

RAILWAY ACCIDENTS.

The report of the Interstate Commerce Commission for the year ending June 30th, 1898, presents a remarkable chapter of railway accidents. Accident insurance companies will not be slow in inviting public attention to the same, and thereby promote a greater demand for accident insurance policies. We quote the following extract from this report :

The total number of casualties to persons on account of railway accidents for the year ending June 30th, 1897, was 43,168. Of these casualties 6,437 resulted in death, and 36,731 in injuries of varying character. Of railway employees 1,693 were killed and 27,667 were injured during the year. According to the three general classes these casualties were divided as follows: Train men, 967 killed, 13,795 injured; Switchmen, flagmen and watchmen, 201 killed, 2,423 injured; Other employees, 516 killed; 11,449 injured. The casualties to employees resulting from coupling and uncoupling cars were killed, 214; injured, 6,283. The corresponding figures for the year ending June 30th, 1896, were 229 killed and 8,457 injured. The casualties from coupling and uncoupling cars were assigned as follows: Train men, killed, 147; injured, 4,698; Switchmen, flagmen, and watchmen, killed, 58; injured 1,325; Other employees, killed, 9; injured 260. The casualties resulting from falling from trains and engines were as follows: Train men, killed, 325; injured, 2,726; Switchmen, flagmen and watchmen, killed, 32; injured, 357; Other employees, killed, 51; injured, 544.

The casualties to the three general classes of employees mentioned caused by collisions and derailments were as follows: Train men, killed, 250; injured, 1,327; Switchmen, flagmen, and watchmen, killed, 11; injured, 74; Other employees, killed, 42; injured, 251. The total number of passengers killed during the year under review was 222, injured, 2,795. Ninety-three passengers were killed and 1,011 injured in consequence of collisions and derailments. Other than employees and passengers the total number of persons killed was 4,522; injured, 6,269. Included in these figures are casualties to persons classed as trespassers, of whom 3,919 were killed and 4,732 were injured. From summaries showing the ratio of casualties, it appears that one out of every 486 employees was killed and one out of every 30 employees was injured during the year. With respect to trainmen, including engine-men, firemen, conductors, and other trainmen, it appears that one was killed for every 165 employed, and one injured for every 12 employed. One passenger was killed for every 2,204,708 carried, and one injured for every 175,115 carried. Basing ratios upon the number of miles travelled, it appears that 55,211,440 passenger-miles were accomplished for each passenger killed, and 4,385,309 passenger-miles for each passenger injured.

THE INDEPENDENT ORDER OF FORESTERS.

The recent meeting in Toronto of the Supreme Court of the Independent Order of Foresters, appears at once sublime and ridiculous. Perhaps no other fraternal Order can make such a display of jewels, tinsels, sabres and other cheap trappings. All these duly impress the unthinking, and in some cases even deceive the very elect. What we are concerned with now, however, is to examine the recent changes adopted at the Supreme Court meeting. The principal amendments to the constitution had to do with the question of rates. Not a few of the members of the I. O. F. throughout the country were dismayed to find such a large increase in the rates necessary, especially in view of the fact that for many years the Supreme Chief of the Order, has, in season and out of season, been proclaiming that the existing rates of the Order were more than sufficient to pay all future claims, but although not publicly professing the folly of this, he now practically has done so by the adoption of new rates, which show a very large increase on those previously in force. However, in order to have them adopted it became necessary to make the members of the Order believe that the new rates were intended to provide very much larger "benefits" than the old, especially in way of old age and pension benefits, and not a few members of the Order are now under the impression that the payment of these new rates guarantees them an annuity after 70, and that all premiums will then cease. In this, however, they will be sorely disappointed.

In this connection, it may be of interest just here to refer to the *Act of Incorporation of the Independent Order of Foresters*, Section 6 of which states :

"The Society shall not, after the date of passing hereof, assure to any member a certain annuity, either immediate or deferred, whether for life or a term of years, or any Endowment whatever."

It is quite apparent from this that the Dominion Parliament, when re-incorporating the Order, intended that it should not have the privilege of doing either an Annuity or Endowment business, and it would seem that the recent amendments to the constitution are a violation of the whole tenor and spirit of the above mentioned section, and we think that, as provided in the Act of Incorporation, the Dominion Government might very properly call upon the Order to annul the "Old age and pension benefit" amendments. In the meantime we call public attention to this apparent violation of the Order's Act of Incorporation.

We may be told that the recent amendments only provide old age and pension benefits to such as become totally disabled. Our reply to that is that if such be the case, then new members have no guarantee of getting these old age benefits, unless they become