



# The Bee's Home Magazine Page



And Now Jeff Knows All About the Republican Convention

Drawn for The Bee by "Bud" Fisher



## Our Women Workers

By ELBERT HUBBARD.

A great life insurance company, whose actuaries have more than a national reputation for soundness of reasoning, has recently given its agents some instructions on insuring the lives of women. I quote:

"Whereas, this company has not heretofore thought best to insure the lives of women, it is now acceptable for you to secure applications for policies from women as follows:

"1. Accept application only from women in business or from wage-earning women who have people dependent on them.

"2. Do not accept women with an income that is not derived from their own property."

From this I assume that these hard-headed actuaries, who eliminate gallantry, poetry and sentiment from their calculations, regard married women and women who have things provided for them as uncertain propositions to insure.

Wage-earning women are reasonably happy. Steady, systematic work, means health. The competent man or woman is a good moral and financial risk.

A married woman may be competent or she may not. She may be happy or she may not. It is quite unnecessary to question her—she will not tell the truth about herself, and it is exactly the same with a woman who lives on the bounty provided by either a live man or a dead one.

Four-fifths of all the surgical cases in public hospitals are performed on women. But of the wage-earning, health-producing women, no more go to hospitals proportionately than do men. It is men who

take the physical risks of the world—it is men who operate railroads, tunnel mountains, sail ships, mine ores, and build buildings that scrape the sky.

Yet, in spite of these facts, the insurance actuaries much prefer to insure men who are abroad in the world doing things than to accept risks on women who abide in the safety of the home and are protected and shielded on every side. From this there is only one conclusion, and that is, that to be married and keep house, and to have an income and do nothing, are hazardous undertakings.

It is not the dangers of childbirth that make women a bad risk—it is the paucity of their lives. If it were the dangers of motherhood, the insurance companies would not refuse women over 50, but married women, and those unmarried, who are provided for, are placed in the same category.

The real fact is, few women, comparatively, are admitted into the work of the world. Woman is the slave of her house-keeping, the slave of a man. When she gets married she throws up her job. And in New York, if she is a school teacher, her marriage is equal to a resignation. Hence the misery that leads to the ether-cone, the ligature and the scalpel.

And that is the reason why life insurance companies, as a rule, will not insure the lives of married women. The average married woman has no high purpose in life—no output for her ambition, no rock upon which she can strike her intellect and cause the swelling waters of life to flow.

She has tasted of food and found it alkaline—all there is for her now is submission. She is a passive party. So the insurance actuary, viewing the average married woman with his cold, calculating, financial eye, declares her a hazardous risk, and passes her up.

Give women the ballot. It will help to enlarge their lives, improve their mental and physical estate, and make them better risks. Also, it will make them better companions of men.

## Manageableness at Sea

By JOSEPH CONRAD.

The following interesting story is taken from "Some Reflections on the Loss of the Titanic" in "The English Review," the author of which is an old sea captain and a writer of wide reputation.

It is in more ways than one a very ugly business, and a mere scrape along the ship's side, so light that, if reported, are to be believed, it did not interrupt a card-party in the gorgeously fitted (but in cheap style) smoking room, or was it in the delightful French cafe, is enough to bring on the exposure. All the people on board existed under a sense of false security. How false, it has been sufficiently demonstrated. And the fact, which seems undoubted, that some of them actually were reluctant to enter the boats, when told to do so, shows the strength of that falsehood. Incidentally, it shows also the sort of discipline kept on board these ships, the sort of hold kept on the passengers, the sort of hold kept on the crew. These people seemed unforgiving sea. These people seemed to imagine it an optional matter. Whereas the order to leave the ship should be an order of the sternest character, to be obeyed unquestioningly and promptly by every one on board, with men enough to enforce it at once, and to carry it out methodically and swiftly. And it is no use to say it cannot be done, for it can. It has been done. The only requisite is manageableness of the ship herself and of the numbers she carries on board. That is the great thing which makes for safety.

The Duoro, a ship belonging to the R. M. S. P. Co., was rather less than one-tenth the measurement of the Titanic. Yet, strange as it may appear to the inebriate hotel exquisites who form the bulk of the first-class cross-Atlantic passengers, people of position and wealth and refinement did not consider it intolerable to travel in her.

She was not a mass of material gorgeously furnished and upholstered. She was a ship. And she was not, in the apt words of an article by Commander C. Crutchley, R. N. R., "run by a sort of hotel syndicate, composed of the chief engineer, the purser and the captain," as these monstrous Atlantic ferries are, she was really commanded, manned and equipped as a ship meant to keep to sea; a ship first and last in the fullest meaning of the term.

She was off the Spanish coast, homeward bound, and fairly full, just about like the Titanic, and further, the proportion of her crew, I remember, quite well, to her passengers was very much the same. The night was moonlit, but hazy, the weather fine, a heavy swell running from the westward, which means

that she must have been rolling a good deal, and in that respect the conditions for her were more adverse than in the case of the Titanic. Some time either just before or just after midnight, to the west of my recollection, she was run into amidships and at right angles by a large steamer, which, after the blow, backed out, and herself apparently damaged, remained motionless at some distance.

My recollection is that the Duoro remained afloat after the collision for fifteen minutes or thereabouts. In that time the boats were lowered, all the passengers put into them and the lot shoved off. There was no time to do anything more. The crew went down with her, literally without a murmur. When she went she plunged bodily down like a stone. The only members of the ship's company who survived were the three officers, who were from the first ordered to take charge of the boats, and the seamen told off to man them, two in each. Nobody else was picked up. A quartermaster, one of the saved in the way of duty, with whom I talked a month or so afterward, told me that they pulled up to the spot, but could neither see a head or hear the faintest cry.

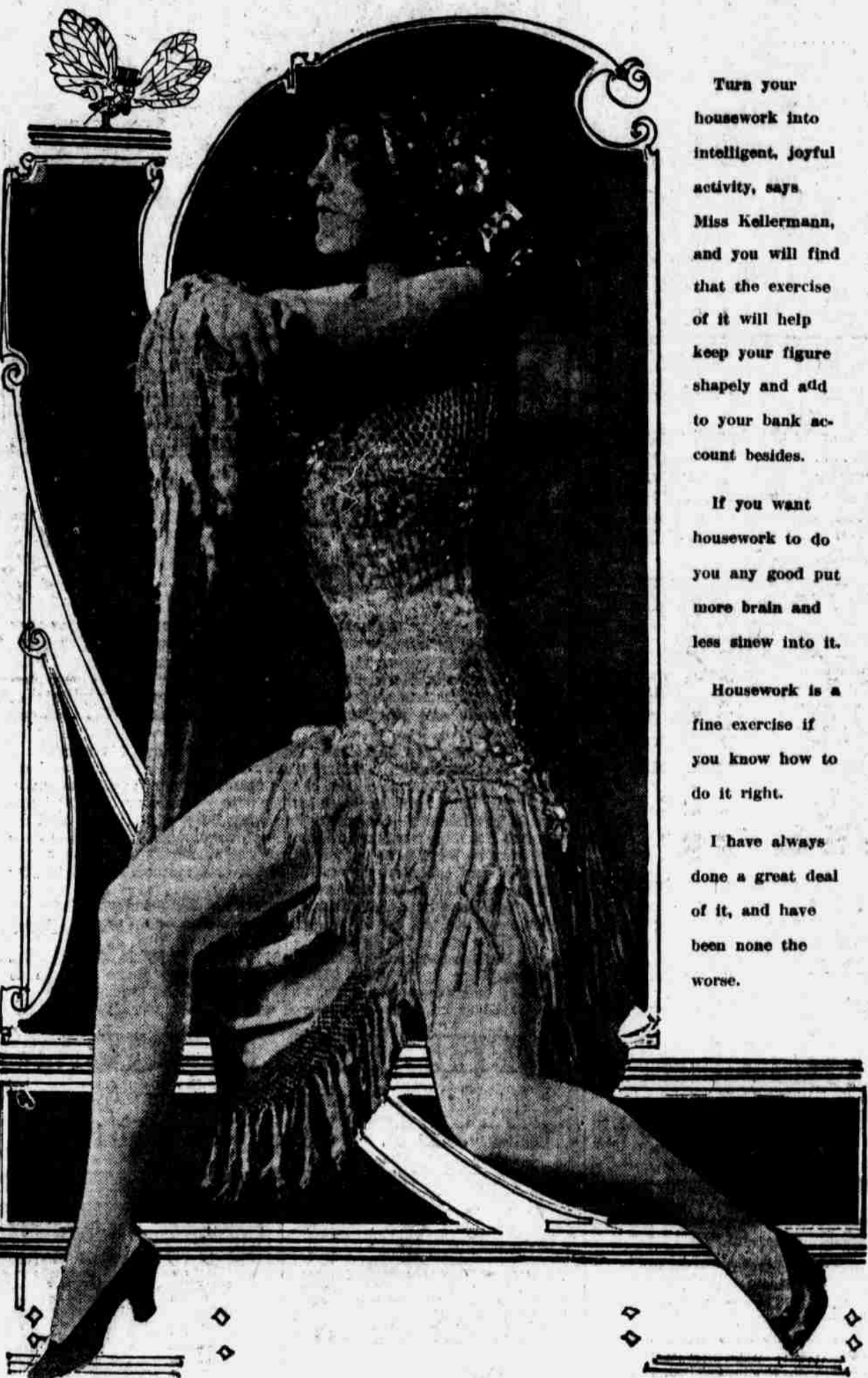
But I have forgotten. A passenger was drowned. She was a lady's maid, worn, frenzied with terror refused to leave the ship. One of the boats waited nearby, but the chief officer, finding himself absolutely unable to tear the girl away from the rail to which she clung with a frantic grasp, ordered the boat away out of danger. My quartermaster told me that she spoke over to them in his ordinary voice, and this was the last sound heard before the ship sank.

The rest is silence. A seamanlike peace of work, of which one cherishes the old memory at this juncture more than ever before. She was a ship commanded, manned, equipped—not a sort of marine Ritz, proclaimed unsinkable and sent adrift with its casual population upon the sea, without enough boats, without enough seamen (but with a Parisian café and 400 of the poor devils of waiters) to meet dangers which, let the engineers say what they like, lurk always among the waves, sent with a blind trust in mere materials, light heartedly to the most miserable, most fatuous disaster.

But all this has its moral. Yes, material may fail, and men, too, may fail sometimes; but more often, men, when they are given the chance, will prove themselves truer than steel, that wonderful thin steel from which the sides and the bulkheads of our modern sea-leviathans are made.

## The Right Road to Health

How Housework Intelligently Done Will Give You a Good Figure.



MISS ANNETTE KELLERMANN.

BY ANNETTE KELLERMANN.

Last winter when I took an apartment in New York everybody thought, of course, I was going to have a maid. I have a theater maid, naturally, but she has all she can do to attend to my costumes, which, while they may not seem to require much attention, nevertheless take up all of her time.

"No indeed, I'm not going to have a maid," I announced calmly. "I need the extra exercise of housework."

There was a general ha-ha at my expense, but I knew what I was about. Housework is fine exercise if you know how to do it, and I've always done a good deal of it, and been none the worse for it.

First of all, of course, it depends upon your house, whether you are going to enjoy your work, or find it burdensome and unhealthy.

By house I mean apartment, or one room in a lodging house, or a four story dwelling, or whatever the place is that you call home.

Most of us fill our houses with useless junk, for which we never have any real need, and which usually costs a lot of money in the beginning, and much more to keep clean.

The Japanese seem to me to have worked out the most perfect plan for their homes. Everything they possess is necessary, and every necessary thing is beautiful, artistic and valuable. If you will go over your home and eliminate everything you have no use for, and everything that is not beautiful, the daily care of what is left will be excellent exercise for you, and it won't take you long to do it.

I like to do my own housework, because I am perfectly fussy about having things perfectly clean, and I hate dust. Now, I have watched the ordinary houseworker perform the daily chore of

dusting, and I can't say that she does it scientifically or successfully. She is too much like the stage maid, who is always laced into a very tightfitting dress, with a little bit of a white apron about the size of a dolly and a large lace cap, who goes up and down the stairs flitting a feather duster around the legs of the gilt furniture, while she sings a merry song without looking at what she's doing.

Dust that is dislodged with a feather duster simply goes and settles somewhere else. Usually it settles in your own lungs. A nice, healthy place, isn't it? When I do my dusting every window is wide open, my hair is tied up tight in one of my favorite silk handkerchiefs, and I dust with a cloth, a damp rag or chamois, and take the dust away to be washed out of the rag.

I insist upon having the picture moldings wiped off, and when I do it myself you can see this is the best kind of reaching and stretching exercise. Sweeping is good exercise, too, but as it raises so much dust I prefer the vacuum method of cleaning, and there are as many different kinds of these cleaners now that most families could afford to have them, especially if they got together, two or three families clubbing in and buying a good cleaner.

I never go at my housework except in the loosest and most comfortable clothing, and I am very particular to have comfortable—not high-heeled—slippers, but soft, low shoes, with a very modest heel, which I keep for this special purpose.

Half the time the woman who does her housework is not properly dressed for her work. She cannot combine comfort and something at least half way pretty in appearance. Many women look upon a big apron as a sign of bondage or social inferiority. I think. That's why we see so many dirty blouses and soiled kimonos. The one-piece dress is a blessing, as it

always looks tidy, and the big apron is a complete protection, like the workman's blouse which Englishmen wear, but of which I don't see very many in America.

I don't mind scrubbing, and if you do it with a will it is the same as many of the standard exercises for shoulders, back and waist muscles. There is no reason why one should only scrub with the right hand; you could easily get accustomed to alternating with the left hand. This makes the development of the muscles more equal.

One of the reasons why housework is looked upon as such a bugbear is that women have never taken the trouble to systematize their work and to get the most out of it for themselves. The average woman who does housework either for her own family or for some one else looks upon herself as a sort of martyr, and she really is a martyr, too. A martyr to dust, dirt, discomfort, to complete lack of system, and the thought that would save her so many steps and so much time.

Turn your housework into intelligent, joyful activity, says Miss Kellermann, and you will find that the exercise of it will help keep your figure shapely and add to your bank account besides.

If you want housework to do you any good put more brain and less sinew into it.

Housework is a fine exercise if you know how to do it right.

I have always done a great deal of it, and have been none the worse.

## An Old-Fashioned Book

By WINIFRED BLACK.

"Tempest and Sunshine," by Mary J. Holmes—there it lay, face down, on the rock.

The tall ferns grew green and sweet around the rock, the waterfall sang a song of summer and of laughter in green places, the pines sighed mournfully in the canyon, and above there floated in the serene blue a lacy cloud.

The blue bells shook their delicate petals as if some fairy wedding was at hand, and there in the cleft of a great rock smiled a wild rose, as sweet and as pink as the first flower that bloomed in the Garden of Eden.

So still it was in the deep, green canyon, so still, so sheltered, so scented, so cool, it looked and felt as if my foot was the first even to tread the way of the clear rock by the clear spring.

And yet there it lay, the queer, battered, weather-beaten old book, "Tempest and Sunshine," by Mary J. Holmes.

Who was reading it? I wondered. Where did it come from? In what attic had it lain all these mocking years?

I had just got interested in that book when teacher slipped up behind me and took it out of my geography.

"What's that you're reading, by dear," said she, "something about South American industries?" And she took the book right away from me then and there and never again did I get one glimpse of it.

I never did know whether Tempest and Sunshine's sweet heart away from her or not, and here it was right here in the deep canyon waiting to be read, face down, on the river rock.

Heard! Are those voices on the wind? Some one is coming up the canon. I'll step into the shadow a minute. Here they are—three girls—three funny little old-fashioned girls. One, very little, and one middle sized, and one quite tall. They are looking for something. Here's where we sat," said the eldest girl.

"I see it," said the little girl, as she sprang and picked up the book.

In less than a minute, the three were in a knot by the river rock. The eldest girl set her sturdy back against a tall tree, the two smaller ones settled themselves comfortably at her rather good-sized feet, and the spell began to work.

"Tempest frowned darkly," began the eldest girl.

"Oh!" cried the little girl, "that mean old Tempest is beginning again. I almost hate to hear about her. She is awfully mean."

And rather than disturb their joy I stole carefully away down the green canon and left them together there by the river rock, where the clear water sang the song of summer and of laughter in green, shady nooks, Tempest and Sunshine and the three little old-fashioned girls.

And now I shall never know what happened to little Sunshine and her sweetheart, the young doctor. I shall never know whether Tempest found out how wicked she was and reformed. I shall never know what either of them wore the day they were married, or what the young doctor said when he "gathered little blue-eyed Sunshine to his heart," as he must have some time before the end of the story. Isn't it too bad?

"Tempest and Sunshine," what a queer, old-fashioned book it was, to be sure. Not a married woman in it, not a stolen kiss, not an elopement even; no actresses, no late suppers, no divorces, no "climbers," no clever innuendoes, as Mr. Aston Stevens says—nothing but honey and bread and butter and snowy biscuits and blue eyes, and that wicked, wicked Tempest.

How could we ever have been so absorbed in it when teacher found me

it and physical strength. I have been telling you all along, in writing about my miles for health, that all the exercise in the world is not going to help you unless you put your mind on the work you are doing and the benefits to be derived.

reading it in my geography so many years ago? And yet there they sat today together in the deep canyon, the three growing girls, as deeply absorbed in the old-fashioned book they had fished out of some garret as if it had been a treatise on eugenics, the sort of thing that seems to be so fashionable just now.

Have the girls changed, or have we who buy the books for them changed?

Sentiment, high-flown, lacking in literary merit. Doubtless, doubtless, no one could claim much for the "art for art's sake" side of the Holmes' book or its like. And yet just the other day when a girl of it went with me for a walk up the green canyon where the laughing water calls day and night to all who are weary to come and rest and laugh, too, and when she carried as light reading in her blouse pocket—"De Profundis" and "Omar Khayyam"—felt somehow as disconcerted as I would to watch a harmless gray and white kitten trying to make itself believe that it liked mustard and horse radish for dinner and couldn't abide a dish of bread and milk with good, thick yellow cream on it.

"Tempest and Sunshine," by Mary J. Holmes. We laugh at the old-fashioned people now, and at the old-fashioned books now, and yet, do you know, I'd take my chance with any one of the little readers of "Tempest and Sunshine" up there in the canyon the other day and let the poor, puzzled, earnest young person with the "Omar Khayyam" yearnings and the "De Profundis" cult go by on the very cold side of the street for all of me. I wonder if I am entirely wrong?

Love, friendship, simple hopes, kindly ambitions, sweet, dauntless affection, home, the white table cloth, the yellow butter, the golden honey, the amber tea, the little sprig of woodbine in the golden hair, the simple bouquet of wild roses on the table, the bright fire on the friendly hearth, when the cool of evening falls, the sweet clover under the window, the comfortable cat in the sunshine on the porch, the old dog at the gate, the bees a hum in the buckwheat—what is there better than these things or more to be loved and desired after all?

ELECTRICITY ON THE LINERS. The saying of King Solomon that "money answereth all things" might be paraphrased to apply to electricity aboard ship in these modern times. Often described as a floating palace, the great ocean liner is today an enormous electrical plant. It has reached the point that steam is restricted to a single function—that of driving the screw propellers. All else is done by the current electrical. It is limited in certain quarters that the day is close at hand when electric motors will drive the propellers also.

Passenger ships, battleships and freighters, all alike, require heat and light and ventilation. For these essential purposes electricity is ideal, because it can be transmitted so easily over the entire ship to any desired point. The transmission of heat by steam or hot water requires an elaborate system of iron pipes. The same result can be had by a few small wires entirely out of sight if electricity is used.

The speed of the modern ship, although propelled by steam, is chiefly dependent upon electricity, because the bellows that force the fires under the ship's boilers are worked by electric motors. This forced draft makes the greatest difference in speed. The flames are literally fanned, the fans when electric motors are used.

In some cases there are eight motors of fifty horsepower, each motor being coupled to two fans, making a total of 40 horsepower. Full speed is the average ship requires 200 horsepower at the least for the fans. Formerly the all-important fans were driven by steam, but the motor is both better and cheaper for the purpose.

So it is also with reference to the captains and winches. The old-fashioned steam pipes, when occupying exposed places in winter, had an ugly way of condensing and freezing when most needed; but no such bother is met where electricity is employed. Many ships carry four elevators, some for passengers and some for freight, and all vessels are required to do a world of lifting and hoisting in handling the cargo. For all these ends motor power is far more handy and equally efficient when contrasted with steam.

The doors to bulkheads and watertight compartments can be closed more quickly by electricity than by any other means, and there are scores of other things to be done on board ship for which it is best suited. The current is generated by steam turbines, connected with the main boilers of the ship. A switchboard subdivides the current and distributes it to all desired points.