

there may be some pillars, walls, or rafters, &c., that you like to have covered by climbers, the pruning back should not be so close as that just mentioned for the plants in pots, for it must be borne in mind that they have a greater space to cover.

And before leaving this subject of climbers—of which, by the way, we shall occasionally say something at intervals adapted to the time of year—we might notice in general a few of our most popular and hardy out-of-door ones.

One favourite is, of course, the *Wistaria*, which gives us its delicate pale lilac-coloured flower in the spring, and often repeats its blossom again about the middle of August, though in lesser quantities. This will cover the side of a house very readily, or it is very effective across a large flower-bed over a semi-circular or rainbow-shaped arch of good strong iron-work. In course of years it attains great size and strength, and the tortuous growth of its main stem is almost artistic. Then, again, there are unfailing varieties of the honeysuckle and clematis, and of many others that we shall hope to notice later on. Of the clematis, however, let us say that they require an occasional watching as they grow, and if they are not properly secured they will fall over, and probably break in your attempt to get them up again.

We must, however, as far as possible, go quickly over the routine necessary to be observed in all branches of our garden. We may notice first, then, our rose-garden: for a garden without roses would be almost as strange as a hatter's without hats. The winter gales will warn you of the importance of seeing to all the stakes and fastenings of your standards. Some of these, especially after a long and wet autumn season, are liable to decay—as, indeed, what is not, as time hurries us along?—and to have their stakes broken away in a high wind. The heads of your standards, and more especially of the old staggers that are your probable favourites, are liable to get completely broken off and ruined. This, then, is a most important operation. Or, in a mild or non-frosty winter, stocks may be planted in good ground. A vigorous growth of young wood is what you want to bud upon in July. Indeed, during any what is called "open season" of the early winter months, many autumnal operations of transplanting and of general garden changes may still be carried on.

And next we must have a few words about our open

flower garden—perhaps, more or less, a little desolate now. This defect, though, let us hope we have very much ameliorated, by placing here and there a few bright evergreens, plunging them in pots which at a future time can be readily taken up. To revert, however, here for a moment to our trenching: all unoccupied parts of our flower garden should in favourable weather be well turned over now. Or after wet weather sometimes we find ourselves troubled by slugs: the old remedies of soot or dry wood-ashes may in that case be resorted to, while a few degrees of patience will, perhaps, enable you to pick them out one by one, and give them a final squeeze. Then, again, the danger after a mild winter is that everything in the ground makes a slight start, only perhaps to be cut off afterwards when a sudden frost comes. At the approach of frost, then, cover up with some sort of litter the first protruding green tops of your hyacinths and other bulbs. Or by the end of the month you might try the experiment of sowing pretty deeply, and in a sheltered situation, a few of the hardiest annuals for the chance of an early bloom. Of course they will be liable to be cut off by frost, but the attempt is worth making.

And then it may be well to examine the entire stock of cuttings in the greenhouse. See, for instance, to the drainage of all your pots, boxes, and pans, for we are still in the very middle of the period when things are given to damp off; any little disposition to send out unnatural or premature bloom in some of the pelargoniums had better be checked by pinching off all mildewy or decaying leaves from any part of your stock. A good fire, with the lights a little way open at the top, will help to carry off all damp, which is, perhaps, a greater and a more invidious enemy than the frost.

And lastly as to the fruit garden. As before, fruit-trees of all kinds may be planted in good open and favourable weather, though not, of course, during a frost; in this, if the soil is good and fairly deep, there will be no need for any manure; and plant high, for the too deep planting of a fruit-tree would be injurious to it. Some, too, of the gooseberries and currants might be pruned at the latter end of the month, but the wall-fruit-trees ought all to have been pruned, nailed, and thoroughly well trained before now, as often in a mild February they begin to show blossom before the month is out.

IN CASE OF ACCIDENTS.



WHEN we consider how very liable we all are to meet with accidents, fatal and non-fatal, it is somewhat surprising how very little is known about insurance against the loss of time and the expense incurred through accidental injury. In this paper, therefore, we propose to describe, as briefly as pos-

sible, the system of insurance which applies equally to both sexes.

The companies, about twenty in number, with chief offices in London and the provinces, who transact this class of business, issue policies, as a rule, to secure their holders the payment of—

First, a fixed sum in the event of accidental death, or loss of two limbs or both eyes; a fixed sum (half

the full amount insured) in the event of the loss of one eye or one limb; and a weekly allowance in case of total and partial disablement for a period not exceeding twenty-six weeks.

Secondly, all the above advantages, excepting the fixed sum for permanent partial disablement, or the weekly allowance during temporary partial disablement.

Thirdly, a fixed sum in the event of accidental death, or loss of two eyes or two limbs.

Fourthly, a weekly allowance during temporary total or partial disablement.

Fifthly, a weekly allowance in case of temporary total disablement.

The first of these policies, in the phraseology of the offices, is termed a "Full Benefit Policy;" the second, a "Death and Total Disablement Policy;" the third, a "Fatal Policy;" and the fourth and fifth, "Non-Fatal Policies," with or without "Partial Disablement."

The public are also divided into classes, according to the various risks to which they are exposed whilst following their daily occupations. The public generally, such as merchants, shopkeepers, and professional men, being considered first-class, or ordinary risks; second-class, or hazardous risks, are contractors, civil engineers, working farmers, and workmen generally; while mining engineers, men in charge of machinery, and so on, are extra hazardous, or third-class risks.

It will, therefore, at once follow from the above remarks that the premium payable depends upon two conditions, viz., the kind of policy required, and the occupation of the intending insurer. The average rate per cent., under Class 1, for a "Full Benefit Policy" is about ten shillings; a "Death and Total Disablement Policy," eight shillings; a "Fatal Policy," three shillings and sixpence; whilst "Non-Fatal Policies, with or without "Partial Disablement," would respectively be seven shillings and five shillings.

In addition to the five descriptions of policies mentioned, short term, voyage (fatal only), and policies covering specific risks, such as railway travelling, are also issued at varying rates, depending upon the risk of meeting with an accident run by the insured.

To effect an insurance, having chosen the kind of policy most suitable to our requirements, it is necessary for us to fill up a form of proposal; this contains a series of questions, the answers to which will form the basis of the contract. The most important question put to the intending insurer, and to which a clear answer should be given, is one relating to

paralysis, fits, or any physical infirmity. No insurance company will issue a policy to a person who has had paralysis, is subject to fits, or suffers from any physical infirmity, without charging a very high premium for the extra risk incurred.

The terms and conditions of the policies are very fair, and usually liberally construed. The policy covers the insured within the limits of Europe. He is required, in the event of his meeting with an accident, to give notice in writing to the head office of the company within fourteen days of its occurrence, and to furnish at his own expense a duly qualified medical practitioner's report as to the nature and extent of the injuries; also, if requested to do so, to submit himself to be examined by the company's medical inspector. This last proviso, however, is only rarely insisted upon. The amount of compensation awarded is usually payable in one sum upon recovery from the injury.

No compensation, however, is payable if the insured is intoxicated at the time of meeting with an accident, or for an injury received by duelling, fighting, &c.

An accident insurance policy cannot well be regarded as a substitute for a life insurance policy, which is now almost universally adopted, as it is only a means of covering ourselves against the possible occurrence of an event which we all hope to avoid. It is simply a yearly contract between the company and the insured, and consequently has, though renewed for a number of years, no monetary surrender value. The companies, to encourage their insurers to renew their policies annually, make a reduction of 10 per cent. upon the amount of premium payable on all insurances which have been in existence five years.

It must not, however, be supposed from the preceding paragraph that we underrate the value of an accident insurance policy. Having enjoyed its benefits during an unfortunate absence from our daily labour through an accident, we cannot speak too highly of its value to those whose incomes depend on their exertions. At any moment an accident may prostrate them, and it is a source of comfort to feel, during our enforced idleness, that our income is not materially depreciated owing to our misfortune.

A glance at any of the companies' published list of claims during the past years will show that accidents will happen at all times and all seasons. We hope, therefore, that the above paper will help to enlighten many on a subject which the writer found, when thinking of insuring, to be little understood.

A. C.

