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## THE Insurance and Finance Chronicle

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### Bicycle Accidents

Accident Assurance has been studying the bicycle risk question, with the result of ascertaining that, during the month of last August, there were 1,450 cases of accidents reported in the 3,000 newspapers that were read to ascertain the facts. Our contemporary estimates that these 1,450 cases amount to about 15 per cent. of those which actually happened. Assuming this basis to be correct, there were 9,666 bicycle accidents in the States and Canada in August last. We note that Canada is credited with 31 out of the 1,450. This is certainly very far below the mark as there were more than that number in one of our cities. Out of the 1,450, 46 were fatal, and 48 expected to result fatally. That is, out of each 33 accidents, one, as a rule, results fatally. If this estimate is even fifty per cent. too high, the fatal bicycle accidents in the States and Canada, during the season, number 5 per week. A considerable proportion of the fatalities were not accidents, but deaths from ailments produced by the exercise, such as, paralysis of the heart, bursting a blood vessel, and so on. A large number of accidents of a dangerous nature were from scorching, coasting and racing. There is no question but that "scorching" has developed a form of lunacy: the victim rushes heedlessly along, reckless of his life and limbs, and the life and limbs of others for no intelligent purpose whatever. A scorcher is controlled by a maniacal impulse, which calls for the control of the police, and a punishment adapted to restrain others from giving way to this very dangerous habit. So far as the accident insurance companies are interested, they are in a position of much uncertain risk. They cannot tell what style

of wheel an insured person rides, nor what roads he will run over, nor by whom he will be accompanied, nor whom he will meet, nor what will be the length of his trips, nor speed at which he will travel. Yet each one of these points bears directly upon the risk of a bicyclist who holds an accident assurance policy.

### Greater New York.

An election is at hand of a Mayor for the new municipality, commonly called Greater New York. This clumsy title is given to the city organized by an amalgamation of New York, Brooklyn and some minor places. The population will be over three millions, so that the new city will rank in size next to London, probably also in wealth. The new Mayor and his successors will rule over as many people as those subject to the sovereignty of some of the greatest kings of England, and will be as great an autocrat as any of them. He will have the appointment of 39 officials, whose aggregated salaries will amount to \$200,000, and of an army of subordinates numbering thousands. His salary as Mayor will be \$15,000, which is not large considering the range of his power and responsibility. The term of office is four years. During his first half-year, he will have authority to appoint and dismiss all the officials; after that time, he can only dismiss for cause after a hearing and approval by the State Governor. The Corporation Counsel will have the same salary as the Mayor, and the Chamberlain, or, as we say, Treasurer, will be paid \$12,000 yearly. The rest of the 39 officials, styled Commissioners, will have an average salary of \$6,300 a year. If a large staff of highly salaried officials ensures good government, then Greater New York will be a model city. The election is exciting intense interest, as will its outcome. The struggle is one mainly between the two political parties; one candidate, however, Mr. George, represents the socialistic element, and his ideas rather than the political Tammany, of course, is bent on seizing this great prize, which every honest citizen hopes it will never enjoy. We trust the new municipality will prove its fitness for self government by electing a Mayor who will be worthy of so unique a distinction.