The Danger of Lying in Bed by Mark Twain

The man in the ticket-office said:

"Have an accident insurance ticket, also?"

"No," I said, after studying the matter over a little. "No, I believe not; I am going to be traveling by rail all day today. However, tomorrow I don't travel. Give me one for tomorrow."

The man looked puzzled. He said:

"But it is for accident insurance, and if you are going to travel by rail--"

"If I am going to travel by rail I sha'n't need it. Lying at home in bed is the thing I am afraid of."

I had been looking into this matter. Last year I traveled twenty thousand miles, almost entirely by rail; the year before, I traveled over twenty-five thousand miles, half by sea and half by rail; and the year before that I traveled in the neighborhood of ten thousand miles, exclusively by rail. I suppose if I put in all the little odd journeys here and there, I may say I have traveled sixty thousand miles during the three years I have mentioned. AND NEVER AN ACCIDENT.

For a good while I said to myself every morning: "Now I have escaped thus far, and so the chances are just that much increased that I shall catch it this time. I will be shrewd, and buy an accident ticket." And to a dead moral certainty I drew a blank, and went to bed that night without a joint started or a bone splintered. I got tired of that sort of daily bother, and fell to buying accident tickets that were good for a month. I said to myself, "A man CAN'T buy thirty blanks in one bundle."

But I was mistaken. There was never a prize in the lot. I could read of railway accidents every day--the newspaper atmosphere was foggy with them; but somehow they never came my way. I found I had spent a good deal of money in the accident business, and had nothing to show for it. My suspicions were aroused, and I began to hunt around for somebody that had won in this lottery. I found plenty of people who had invested, but not an individual that had ever had an accident or made a cent. I stopped buying accident tickets and went to ciphering. The result was astounding. THE PERIL LAY NOT IN TRAVELING, BUT IN STAYING AT HOME.

I hunted up statistics, and was amazed to find that after all the glaring newspaper headlines concerning railroad disasters, less than THREE HUNDRED people had really lost their lives by those disasters in the preceding twelve months. The Erie road was set down as the most murderous in the list. It had killed forty-six--or twenty-six, I do not exactly remember which, but I know the number was double that of any other road. But the fact straightway suggested itself that the Erie was an immensely long road, and did more business than any other line in the country; so the double number of killed ceased to be matter for surprise.

By further figuring, it appeared that between New York and Rochester the Erie ran eight passenger-trains each way every day--16 altogether; and carried a daily average of 6,000 persons. That is about a million in six months--the population of New York City. Well, the Erie kills from 13 to 23 persons of ITS million in six months; and in the same time 13,000 of New York's million die in their beds! My flesh crept, my hair stood on end. "This is appalling!" I said. "The danger isn't in traveling by rail, but in trusting to those deadly beds. I will never sleep in a bed again."

I had figured on considerably less than one-half the length of the Erie road. It was plain that the entire road must transport at least eleven or twelve thousand people every day. There are many short roads running out of Boston that do fully half as much; a great many such roads. There are many roads scattered about the Union that do a prodigious passenger business. Therefore it was fair to presume that an average of 2,500 passengers a day for each road in the country would be almost correct. There are 846 railway lines in our country, and 846 times 2,500 are 2,115,000. So the railways of America move more than two millions of people every day; six hundred and fifty millions of people a year, without counting the Sundays. They do that, too--there is no question about it; though where they get the raw material is clear beyond the jurisdiction of my arithmetic; for I have hunted the census through and through, and I find that there are not that many people in the United States, by a matter of six hundred and ten millions at the very least. They must use some of the same people over again, likely.

San Francisco is one-eighth as populous as New York; there are 60 deaths a week in the former and 500 a week in the latter--if they have luck. That is 3,120 deaths a year in San Francisco, and eight times as many in New York--say about 25,000 or 26,000. The health of the two places is the same. So we will let it stand as a fair presumption that this will hold good all over the country, and that consequently 25,000 out of every million of

people we have must die every year. That amounts to one-fortieth of our total population. One million of us, then, die annually. Out of this million ten or twelve thousand are stabbed, shot, drowned, hanged, poisoned, or meet a similarly violent death in some other popular way, such as perishing by kerosene-lamp and hoop-skirt conflagrations, getting buried in coal-mines, falling off house-tops, breaking through church, or lecture-room floors, taking patent medicines, or committing suicide in other forms. The Erie railroad kills 23 to 46; the other 845 railroads kill an average of one-third of a man each; and the rest of that million, amounting in the aggregate to that appalling figure of 987,631 corpses, die naturally in their beds!

You will excuse me from taking any more chances on those beds. The railroads are good enough for me.

And my advice to all people is, Don't stay at home any more than you can help; but when you have GOT to stay at home a while, buy a package of those insurance tickets and sit up nights. You cannot be too cautious.

[One can see now why I answered that ticket-agent in the manner recorded at the top of this sketch.]

The moral of this composition is, that thoughtless people grumble more than is fair about railroad management in the United States. When we consider that every day and night of the year full fourteen thousand railway-trains of various kinds, freighted with life and armed with death, go thundering over the land, the marvel is, NOT that they kill three hundred human beings in a twelvemonth, but that they do not kill three hundred times three hundred!