

being interfered with by the Legislature, but the Workmen's Compensation Act is, after all, only an experiment, and one which is sure to be followed by further enactments. Besides the demands for increased area of benefit, by extension to other trades, there is already a call for an Act similar to the Life Insurance Companies' Act, which will require insurance companies undertaking workmen's compensation business, to make full and complete returns to the Board of Trade for publication.

The employer has found that in the event of the insurance company which he may favour with his claims, being unable to meet these claims, he may have to pay them himself. There are a number of insurance offices, the solvency of which is beyond doubt, and some of the new companies may well be included in that category on account of the care exercised in their management and the capital behind them. The public, however, are finding it difficult to discriminate between the different classes of offices.

The Attorney-General has given the opinion that a farm labourer working in the field with the threshing machine would not come within the Act. We are inclined to the contrary opinion, but the matter is perhaps not worth fully discussing by itself. The whole question as to whether or not particular employees are included within the benefit of the Act is surrounded with difficulties, and we expect that there will be a large number of special cases stated by arbitrators for the opinion of the Courts on this point alone.

**ACCIDENTS ON RAILROADS.**—While one travels by rail or steamboat in the United States with a feeling of great security, due to the knowledge that the most improved methods, modern appliances and devices are in use, and that the greatest care is exercised by the managers of passenger transportation, yet there are dangers, and great ones, to which passengers even within the conveyance are subject. A passenger in a railway coach may slip on the familiar banana or orange peel in the aisle of the car and sprain or break a limb or injure his spine. The like accident may happen on a steamboat. A wrist or forearm may be broken by the fall of the car window upon it. Hands and fingers have been severely jammed and bruised both by car windows and car doors. Falls down stairs in steamboats are even more damaging to legs, backs, arms and heads than on land.

Cinders get in the eyes of the rider on a car, and at times cause most distressing pains and injuries. The sudden stoppage of a train will throw passengers getting ready to alight over car seats and cause fractured legs and painful injuries to other parts of the body.

Passengers have been shot and killed while sleeping in the berth or stateroom of the palace cars by highwaymen; train robbers have on several occasions in recent times held up railroad trains and injured as well as robbed the persons found riding therein. Travelers sitting quietly in the seats of coaches have been wounded by pistol bullets and gunshots fired without the conveyance by the careless as well as the evil-disposed. Innocent observers of games of chance or of disputes on steamboats have been wounded and killed by stray bullets. Rocks and stones thrown into and through car windows have produced serious injuries. Boulders from the high walls of railway cuts and loosened by the vibration and movement of trains in falling crush through the car roofs to the injury of the occupants.

These, it will be noted, are all injuries not in any way connected with the wreckage or disablement of trains or conveyances or caused by accidents supposed to be peculiar to the hazards of railroad or steamboat travel. They are not imaginary cases but actual happenings; some of them have happened many times. Add to these the injuries which are caused by collisions, defective rails, boiler explosions and discharge of explosives carried as freight or by passengers as baggage, and then consider how valuable is the clause in the combination policy which doubles the indemnity for injuries sustained while riding as a passenger and actually within a passenger conveyance using steam, cable or electricity as a motive power.—*Travelers' Record.*

**CUBAN AGENCY APPLICATIONS.**—The fire insurance companies are receiving hundreds of letters applying for agencies or general agencies in the former Spanish possessions in the West Indies. These come principally from the South, and the writers in most instances appear to have taken a geography and selected some point irrespective of its size or its sanitary condition.

## Obituary.

### SIR CASIMIR GZOWSKI.

The death of Sir Casimir Gzowski occurred at Toronto on Wednesday morning last. The late Colonel Gzowski was one of the most beloved and estimable men in the Dominion, and the mere sketch of his life published in the morning papers is that of a remarkable and romantic career. His services to the Canadian militia will never be forgotten, and, so long ago as 1879, in recognition of his work, he was appointed aide-de-camp to the Queen.

### ANOTHER BANK.

The Bank of Ottawa, it is reported, contemplate opening a branch in Montreal at an early date.

### PERSONALS.

LIEUT. COL. STRATHY, having resigned from the Royal Scots, has been transferred to the Reserve of Officers.

MR. THOMAS FYSHE, Joint-General Manager of the Merchants' Bank of Canada, is rustication for a few days at Caledonia Springs.

MR. E. S. CLOUSTON, General Manager of the Bank of Montreal, arrived in Montreal yesterday, having crossed from England on the "Teutonic."

MR. J. L. HARCOURT, Manager Canadian Bank of Commerce, Windsor, Ont., has been visiting Montreal. Mr. Harcourt has a host of friends in this city, who are always delighted to see him.

MR. HUGH GRAHAM, Proprietor of the *Montreal Daily Star*, arrived in Montreal on last Sunday per SS. "Canada," via Boston. Mr. and Mrs. Graham have been absent four months travelling on the European continent.