

As in the case of there being "cats and cats," there are accident insurance companies and accident insurance companies. There are offices which pay fair and square each lawful and legitimate claim made; there are others which dispute every claim in which the slightest opening presents itself. The object of the latter class of company is to keep down, remorselessly the cost of claims. Everything is made to converge on that. When an accident occurs to an insured person, the more serious it is, the more rapid is the office's movement in his or her direction. The great effort is to effect a settlement direct with the person interested before any outside or professional advice can be invoked. The company's representative has a ready form of receipt in his pocket in compromise or in lieu of full payment of all or any claims arising out of the said accident in virtue of the policy held by the insured. He has also a sum of money in his pocket to extinguish the claim.

Will the insured insist on receiving the weekly amount which is his or her due until again fit for duty; or will those crisp notes, adroitly and temptingly dangled before the eyes, lure the insured into accepting one single payment in full of all or any claims whatsoever? The reply will depend very much on the calibre of the insured. If necessitous and half-instructed, the chances are that the "bid" is accepted and the money taken. Then the company's representative goes home rejoicing over his good fortune in "squaring" a serious case, and averting a long period of payments. It may be said: Surely, if the insured was under the impression, and dealt on the footing, that the injury was slight, which afterwards proved to be serious, the bargain could be broken and a fresh claim made on the company. In the first blush the external symptoms pointed to nothing grave; now there has turned out to be internal injury of a life-long character. All this may be so, and it has actually been thus. On the strength of it a case has been even taken to the House of Lords, but in this country a private contract is still sacred, and so when a discharge is signed in full of all claims it is a virtual contract that in exchange for a certain sum of money all claims will be waived arising out of the accident in question. This was the decision of the House of Lords, so that those who hastily compound accident insurance claims need not appeal to the law courts when they try to upset the agreement come to with the accident companies.

The cycling risks have developed greatly within the last few years—the sport having received an immense impetus through society having taken it up as a fashionable pastime, through ladies finding it a healthy out-of-doors recreation, and through the general mania which has set in for it. Cycling is, however, an amusement which is largely associated with danger. It has many perils connected with it. The gearing may suddenly give way, the tyres become punctured, or sudden dangerous elements may present themselves as the biker goes on his way. One is struck with the number of fatal accidents attendant on cycling, and with the variety of causes which have contributed to that unhappy result. It was to be expected that ordinary accidents would take place, such as bruises, smashes, broken bones, etc., but the number of fatal injuries is even more surprising. There is a large field here for accident insurance.

The spectacle of one lady killing another is not a pleasant one, but there is a Lincolnshire record of a lady cyclist knocking down and killing a married lady, and then riding off without disclosing her identity. It is not usual for female cyclists to "scorch," but ac-

cidents depend on the point as well as the force of impact, and little is fatal if it touches the weak part of the system. Another similar case occurred in East Essex. A young lady bicyclist was riding down a hill, and in avoiding a dangerous turning, ran into another lady who was walking in the middle of the road, knocking her down. The deceased's skull was fractured, and she continued unconscious until her death, thirty-three hours later. A young lady was killed in this way: she had said good-bye on the pavement to a friend who had thereafter crossed the road. She then made a run across to rejoin her friend. Hardly had she done so than a bike coming at considerable speed down the steep road came into contact with her, and sent her with great force against the kerbstone. The poor girl was killed, and the bicyclist was tried for manslaughter, but acquitted.

Some cyclists are mean enough to run away after inflicting injury. They do not stay to assist, but bundle off with all expedition, lest they be "run in" for "scorching." A little child died at Portsmouth from injuries sustained by being knocked down by a cyclist who, after the accident, refused to give his name, and rode away. In American public parks, if a cyclist goes along at too great a rate of progression, and will not stop when called upon, he can be fired at by the police. They do not mince matters in America. At Middlesborough, a boy cyclist met his death in a peculiar way. While proceeding one night at a pace of about seven miles an hour, a cat jumped into the spokes of the front wheel, and threw the lad over on his head. He was picked up bleeding from the head and ears, and died soon afterwards.

These downhill accidents are very common, because riders cannot always check their machines in their wild onward career. A youth was proceeding down a steep part of a hill road near Jedburgh when the front wheel of his bicycle gave way, and he was thrown to the ground, and sustained very severe injuries about the face and head. A Scotch banker ran down an incline into some bullocks, and was thrown into the air, landing on a river bank, where he lay unconscious. It was weeks before he recovered his usual health. A lady cyclist coming down a hill was shot over a cottage garden, and her bike smashed.

Another strange fatal accident happened thus: A youth entered in an open cycling competition at Putney Velodrome along with four others, it being a quarter-mile race. He was second, his cousin leading, and both travelling at thirty miles an hour. The former's front wheel just touched the back wheel of his cousin's machine, and he was sent into the air, and fell on the back of his head, the machine coming on the top of him. This was owing to his, besides using toe-clips, having his feet strapped to the pedals. The straps had been the cause of his death. Another cyclist met a shocking death near Birmingham. When out riding he was violently thrown, and his toes being caught in the toe-clips, he fell with tremendous force, his chin striking a stone. He only lived an hour afterwards. An expert cyclist who was not travelling fast at the time, met an omnibus coming from the opposite direction. While attempting to pass, his pedal caught against the wheel of the omnibus, and he was thrown under it. It was believed that he had lost control of his machine. He was taken to the Chelsea Infirmary where he died.

Coming to the accidents which are non-fatal, there must be many which never reach the public prints. If no kind reporter is at hand to chronicle them, if they do not take place in a public spot, they will not be known to the world. Every other day some acci-