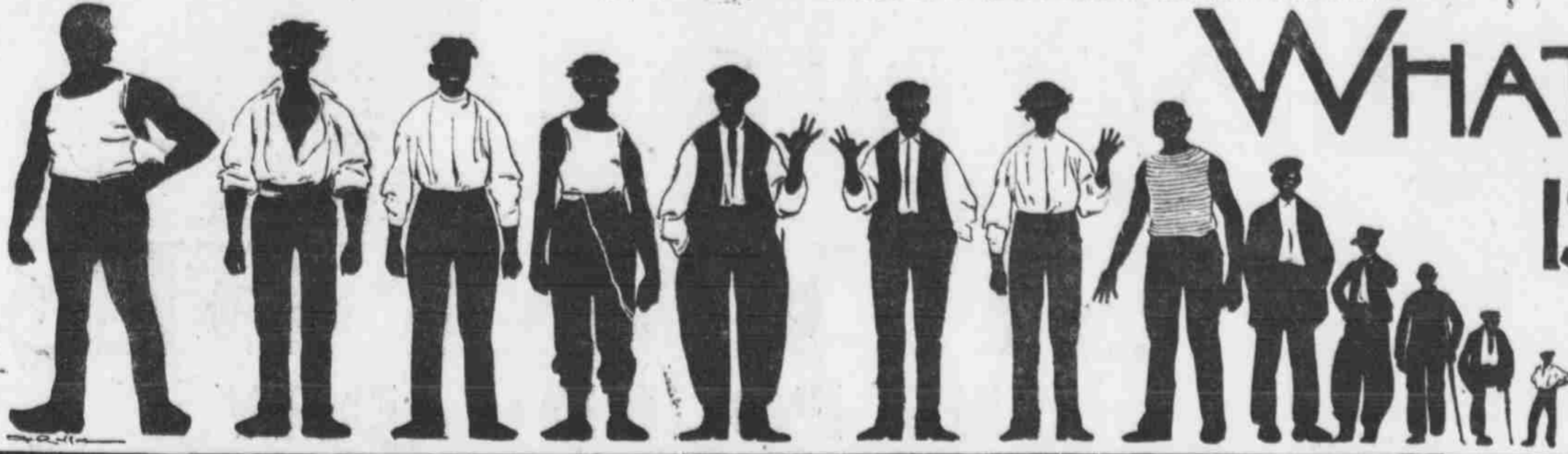


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WHAT YOUR BODY IS WORTH.

How France Has Set an Example to the World by Arbitrarily Fixing the Relative

Value of Its Working People's Eyes, Arms, Feet, Legs—All Their Working Machinery.

How Various Casualties Diminish the Value of a Workingman Is Shown by the Above Comparative Diagram. The Man on the Left is in Full Possession of His Limbs and Faculties; No. 2, to the Right, is Less Valuable, Because He Has Lost a Nostril; No. 3 is Missing an Ear; No. 4 Has a Dislocated Shoulder; No. 5 Has Lost the Left Index Finger; No. 6 the Right Index Finger; No. 7 the Left Thumb; No. 8 the Right Thumb; No. 9 One Eye; No. 10 an Arm; No. 11 a Foot; No. 12 a Leg, and No. 13 a Right Arm.

Vertigo, neurasthenia and neuro-pathic trouble caused by accident destroy from 50 to 60 per cent of a man's value. Deafness in one ear is estimated at 6 per cent. Total deafness at 40 per cent. Marked decrease of sharpness of sight in both eyes destroys 55 per cent of a man's value, the loss of one eye 33-1/3 per cent, and the loss of two eyes 100 per cent. Two nostrils destroyed are calculated at 4 per cent and one nostril only at 3 per cent. Two or more vertebrae joined together and made stiff and immovable are calculated at 50 per cent, inability to move the right shoulder 50 per cent, putting the right shoulder out of joint 10 per cent, and breaking the collar bone 7 per cent.

From these figures it is evident that if a whole workingman is valued at \$18,000, as the French courts have held in the case of the average workingman, his right arm is worth \$14,250, his left arm \$9,000, one of his legs \$12,500, one of his feet \$10,500, one of his ears, including the hearing faculty, \$1,050. An eye is worth \$6,000, but two of them are worth \$18,000, or as much as the whole man. A nostril costs \$540, a shoulder \$1,500, and a collarbone \$1,260. The right thumb is worth \$3,800, and the left \$2,700, while the right index finger is worth \$2,700, and the left is worth \$2,150.

Some singular deductions follow from this arithmetic. A man is worth two left arms, or two eyes. Two eyes are calculated at the same value as three separate ones. A left thumb is worth a right index finger. It is the belief that accidents are much more common at the end of the day than at the beginning; at the end of the week than its begin-



In France the Value of an Average Workingman's Life is Put at \$18,000. How his various Members and Organs Measure up Upon That Basis It Shown in the Accompanying Diagram. His Both Eyes Are Seen to Be Worth as Much as a Man's Working - Life. While One Eye is Worth Only One-Third. The Value of the Various Members Is Set Forth in American Money.

OVER a million workmen are killed or maimed in the course of their work every year in this country. What provision have we made for the families of those who are thus stricken down?

This problem has never been satisfactorily settled in this country. From time to time within the past twenty-five years commissions have been appointed by various States and by the Federal Government to frame adequate legislation, but nothing definite has been accomplished. Laws designed to cover the situation have been passed by State legislatures, but have been declared unconstitutional by the courts.

In no State of the Union to-day can a workman be sure that if he is killed or hurt in the course of his work his family will be compensated by his employer or the State. In most cases, indeed, he may be tolerably sure that in such a contingency those dependent upon him will have to look elsewhere for relief.

Eyes in cases where the employer is held liable there is no certainty at all as to the amount of compensation the injured workman or his survivors will receive. It depends entirely upon that most uncertain of Anglo-Saxon institutions—the petit jury. For the loss of a leg a jury to-day may award a workman five thousand dollars. Tomorrow another workman in the same community and doing the same class of work at the same wages may be awarded only five hundred dollars for a similar injury.

Kate Smith, the widow of John Smith, a bricklayer, thirty-five years old, who was killed in the course of his work, receives \$3,000 from one jury, while Bridget McKane, the widow of Patrick McKane, thirty-six years old, another bricklayer, who was also killed in the course of his work, recovers \$10,000 from another jury under precisely similar circumstances.

Of course, accident insurance offers a solution of the problem for those who can afford to pay for it. Indeed, many famous artists insure themselves in this way. Thus Padrewski insures his arms for \$100,000, Maud Allen her feet and arms for \$50,000, Kubelik his arms for \$100,000, and Miss Claire Lynch, the English actress, her neck and eyes for \$40,000. Humble workmen,



Miss Claire Lynch, the Beautiful English Actress Who Has Had Her Eyes and Neck—Her Chief Charms—Insured Against Damage.

however, are obviously denied this costly protection.

They do these things differently and better in Europe. Every nation there is far in advance of the United States in that respect. In most European countries a system of workmen's insurance, paid for by the employer and administered by the government, prevails, and every laboring man realizes that if he is stricken down while at work his family, at any rate, will be amply provided for.

In France the system has been developed to a wonderful state of efficiency. The French law has been in force for twelve years, and has been found to work admirably. Every employer is charged a certain percentage of the wages he pays—a fifth of 1 per cent—and the fund so created is paid out in a most systematic manner to the employees who are injured or to the survivors of those who are killed.

Within the past twelve years over two million workmen or their survivors have been thus provided for. Such a large number of cases has naturally enabled the authorities to make some valuable deductions and to estimate with a considerable degree of accuracy the relative value of human members and faculties.

In case of death the wife or husband has a right to an annual income equal to 20 per cent of the salary previously earned. For orphans the indemnity is proportionate to their age and the seriousness of the loss suffered.

The amputation of both legs or their paralysis is equivalent to depriving him of all power to work. The same is true if both arms are lost, although this case has not occurred yet.

The loss of the right arm or merely the right hand takes from the workman 80 per cent of his working power. The same calculation would apply to the left arm or hand if the victim happens to be left-handed.

The loss of the left arm or hand varies very much, according to the occupation of the injured. The expert forms an average based on various indemnities, given for this injury at 50 per cent of the working value of the man. One leg represents about 70 per cent of the working value of its owner; one foot 60 per cent.

The man who is injured so that he cannot move without crutches loses 95 per cent of his value. He who is attacked with partial paralysis of his face, accompanied by nervous trouble, loses 91 per cent of his value.

\$500,000 to Save a Church Dome Fifteen Centuries Old

THE oldest of the world's architectural marvels—the Byzantine dome of St. Sophia's, in Constantinople—is threatening to collapse beneath the weight of its fifteen centuries of existence. At this moment a commission of French, Italian and Turkish experts are considering means of preventing such a disaster, which would be lamented not only by every traveler in the East, but by Christians and Moslems alike. Not only the centuries, but humidity, earthquakes, conflagrations, bombardments, have each and all, contributed their share of damage, undermining slowly but surely the strength and solidity of a proud memorial of Hellenic inspiration and Hellenic achievement.

The Emperor John VI. Palaeologus in the fourteenth century did much to preserve the

temple. In more recent times (1847) the enlightened Sultan Abdul Medjid undertook the reparation of the damage done by time and earthquake.

Last year the Ottoman Government engaged the well-known Italian architect, Signor Marangoni, who had restored the Campanile on the Piazza St. Marco in Venice, to investigate St. Sophia's dome and submit a detailed account of necessary repairs. Signor Marangoni estimated the cost of these repairs at about \$500,000. The Ottoman Government considered this was too high a sum to be spent on an object that is, after all, of no paramount national interest to the Moslems themselves, since the edifice is, of course, a Christian house of worship.

Accordingly the work necessary to preserve the venerable monument to Christianity will be performed under an international plan.



PHOTO BY RITA MARTIN LONDON.

How One Would Look If One's Various Organs and Members Were Proportionate to Their Importance Under the French Valuation.



The Arms and Feet of the Dancer Maud Allen Are Insured for \$50,000.

The Hands of Padrewski Are Insured for \$100,000.