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**Municipal Guarantee of Street Railway Bonds.** The Ontario Legislature has passed an Act by which the City of St. Thomas, Ont., is authorized to guarantee the bonds of the local Electric Street Railway Company to the extent of \$50,000. It is understood that this will enable the company to establish an electric railway system in that city. Should the company fail to make up its payments on the bonds, the road would become the property of the city. The Hon. Mr. Tupper stated that this was a new departure for the Legislature, as no Bill had hitherto been passed providing for the municipal operation of a street railway system. He, however, believed it was proper to bestow such powers upon a municipality. We can only hope the experiment will be justified by its success. In this Province the town of Magog, in the Eastern Townships, has recently established a lighting plant, which it owns and operates. The town of St. Armand, Que., also proposing to adopt the same policy, and the town of Parrsboro, N.S., is installing a complete arc and incandescent system. Electric lighting is making more rapid strides than illumination by gas did when first introduced.

**An Accident Assurance Question.** The question as to what constitutes voluntary exposure to danger by which an accident policy is liable to be made null and void is one that will probably some day be contested in this city. The habit of riding on the platform of a car is increasingly prevalent on our streets. In spite of a notice forbidding this, the conductors take no heed to their company's mandate, nor allow the platform to be filled up with loungers hereon for whom there are plenty of seats inside the car. The secret is the desire of passengers to enjoy a smoke on their trip. This creates two nuisances, one being the needless obstruction of the platform, which is sometimes quite dangerous to persons getting aboard in a hurry, and the other is the annoyance of having the fumes of tobacco drawn into the car or pulled in the face of passengers on leaving or entering a car. The point we make now is this, that platform riders must include many with accident

policies, who are voluntarily exposing themselves to danger. Attention needs to be drawn to this, as the law seems to favour the assured being allowed to do this without prejudice to his policy. The ruling in *Travelers Insurance Co. v. Randolph* was that the words "voluntary exposure to unnecessary danger" are to be held as importing an exposure by the assured to unnecessary danger with the intention or design to risk the consequence of such exposure—consciousness of the danger and intention to risk the consequences of exposing one's self to it." It was held that "the voluntary riding upon the platform of a rapidly moving car, although there may be no necessity therefor, is not in itself, as a matter of law, exposure to unnecessary danger within the meaning of the contract, but presents a question of fact for the jury." If an accident company wishes to make it a condition of its liability that the assured shall not be guilty of negligence contributing to his injury or death, it should take care that the contract with the assured so provides. Such negligence, consciously so or not, is shown by a number of our citizens, chiefly young men, who put themselves in, and subject others also to unnecessary danger, by persistently riding on the platform of street cars when there is room for them inside.

**Toronto Notes.**

The total levy for taxes in Toronto last year was \$2,828,587, of which \$2,339,980 had been collected up to 31st December. The percentages uncollected in previous years were as follows:—

1892.....	14.88	1894.....	18.94	1896.....	16.72
1893.....	18.29	1895.....	18.24	1897.....	17.27

The effect of the booming of properties distant from the heart of the city is shown by 49 per cent. of those north of the old city limits were unpaid at close of the year. The city's share of the Street Railway earnings for 1897 was \$99,336, compared with \$84,310 in 1896. The city's share of the receipts at 8 per cent. on earnings up to \$1,000,000 and 10 per cent. over that amount was \$85,672 in 1897; \$78,891 in 1896 and \$78,196 in 1895. The earnings are aver-