

words difficult for a beginner to understand must be kept out of his talk. These lectures on prevention of accidents should absolutely be given by one closely connected with the claims department or preferably by the Claims Agent himself, in a company where the claims department is operated as a separate department. The claims agent, owing to his constant touch and dealings with accidents and their secrets is, I consider, the one most fitted to do this work. Being in constant touch with claims of all kinds his mind is concentrated on this subject, at all times, and his experiences in this matter would certainly serve as subjects for very interesting lectures on accidents and more specially on the best ways of preventing them.

The greatest efficiency of any organization cannot be reached without the co-operation of its component parts, and of no particular business is this more true than electric railway operation. In these days of specialization it has become necessary to split up the company into various departments and of these departments there are none that should be more closely connected, more firmly interwoven or more deeply interested in each others' welfare than the operating department and the claims department, and co-operation between these two departments and hearty co-operation at that, is a consummation devoutly to be wished for and incidentally to be worked for.

The accident question always looms up big in front of the operating man, and the problem always with him is how to reduce these accidents and how to lessen the amount of damage claims to be paid, and he is glad of the co-operation of the claims department in helping him to reduce this bugbear to a minimum. Through their constant dealings with accidents the claims department's officials are in a good position to critically analyze and to determine the causes of the various accidents that happen and by keeping the operating official fully informed of the results of their investigations, they would help him considerably to keep down the avoidable ones, and to prevent frequent recurrence of accidents of the same nature.

The first point in these accident talks in the training school would be to impress on the student that accidents are liable to happen to any man; that at the moment he least expects it danger lurks around the corner, and to make him realize the truth of that old axiom, "The price of safety is eternal vigilance." He should be seriously warned of the strength and powerfulness of the car he is running and of the great damage it would do in collisions with other vehicles. He should be made to consider himself as guardian and protector, by impressing on him the responsibility of his position and by laying open before him the disastrous, and perhaps fatal, results of a possible moment's carelessness. He should be taught to treat the company's expensive machine, of which he is in charge, with the same care he would give to his own property. It should be carefully explained to him that accidents will happen through no fault of his, and no blame will be attached to him unless he is plainly at fault. The why and wherefore of accident reports should be clearly explained to him, as one of the most unfortunate traits of all car men is their deep rooted and unreasoning aversion to making an accident report. I am of the opinion that if this aversion to making accident reports could be overcome, a large proportion of the troubles and expense of accident damage claims would be done away with at once. It seems to me that this trouble should be tackled at the root and while the man is still forming his habits, by clearly explaining the use and need of him making a truthful and careful report of any accident at once, and by getting him to understand that an accident report is not his bitterest enemy, but in reality his good friend; as if he is not at fault his report clears him of blame if he makes one, while if he is at fault and does not make one he is sure to be tripped up later on and reminded of the saying "murder will out." In the training school, there should be hanging in prominent view pictures and illustrations of the various kinds of accidents that happen, thus leading the student to ask what he should do to avoid them;