

**Victimizing Accident Insurance Companies.** The moral hazard has always entered into the calculations of fire underwriters when deciding upon the desirability of business presented to them. But the victimizing of accident insurance companies is a comparatively new method of obtaining money, and some of the stories relating thereto, told in a recent number of the "Policy-Holder" (Manchester, Eng.), are sufficiently startling to make the officials of accident companies examine into claims for injuries very closely indeed.

Although we are frequently reminded that poverty is not a crime, there will be few found to question the remark of the "Policy-Holder," that, for the sake of money, many crimes are committed.

However, we are indeed surprised to learn of the physical suffering that some men will endure on the chance of obtaining compensation for what are virtually self-inflicted injuries. One of the curious cases cited by our contemporary in proof of this, is that of a man who, hearing that property-owners were responsible for injuries caused to pedestrians through neglect to keep grids or gratings covering areas or coal cellars secure, walked the streets of Manchester for several weeks in search of a loose grid likely to suit his purpose. He found it. On the evening of his discovery, he "struck the grid with his foot on the spot which caused it to yield," and, we presume, he disappeared with the celerity of the harlequin in a Christian pantomime. At all events, when lifted from the hole into which he had fallen, it was found that the fellow had broken both his legs. During a long period of suffering, he found comfort in speculating upon the amount of money he would receive as compensation from the proprietors of the property to which the insured grid belongs.

After some weeks, he entrusted his case to lawyers, who promptly reported that the firm against whom the suit would have to be brought had become hopelessly bankrupt on the day before the one on which the "accident" occurred.

The "Policy-Holder" points out that it is better to have a claim for injury under an accident insurance policy than against a private firm.

**Hull Fire Claim Contested.** According to an Ontario paper, one, Magloire de Repentigny, of Hull, insured property which was held in his wife's name, making the policy payable to himself. The building was destroyed in the April fire, but the company refuses to pay the amount of the policy, \$2,000, claiming that plaintiff had no right to insure his wife's property in his own name. The paper in question makes the following remarks on this case:—

"There are many people who believe that it would be in the public interest, if the government took over the whole insurance business of the country. Cases such as this one go to strengthen the contention of those who so believe. The insurance com-

pany took this man's premium money, he apparently insured the property in good faith, and now the company is trying to escape responsibility for the loss by a mere technicality."

The writer of these comments will find, upon enquiry, that the Province of Ontario has a statute governing insurance policies. It is, moreover, certain that if the government should ever be foolish enough to embark in insurance business, it is not likely that any claim, not having a legal basis, would receive consideration.

Even the insurance business has to be conducted on some firmly established business principles, and it is regrettable that those who insure property against fire do not seem to recognize this.

**Reproving a Humourist.** It seems that the most celebrated of American humorists has been flinging his feelings about the invasion of China by other nations into words, and, as usual, he has presented his views in the peculiarly droll fashion to which his readers are accustomed even in his treatment of serious subjects. A leading New York paper takes exception to Mr. Clemens expressing his opinion in such a playful and satirical fashion, and says that the siege of the legations in Peking is rather too recent for graceful treatment by Mark Twain, and a little longer time ought to elapse after the massacre at Paotingfu before the Chinese affair is turned over to the celebrated humourist for his treatment:

It then adds:—"Perhaps at some time and some place it would seem excessively amusing to hear the Boxers lauded as patriots, and to have the sympathies of Mr. Clemens extended to them, but a meeting of ladies in the interest of education would hardly seem to be the place, and the present is hardly the time. The outraged and the tortured ought to be left in their graves a little longer before a humourist makes merry with them. The Boxers are the same sort of patriots, engaged in the same sort of defense of their country, as the Indians when they remove a white settlement that has come too close to them."

However, we venture to say, without knowing how much of fun Mark may have poked at the allied Powers, that the indignation of the ladies interested in education is largely due to the fact that the humourist made them wince at the ridicule he heaped upon the methods adopted to introduce Western civilization and modern Christianity into the country of Ah Sin.

**RELICS OF THE PAST.**—It is said that there is no intention on the part either of the Foreign Office or of the Colonial Department to take any action in respect to the contents of the Transvaal Pavilion at the Paris Exhibition. This is, no doubt, the wisest course. The collections, which include a valuable series of minerals, will presumably be taken charge of by Dr. Leyds and his agents. They will make interesting relics of the Hollander gang's golden era.