

## CHAPTER XIX

Life insurance—American methods—Late William H. Beers—Mexican companies—Strong position—Mutual Life of New York—Latin-American Co.—Business methods and directorate—National Life Office—Continental Insurance Co.—Mexican Title Insurance—Strong directorate—Mexican policies—Little fraud.

THE history of Life Insurance, as conducted upon American principles, is certainly not pleasant reading. When William H. Beers, the President of the New York Life Insurance Co., was on his death-bed he prophesied the downfall of the men who had helped to bring into so much discredit the system of which he himself was at once the evil genius and the victim. To a certain extent his prophecy came true. His last words were that the "System meant bribery and corruption, and most of the officers of the companies are creatures of the system."

There can be no question that life insurance in the United States offices has frequently—and especially of recent times—proved both sensational and tragic. It has been dragged through the deepest mire of journalistic abuse, and the reputation of nearly all the most prominent men connected with it has been sacrificed, while thousands of policy-holders in the U.S.A. and abroad have been alarmed, and several have been ruined. Attacks have not been wanting either upon big American Life Insurance Companies doing business both in Great Britain and France. The confidence of many of our Gallic neighbours has been sadly shaken in connection with their policies, the outcry proceeding to such an extent as to demand of the Government that it require the American companies to keep their reserves in France and impose onerous restrictions upon their competition with French companies. Here in Great Britain, the agitation displayed

itself in actions at law, notably one being brought against the former London manager of the New York Mutual Life, when he transferred his services to another company.

Insurance as carried on in Mexico is largely conducted upon the American principle; but it must not be assumed from this that it is lacking in either safety or honesty. I should be inclined to say that the best, and only the best, methods of American insurance are practised in Mexico, and from what I know of the companies which are doing local business, there is no fault to be found with their methods or their *bond-fides*. Of late years especially, the life insurance business has been making great headway, the company doing the principal business being the Mutual Life Insurance Co. of New York. Formerly it had some serious competitors in three other large American insurance companies, with headquarters in New York City, but which were vitally affected by the latterly-enacted laws of the Legislature of the State of New York. These laws, it may be remembered, limited the sum of the business done abroad to \$150,000,000 (gold) each per annum. This is a smaller amount than the New York Life, Mutual Life or the Equitable Life had written during any one of a number of years. One of these companies for the year 1904, for instance, secured \$343,000,000 (gold) of insurance. Inasmuch as these companies, all with successful branches in Mexico, were able to secure the amount limited by law in the U.S.A. alone, with as little exertion as, and with far less expense than, was involved in soliciting business abroad, their interest in foreign countries not unnaturally waned. During the year 1905 the New York Life Co. cut down its agencies in Mexico until the number was reduced to one-half of what it was, say, in 1904, and several other companies have since followed suit. While it is not at all probable that the big New York life insurance companies will withdraw altogether from Mexico, they have materially reduced their staffs and offices, while their agents' commissions have been largely cut down, and they are no longer soliciting business. The New York Life has nevertheless still on hand some very heavy interests at stake throughout the Republic, and it is resting upon the splendid business which it has already built-up.

The Mutual Life Insurance Co. of New York, however, has

continued to do business in the same manner as before, and no doubt it carries by far the largest number of policies in the Republic. The four great essentials in mutual life insurance are competent and enterprising management, easily realisable assets, sufficient funds on hand to meet all demands, and a direct participation of policy-holders. None of these are lacking in connection with the New York Mutual Life. For ten years Mr. John Hatfield was the Director-General of this company in Mexico, but on May 1st of last year he retired to give place to Mr. H. E. Bourchier, formerly the Manager. Mr. Hatfield has since identified himself with another insurance company—the Mexican Title Insurance Co.

The British insurance companies doing business in Mexico include the London and Liverpool and Globe; the Sun; the Sun of Canada, and the Royal; but their representatives apparently find keen competitors not alone in the New York Mutual Life, but in many of the native insurance companies which of late years have come into being with every prospect of having come to stay.

One of the most enterprising of local insurance companies is the Latin-American Mutual Life Insurance, among the founders of which are to be found the names of some of the most prominent and influential members of finance and commerce in Mexico City, such, for instance, as Messrs. Oscar J. Braniff, Thomas Braniff, Victor M. Braschi, Don Guillermo de Landa y Escandon (Governor of the Federal District), Pablo Macédo, José Luis Requena, Hugo Scherer Jr., William Walter Wheatly, James Harold Warner, Julio Limantour and others.

This company has agents throughout the Republic, but no branch offices are likely to be established until Mexico City itself is thoroughly covered, and when this has been done it will also open branches in Cuba and Central and South America. The Board of Directors consists of thirty-two members, of whom fifteen are bondholders and the remainder policy-holders, each of the latter being entitled to a vote for every \$1,000 worth of insurance carried. One of the most important features has been the increase of the limit of policies from \$10,000 to \$20,000. This is, so far as I am aware, the only company in the Republic which makes policies incontest-

able from the date of issue, that is to say it issues policies and reserves no rights to contest deaths from any reason whatsoever, whether they be occasioned by suicide, war, or from other causes. No doubt some would think that this is hardly a safe policy to pursue, but it should be remembered that the policy goes through the process of being contested before it is issued, so that the possibility of the company becoming a loser is minimised, if not entirely avoided. The capital of this company is \$2,000,000, divided into \$100 shares with not more than 20 per cent. paid up under the "mutual" plan, in bonds deposited with the company signed by thirty-five directors, of whom each is worth \$20,000 to \$40,000. The bonds are 6 per cent., and redeemable at the will of the company by drawings which are held at stated times. All policy-holders have a direct vote in the administration of the company, and beginning with next year (1908) the Directorate will be chosen, one-half from the organisers of the association and one-half from the policy-holders. The General Manager is Sr. Manuel Parragá, a gentleman with a very wide experience of insurance matters, while Mr. J. H. Washburn, a Member of the American Institute of Actuaries, is actuary for the company. I understand that the Latin-American Mutual Life Insurance Co., or to give it its Spanish title *La Latino-Americano Mutualista Compañía de Seguros Sobre la Vida, S.C., Limitada*, is doing excellent business, already having some \$5,000,000 life insurance on its books.

The Central Insurance Co., Ltd., of London, allied with the London and Liverpool and Globe Insurance Co., commenced business in Mexico in March last in fire insurances. The general agency is in the hands of Mr. William B. Woodrow, who has been in Mexico City for some five-and-twenty years, his firm representing the Home Insurance Co. of New York, the British and Foreign Marine Insurance Co., and the Maryland Casualty Co. of Baltimore. The joint premium of these Insurance Companies is understood to be larger than that of any one single Insurance Agency in Mexico, with the exception of the three American Life Insurance companies which are previously referred to.

The National Life Insurance Co. has been in operation for four years past, with a nominal capital of \$500,000, which

has recently been augmented to \$1,000,000, the additional sum being necessary on account of the general increase in scope and prosperity of the undertaking. The capital has been subscribed to by the most prominent commercial men in the United States of Mexico.

The Continental Life Insurance Co. (*La Continental Compañía de Seguros Sobre la Vida, S.A.*) has a capital of \$2,000,000, divided into \$100 shares, with not more than 20 per cent. paid-up. The Mexico City connection having now been thoroughly well organised, the Continental will carry its enterprise into Cuba, the West Indies and Central and South America, operating its business upon a thoroughly conservative basis, and employing the same methods which are in vogue with the other high-standing Insurance Companies of the world, which now include arrangements for re-insurance with other Companies.

The Mexican Title Insurance Co. has likewise upon its Board a very large number of prominent financial and commercial celebrities in Mexico City, such as Mr. John Hatfield (formerly Director-General for Mexico of the Mutual Life Insurance Co. of New York) as President; Mr. George I. Ham, President of the United States Banking Co., as Vice-President; Mr. José Luis Requena; Mr. William W. Wheatly; Mr. Walter B. Hull, and Mr. James Harold Warner. This Company makes a point of examining and insuring titles in all real-estate transactions and lends its own money on real first-class estate security, issuing its policies to the purchasers of such mortgages without extra charge. The idea is an excellent one, and inasmuch as the Company assumes the full charge and management of real estate, attending to the sale, purchase, leasing, mortgaging, repairing and the collection of rentals, foreign owners of property in the Republic who are desirous of leaving Mexico for a time, or permanently, have here an absolutely safe, reliable and careful agent to look after their interests. That such a Company as this was needed, and is appreciated, it is hardly necessary to point out. It is now well established, and it succeeds in affecting for Mexico what similar Companies do for absent owners of property in Great Britain and the United States.

Life insurance in Mexico to-day is undoubtedly making

strides in popularity among the Mexican people; and it would seem that, so far from discouraging them from associating themselves with the American Companies, the late investigations have, in their opinion, resulted in eliminating many of the former extravagant and questionable methods, and the business is now being conducted with economy. The Mexicans are an especially receptive people to influence in connection with insurance matters, but they are somewhat easily scared once their faith is shaken. Being, as a rule, strictly honest, very little fraud is detected. When it is, however, as was the case with some sharpers last autumn, the Courts severely punish the culprits, and there is little or no encouragement held out to them in this direction to repeat the offence or to secure imitators.

Insurance Companies have often strange experiences to relate, but probably no more remarkable story was ever related than to a Mexico Company, which this year received an application from a married woman of Yucatán who, in answering the questions put to her before being granted an insurance, admitted that she was 15 years of age, had been married 6 years, and had had 6 children. She was married at nine years of age.

## CHAPTER XX

Mexico city—Origin and present-day aspect—Buildings—Climate—Amusements—Paséo de la Reforma—Statuary—Sunday parades—Equipages—Cavaliers—Horses and motor-cars—Servants' liveries—Taxes—Rebuilding city—Notable edifices under construction—Restrictions as to heights of buildings—Styles of architecture.

If Taoti, the supreme god, and Huitzilopochtli, the divine protector of the Aztecs, could look down upon their beloved Tenochtitlan as it is to-day, what would they think?

Where once stood the Pyramids of the Sun and Moon, where the five great Ahuehuetls spread their branches over the grateful land, where Cequauhtzin hunted and Moctezuma sacrificed, now exist the Paséo de la Reforma, an embryo Champs Elysées which threatens to outvie its Parisian rival in stateliness and expansiveness; the superb Cathedral, "where penitent souls find rest"; and busy thoroughfares with all the modern abominations, in the shape of tramcars and automobiles; which flourish and flounder among crowds of well-dressed, hurrying people going to the worship of Mammon instead of to that of Quetzalcoatl. Assuredly the sacrifices on the altar are no less tragic, for if human hearts are no longer torn out as a sacrifice to the Aztec gods, they continue to be broken in the mad struggle for wealth and position.

What matters if in those far-off days men called their god Quetzalcoatl and to-day he is named Mammon? We are not all possessed of the strength of mind attributed to the good Sir Guyon, who successfully resisted the golden promises of the god of this world.

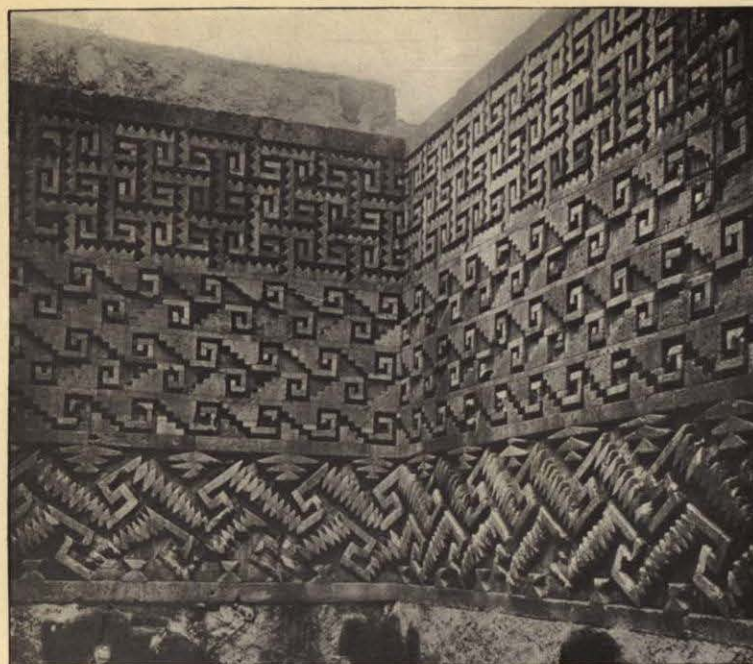
Popocatepetl and his giant "wife" Ixtaccihuatl, ever snow-capped, have looked down from their heights of 17,000 feet upon strange sights and stranger beings. These ever-watchful mountains, side by side, have seen races come and

go—the refugees from the Divine wrath at Babel's Tower (so legend declares), the mystic Cholulaus, the terrible Toltecs, the peaceful Aztecs, a long line of Chichimecs, the Texcocans, and the ill-starred Moctezuma, followed by the Spaniards, the French and, last of all, the Americans. All these have they seen, their struggles, their battles, their sacrifices and their greed, and still they keep guard over Mexico City, and amid all the changes, they change not.

Unlike Buenos Aires in the Argentine, which sprang up with almost as much rapidity as Jonah's gourd, Mexico City has taken pause in the transition stage through which it has passed, and is still passing. The aspect of the City to-day is suggestive of one-half being pulled down while the other half is being built up. But there can be no question as to what it will be when the destruction stage has ceased and the construction is complete. Mexico will be a beautiful city in every respect—worthy of the superb climate with which the country is blessed, worthy of the enterprising Government which is directing affairs, and with plenty to show for the millions which are being expended upon its adornment. Already sufficient has been effected to evince that Mexico City will be more beautiful than Paris, more admirably planned than Vienna, and a distinct improvement upon Berlin.

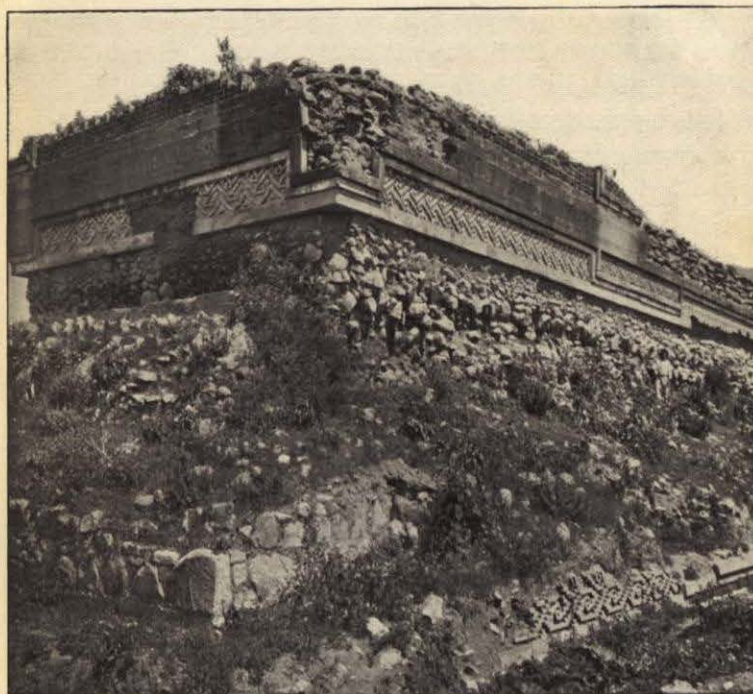
It seems an anomaly that in a climate as magnificent as that of Mexico City, which stands at an elevation of some 7,350 feet, and with a natural slope downwards, the death-rate should reach the appalling figure of 40 per *mil*, or 4 per cent. The people have, as a matter of fact, only recently begun to learn that sanitation means health and prolonged life, and, with the efforts being successfully made by the Superior Board of Health, a decided improvement may be looked for.

But the lower-class Mexicans are a curious people. They have an intense dread of cold when it affects the head, but apparently they don't mind it when it touches the feet. Thus, one finds men, women and children sleeping peacefully upon doorsteps or in the open parks and squares, their heads closely wrapped up in thick blankets so as to exclude every whiff of air, while their legs are left bare up to the knees. Naturally, pneumonia is extremely prevalent among them,



*Photo. W. Schlattmann.*

RUINS OF MITLA.—Wall of Mosaics.



*Photo. W. Schlattmann.*

RUINS OF MITLA.—Pyramids and Shrine.—see p. 255.

and this disease, together with typhus following upon unclean living, and an enormous mortality among new-born babies arising from sheer neglect by the mothers, account in a great measure for the heavy death-rate. Under normal circumstances, I know no more delightful or healthful city in North or South America than Mexico City. But the manner in which the lower-classes live is distinctly abnormal.

Of amusements there is a great assortment. If you are of Spanish blood and enjoy Spanish entertainments you will naturally patronise the bull rings, of which there are two, while a third, to accommodate 20,000 spectators, is about to be built. Here you can revel in all the horrors of the bull-fight and see wretched, blindfolded horses gored to death by a savage bull, which, in its turn, is tortured by the *picadores* and *matadores*, until death also terminates its sufferings. Cock-fighting is another delectable and popular amusement with the inhabitants; nearly every man of position, and many of none at all, possesses at least one champion bird, which is backed and discussed with as much enthusiasm as a Derby favourite. Just as it was the favourite pastime with the ancient Greeks and Romans, so it is with Spanish-speaking peoples to-day. The birds have a good time before battle, since, during their training, they are plentifully and generously fed. Other national sports are horse-racing, Spanish ball-game, bowling, billiards and cards—especially cards—and gambling games, for “here card-players wait till the last trump be played.”

Oliver Wendell Holmes, the sapient author of “The Poet of the Breakfast Table,” observes that “everything is twice as large, measured on a three-years-old three-foot scale, as on a thirty-years-old six-foot scale.” I suppose that this is one of the reasons why the majority of people, who have seen the Champs Elysées at Paris, Under-den-Linden at Berlin, the Prater at Vienna, the Nevsky Prospect at St. Petersburg and the Mall in Hyde Park, consider the Paséo de la Reforma in Mexico City superior to any of them; for it is only a few years old. I feel bound to confess that I agree with the majority. The Paséo is handsomer, longer and more agreeable than any one of the great European driveways mentioned, and it will still be beautiful long after they have fallen into decay. Above all, this superb thoroughfare is situated in a city

which enjoys one of the most beautiful climates to be found anywhere in the wide world.

The Paséo commences at the foot of the wooded hill of Chapultepec, whereon stands the famous Castle, once the seat of Moctezuma's Palace, where Cortes made his home, and now the summer residence of President Diaz. It extends to the centre of the residential part of the City, a "glorietta," or round, park-like space, dominated by a colossal equestrian statue of Charles IV. of Spain. It is a perfectly straight, level and wide boulevard, three miles in length from end to end, and destined, at no distant date, to be lined upon either side with magnificent private residences, some 70 or 80 of which, already erected, afford an idea of what the majority will be. At certain intervals, the Paséo widens out into "glorietas," in the centre of which are planted bright flower-beds, exhibiting all the brilliant plants of a sub-tropical region, and surmounted by superb bronze statues of heroic dimensions, Columbus the discoverer, Cuatemoc the Aztec warrior, and other celebrities related to the history of Mexico. The remaining "glorietas" will be filled as they are constructed.

Along either side of this truly-imposing causeway, a double row of trees lend their grateful shade and brilliantly-hued foliage, while, additionally, grass plots, measuring about 5 feet wide by 30 feet in length, between the sidewalk and the streetway, contribute further brightness to the thoroughfare, which, moreover, is kept in perfect order. No dust is allowed to accumulate, hose-carts continually sprinkling it from end to end during both day and night. No litter or *débris* is ever to be found there, an army of deft, and almost unnoticeable, orderlies picking up whatever may chance to fall or blow towards them.

If Maximilian, the unfortunate and short-lived Emperor, did nothing else to earn the gratitude of the Mexicans, at least he inaugurated and planned the Paséo de la Reforma. It was commenced in his reign, but it took many years to advance beyond the preliminary stage. Even in its unfinished and wholly unattractive state, the Paséo became the fashionable *rendezvous*, and to-day it can vie with any thoroughfare in the world for its display of horseflesh, beautiful equipages and elegantly-attired occupants, while as a

speedway for automobiles and a paradise for bicyclists, I know no superior.

Motor-cars from America to the value of \$70,000 (£14,000) are being imported into Mexico monthly. During the first nine months of the present fiscal year cars to the value of \$628,243 (say £125,648) were brought into the Republic from the United States alone, independently of the many French, German, Italian and British makes. Over fifty automobiles are owned and used in the City of Guadalajara (Jalisco).

Upon Sundays and feast-days, the Paséo presents an exceptionally brilliant appearance, that of a bright-coloured panorama of carriages, motors and pedestrians, a perfect kaleidoscope of colour and animation which can find an equal in few parts of the world. As I have said, the thoroughfare, except where it curves out into the "glorietas" at equal distances from one another, is absolutely straight, and, standing at one end, it is possible to see the stately Castle of Chapultepec in a bee-line at the other; while at Chapultepec itself the entire Paséo and the greater part of the City can be seen spread out like a relief map in front of one. The gay procession of rapidly-moving equipages, the dazzling costumes of the women, the vivid green of the trees and numerous grass-plots, the superb mountain-setting, with the majestic Popocatepetl and Ixtaccihuatl rearing their snow-capped heads high into the deep blue of the sky, and, above everything, the brilliant sunshine of a sub-tropical country bathing the scene in its soft golden light—all form a living picture difficult to realise in its unique beauty, and absolutely impossible to depict in ordinary language.

While many, I may say even most, of the equipages seen in Mexico City are admirably horsed, some of the teams averaging in value anything between £250 to £1,500 each, liveries are but rarely seen. The practice of allowing the driver of a handsome turn-out, complete in every particular of appointment and equipment, to wear an ordinary tweed suit and a bowler or crush hat, seems anomalous in the extreme. One sees some smartly-attired coachmen and footmen, to be sure; but the majority of the carriages are attended by a coachman only, attired as I have described. Having adopted so much of European customs in regard to

their equipages, it is a little surprising to find the wealthy Mexican families adhering closely to the old-time custom of dressing their servants in ordinary walking attire. Possibly, as few of the Mexican families possess armorial bearings, and as the colours of their liveries should be those of the field and principal charge of the armorial shield, they do not care to adopt that to which they have no legitimate claim. In this no doubt they are acting rightly, but a plain gray or brown livery is permissible to every one, and assuredly preferable to the prosaic tweed costume and wide-awake or bowler hat, affected by so many of Mexico's coachmen. Even the servants of the State Governors are permitted to attend them in out-of-livery attire.

Vehicles, both for private and business use, are taxed in Mexico as follows: Private carriages \$12 monthly (say, £14 8s. per annum), cabs \$10.00 per month (or, say, £12 per annum), and carts and waggons in the public service \$4 per month (or £4 16s. per annum). The vehicles are taxed according to the number of wheels, which accounts for the great number of two-wheeled carts one sees—and hears, heavy, clumsy and noisy things, which shake the houses to their very foundations as they gallop by with their heavy loads or quite empty. It is not unusual to see some carts with a led-mule or horse hitched-on behind. If the journey being taken leads outside the city limits, the extra mule is harnessed in front as the leader, and again removed to the rear when the city boundaries are again reached. This is on account of the city authorities taxing the owner of the cart according to the number of animals "dragging it." They are cute people these Mexicans.

Mr. Frederick R. Guernsey, the talented journalist, of whom I speak more fully elsewhere, and who has been in Mexico for over 23 years, says that he can remember far more horsemen and fair riders on the streets of Mexico than to-day. The men, young, middle-aged and old, mostly wear the distinctive *charro* riding-dress, a picturesque and appropriate costume, and wide sombreros, often of great cost, and heavily embroidered in silver and gold. Saddles of the Mexican type, costing a thousand dollars and more, were in evidence upon feast-days, when "all Mexico" takes its

pleasure out-of-doors. These costumes may still be seen on any Sunday afternoon on the *Paséo de la Reforma*, the effect being extremely becoming, as it is quite the exception to see a poor or indifferent horseman in Mexico, the natives sitting their steeds like Centaurs, and ranking among the most graceful and accomplished riders of the world.

A recent visitor to Mexico declared that the most vivid impression made upon his mind was the progressive destruction of one-half of the City, which was being pulled down in order apparently to create more work in again building it up. It is a fact that the whole of Mexico City is undergoing a complete transformation. Even in the brief time that I was there, about a year and a half, I observed the many and rapid changes going on all around; and upon each occasion that I returned to the City after a brief absence, I noticed further alterations. In some cases old buildings had disappeared, and unsightly hoardings had taken their place. In others, advertisement-covered hoardings had been removed to show some perfectly new and beautiful edifices which they had long been concealing. Day by day imposing structures, which would be an ornament to any city, are being completed or the foundations commenced, and no quarter of the city is neglected.

Undoubtedly the most magnificent of all the edifices in Mexico City, already becoming a "city of palaces," will be the new Legislative building, the foundations of which are now approaching completion. The cost will be \$20,000,000 (say, £2,000,000), and, when finished, the structure will put entirely in the shade the Palace of Justice in Brussels, the Capitol at Washington, or the Government Buildings on the *Champs Elysées* at Paris, all notable and beautiful edifices, to which the new Legislative Palace at Mexico City will bear some resemblance. The architectural style will be Renaissance, the French idea prevailing, namely a Gothic skeleton with classic details; while the ornamentation is to be exceptionally elaborate and costly. Probably the original estimate of \$20,000,000 may expand into \$25,000,000, and even more, before the work is out of hand. But "Modern Mexico" can well afford it.

Other new buildings, which have been wholly finished, commenced or arranged for, include the new Post Office, a



magnificent erection, worthy of the increasing beauty of the City; the War and Navy Building, to cost \$600,000; a Department of Public Works; the National Pantéon, which will have over \$5,000,000 expended upon it; a new Museum of Art and the new Mexican School of Mines. Altogether, the Government are expending \$50,000,000 (say £5,000,000) upon their new buildings, and no extra taxation to pay for them has been, or will be, necessary.

Besides the Government undertakings, private enterprise is doing much to beautify the City and the suburbs. A large amount of money has been invested by American capitalists in constructing residences in the new "Colonias" near the Paséo de la Reforma, such as the Colonia Reforma, the Colonia Roma, the Colonia Santa Maria, and out as far as San Angel. Land has gone up in price in all these places as much as 1,000 per cent. within the past ten years; and to-day plots for building purposes are commanding fancy prices. Nearly all the new houses have attractive, if small, gardens; while the new streets leading to them are asphalted and planted with double rows of trees and the delightfully refreshing grass plots to which I have previously referred. Practically, the whole of these new buildings are freehold, and the property of those who live in them. This speaks well for the prosperity of the inhabitants, and their abiding interests in the country.

I am pleased to say that the Mexican Government has providentially limited the heights to which buildings in the City can be raised. This is not at all to the liking of some constructors, whose ardent love for sky-scrapers seems irrepresible. Time after time they have solicited permission from the local authorities to add "just one more story." But the refusal is hard and fast; and for the sake of the appearance of this beautiful new residential neighbourhood it may be hoped that it will prove permanent. It is only by setting and maintaining this prohibitory limit that the monstrosities of New York and Chicago can be kept from being perpetuated in Mexico City.

The local authorities are perfectly reasonable in all their dealings with would-be land and house owners, and none of those irritating restrictions and blackmailing charges which

are levied in Brazil and some of the towns of the Argentine States, notably Rosario (Santa Fé), are noticeable here. The municipal taxes amount to 12 per cent. of the annual rentals, such taxes including the water-rate, the liquid being provided by the City. For all unoccupied houses no taxes are demanded; but, at present, the number of unoccupied dwellings are not many. Building is going on in every direction, and there is something like a famine of materials. The styles adopted are many and various, no two houses being alike; but it is difficult to come across any really ugly style, and good taste, if sometimes a trifle pretentious, is generally noticeable. The only other city to which I can compare the new residential portions of Mexico is São Paulo, in Brazil, which possesses a strong foreign population, mainly Italian, who have introduced the most common styles of Italian Architecture—all the Roman adoptions, the plinth, fillets and flutings, both top and bottom, being noticeable in most of the private dwellings.