful performance. It took one into the woman's confidence and announced that she thought that her guardian angel did a knowing thing when she shoved her from the paths of literature into the business world.

'I was delighted when I got a place with Houghton, Mifflin and Co. in Boston, Miss Law continued. 'I was to begin by reading proof and end by writing the great American novel or epic or both. Accidentally I had occasion to show a certain aptitude for figuring. That sealed my fate. My employer said it was easy to find women to read proof or write, but that not more than once or twice in a lifetime did one find a girl with a head for figures. So I became an accountant, and America has to wait for its novel and epic.

'Several years later I came to New York as expert accountant for a large publishing firm. I began by being bookkeeper, and before I left had entirely charge of the financial side of the business. My salary had soared above my dreams, but the work was very trying, and my health was beginning to show the strain. I looked around for something that would pay me as well, give a chance for steady development and be less confining than the work I had been doing.

'That was before the insurance companies were taking kindly to women as risks or employing many women agents, but I was convinced that the field would open up. The position women were taking in the business world made the thing, to my mind, a certainty. I chose the insurance business, giving up a sure and profitable thing to take the chances. Events have proved that I guessed right.

'Only a short time after I went into the business, the big companies took off the extra rate on women, and accepted them as good risks. Then I was made a general agent and manager. It was the first time a woman had filled such a place and even now, there is only one other woman general agent, though scores of women are more or less successfully writing insurance.

'It is a wonder to me that when women are longing for good business opportunities more of them don't go into insurance. There is plenty of room and a splendid opportunity for success, yet I have great difficulty getting competent sub-agents and the insurance companies find it impossible to secure women who can fill responsible positions. If anything should make me decide to leave here—which Heaven forbid—I could walk into any one of a number of good positions the same day. I don't say that egotistically, but merely to show what an opening there is for capable women in this business.

'There are plenty of women who are willing to try it, but they aren't the right class. To be a successful insurance agent a woman must have a head for figures and business problems; but that isn't enough. She must have indomitable energy and perseverance; but that isn't enough. It is absolutely essential that she should be well bred, should have had good family and social training. Only that will give the manner and tact that will win success for a woman in this profession.

'She must know intuitively when and how an interview can be given. She must understand exactly how far to go and must never overcrowd or outstay her welcome. The loud, swaggering, aggressive woman, the good fellow, type, isn't the one who writes the policies. Many women who have good business heads and might make a brilliant success in other lines of business fall flatly in this, from lack of good breeding. The most successful insurance women in this city are women connected with the oldest and best families of New York, women who want to make money and are open minded and progressive, but have generations of social tradition and training back of them. I wish we could get more of them.

'There used to be an idea that women were bad risks, that they abused their health and didn't have much to start with, that they wouldn't tell the truth about their ages, and would conceal the facts about anything that had been wrong with them. We've outgrown all that. The small, conservative insurance companies still stand back; but the larger companies are seeking women's patronage, and making every effort to secure it.

'Perhaps the old objections were valid, when they were formulated, but the whole status of women has changed since then. An entirely new class of women has developed, not the new woman of the comic papers, but the independent, self-supporting woman of education, intelligence, self-reliance. That is the class in which the bulk of woman's insurance is written; and those women are just as good risks as men.

'I'm making a distinction between the self-supporting girl and the working girl. The latter gets a small salary, and, if she insures at all, she goes in for industrial insurance, pays 10 or 15 cents a week for a \$2.00 policy. Then, if anything happens to her, she has provided for funeral expenses, &c. But the girl whom I have called the self-supporting girl, makes from \$15 a week up to 5,000 a year sometimes much more than 5,000. She is perfectly able to support herself; but, in a large majority of cases, she has one or more persons absolutely dependent upon her.

'The average person hasn't the faintest idea of the number of families today in which a woman is the backbone, the mainstay. I'm constantly astonished by it. It always seems to be the girl of the family now who takes the burden of caring for mother younger children and other dependent members of the family. Now, a girl or woman in that position is haunted by fear of the future, of health collapse, of being incapacitated as she grows older, of death.

'If anything will make her sleep better at night and work better by day it's the knowledge that those dependent upon her, will be provided for in case anything happens to her that she is dependent in life and in death. She's the woman who insures her life, and, just as long as that class of women increases as it does now, the business of insuring women will grow and spread.

'The self-supporting woman who doesn't have to look out for any one save herself usually takes a twenty-year endowment policy. Her one fear isn't that she will die and leave some one she loves in want, but that she will get too old for good work, or lose her health, have no one to fall back upon and be penniless. She goes in for insurance merely as a system of compulsory saving.

'It's a funny thing that women, as a class, will not put aside money for a rainy day. They may not be extravagant in personal ways, but they are improvident. The average girl who is making a fair income doesn't save a cent. The average young

man does lay by a little. I suppose the girl looks forward to being married and not needing her money. The man looks forward to being married and needing all the money he can scrape together.

'Perhaps it is because the girl of this generation doesn't look upon marriage as inevitable that she is beginning to think more about providing for her future.

TOLD BY A HOOSIER SHERIFF.

Little Stories of His Experiences with Men of Evil Deeds.

A group of men sat in front of a hotel one hot night last week relating experiences. Among the star storytellers was Dr. Albert D. Simpson, Sheriff at Anderson, Madison county, Ind. The professional title of 'Doctor' was worn by Sheriff Simpson while living in Louisville, where he practised medicine for ten years before entering this particular branch of the service up in Indiana.

'People wonder how criminals are so easily recognized in strange cities and picked up by the police and detectives,' said he, 'but an experienced officer can tell a crook anywhere. There is an indefinable something in a crook's manner and appearance that at once identifies the class. About six months ago I had occasion to go over to Richmond, Ind., and had no sooner walked in the door of the hotel there than I saw sitting in the office several men whose appearance immediately aroused my suspicions. One fellow had his hat pulled down over his eyes, and as I passed he looked up at me with a rolling glance that confirmed my first impressions.

'Without taking time to register I went out again and around the corner, where I telephoned to the police station to send four men up there at once. They came in a few minutes and I stationed one at each door of the hotel. Two windows remained unprotected, and I sent for two more men. When they were quietly put on watch the other four and myself entered the hotel from each door and corralled those fellows in the corner of the office as sleek as you please. They were so surprised they couldn't say a word and not a man drew a gun, although each one had a derringer of the latest pattern.

'We found among their baggage several kits of the finest burglar tools I ever saw. There were chisels that would cut steel and saws that would go through iron without making the least noise. And it turned out that they were a noted band of bank robbers wanted in Syracuse and many other places.

'Scenes of sorrow as well as excitement come to every Sheriff, however,' continued the speaker. 'Not long since I took to the penitentiary an old man, gray-haired and feeble, who had been sentenced for receiving stolen goods. He had two beautiful daughters. They went to the train to tell him good-by, and I never saw such an affecting scene. Parting at the bedside of death would have been less terrible. He wept all the way to the 'pen,' and when the gates of the prison closed behind him, all hope of further happiness on this earth seemed to leave his heart and he broke down completely.

'About the strangest case that ever came to my notice was that of a young man who stole \$2,000 and planted it with the purpose of simply laying up in prison and coming out that much to the good. This fellow took the money from a grocery in broad daylight, and was arrested a few hours later without resistance. At the trial he pleaded guilty, declined to accept the services of a lawyer, also refused to tell where he had hid the money and was sentenced to imprisonment for four years. As I was taking him down to the train he asked me if I would go with him to a certain street. He requested it as a favor and I did so. Arriving at a shady spot of a somewhat unfrequented street, he stooped down and pulled up a loose brick in the pavement, under which was the \$2,800 in paper money, just as it had come out of the bank.

'What are you going to do with that?' I asked, my first thought being that he intended to return it to the man from whom he had stolen it. Of course I had no authority in the matter, for the reason that the money was his own and sentence had been passed upon him. Well, sir, that fellow insisted on my going to the bank with him, and there he deposited the \$2,800, where it remains to this day, drawing interest and waiting his pleasure when he shall have served sentence and be free to enjoy the profits of his prison term. Such cases are not uncommon.'

Foolish Mothers.

A recent number of the Emporia Gazette contains some very caustic and timely remarks on the overdressing of young girls. We clip the item which is as follows:

A girl of sixteen passed the Gazette office this morning dressed to kill. She had on red silk filigree stockings, patent leather shoes, a \$10 hat, a bustle of great price, a tailor-made skirt, a tucked and frilled shirt waist and she carried a \$7.50 parasol. Her hair was frizzed and frumped and bedecked and she wore jewels and all manner of stuff that a sixteen year old girl has no more business wearing than she has to go naked. One rig is about as vulgar and cheap and tawdy as the other. Of course this child who is being rushed into womanhood by a fool mother doesn't move in the best crowd of girls and boys of the town. She can't get in. Her father makes plenty of money but her mother's fool notion of dress bars the child. No sensible mother desires to see her boy or girl associate with a girl whose mind is filled with all the folly and vulgarity reflected in the child's dress. She might as well carry a banner reading 'I am boy struck.' And Heaven knows sensible mothers fear a boy-struck girl worse than a pestilence. When she is ruined as this foolish child will be—either by a fool marriage or without it and one is as sad and hopeless as the other—her silly mother will be to blame for allowing the child to overdress. She has made the child a man trap and she will reap the reward of man traps.

Another girl passed down the street a few minutes after the first girl passed the office. Girl number two is the daughter of a family that counts its wealth with six figures. She wore a simple gingham gown that she made herself, and a pair of plain \$3 shoes. Her hair was done up neatly and simply as a girl's hair should be. There were no rings on her fingers and

bells on her toes. She was pretty, quietly dressed, sweet faced innocent schoolgirl with her head full of the fine dreams and fancies that come to every girl. Her name is found in the list of those present at the entertainments given at the best homes in town.

Her mother is responsible for the child's graces. Her mother keeps her girlish and in doing so the mother retains her youth. She is one of the handsomest women in town. Her face reflects a clean heart. The girl doesn't hear malicious gossip in her home. She doesn't know everything on earth or in hell—which word is here used reverently—and she doesn't gad the streets. She is a good cook, a good housekeeper and has the making of a woman as useful as her mother is.

It is all a matter of ideals in this old world. Often people think because a girl doesn't conquer the world as she promised to in her high school essay, that she has forgotten all about it. But when a woman brings up a clean wholesome family in this generation of vipers she has been reasonably true to herself and her aspirations, even if she doesn't strip the laurel tree for her millinery.

Ecstatic Lover—Oh, I have such a beautiful and gentle and tender and loving and angelic sweetheart.

Married Man—Ugh! Ecstatic Lover (unconsciously)—And I'm going to write her a lovely poem, all about herself, and I want you to give me a good word to rhyme with saint.

Married man—Ain't. And the ecstatic lover stole sorrowfully away.

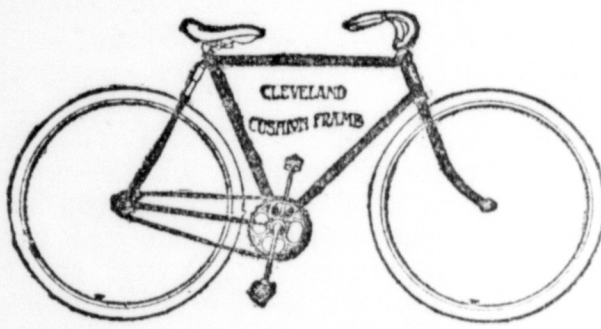
Ostend—Paw, are witches married? Paw—I guess not my son.

Ostend—Then, what are they always doing with broomsticks?—Chicago News.

It may be true that there is no such thing as luck, yet there are some folks who manage to succeed in spite of their very earnest efforts.

What would you do with a million dollars may be guessed by a study of what you do with one.

Did It Ever Strike



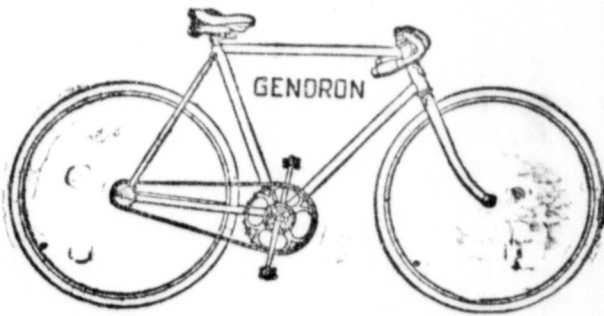
W. H. Thorne & Co's., Ltd.,

MARKET SQUARE.

You that there are hundreds of Cleveland bicycles ridden in St. John? There must be a reason for this. What is it? If you ask any rider they will tell you they are the easiest running, most economical bicycle made. We have reputation for using our customers right. We would like you for a customer. We can suit you in both quality and price.

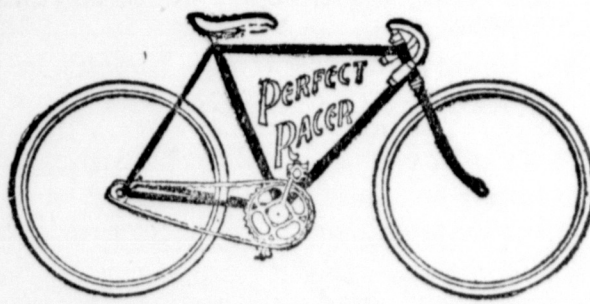
Be Sure of Your Bicycle

Before starting on a long journey. If you ride a Gendron you are perfectly safe. Guaranteed in perfect condition, and will last with proper care a lifetime. Price \$35 up.



R. D. COLES, 191 Charlotte Street.

In You Find



It difficult to choose a bicycle let us assist you. We can fit you on a Perfect or Dominion bicycle that will give you every comfort and satisfaction. Let us explain the cushion frame, good guarantee, parts always in stock.

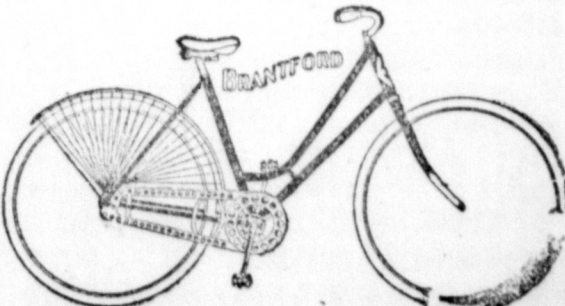
J. CLARK & SON,
Germain Street, - Near King.

E. P. DYKEMAN, Sat-smau.

HIGH ABOVE THEM ALL IS THE

Brantfort Red Bird Bicycle!

More in use today than any other make and all giving perfect satisfaction. Our guarantee is a trade winner. Best part of the wheeling season yet to come.



CANADA CYCLE & MOTOR CO., Ltd.,
THE BIG BICYCLE STORE,
No. 54 King Street, Telephone 764.