

better understanding of its principles and the proper method of working. They are likely to result, too, in a greater respect shown by managers of companies to each other, which is not a small thing. By compiling and tabulating their statistics as to the working out of certain plans; by confiding in, and relying upon each other as to matters of detailed experience in meeting unreasonable claims; by approximating the phraseology of policies which ought to express the same thing—in these and other directions the association can assist its individual members and conduce to the soundest practices.

Instances have come to our knowledge of ill-feeling between accident policy-holders and the companies in which they were insured, this ill-feeling arising out of a misunderstanding of the meaning of the terms of the policy, or perhaps, more often from some unauthorized statement or promise made by an agent. And a policy-holder has found, to his not unnatural annoyance, that when an accident happened to him, he was not insured to the extent he thought he was. An example or two may show this more clearly.

Mr. W. X., is a contractor, and his business takes him to many parts of the Dominion. His principal occupation is that of visiting localities where his prospective contracts may lie, negotiating with railway men or with sub-contractors, calculating the cost of certain work. He does no manual labor, nor machine work, nor has he anything to do, as a rule, with machinery. He takes out an accident policy under the non-hazardous class, and pays let us say \$5 per \$1,000, being classed, may be, as "proprietor, not working." While this policy is in force, he visits the yard where his plant is kept. In this yard are horses, lorries, steam engines, cranes, drills, and what not. Seeing a loaded crane working badly, and the man in charge apparently rattled, Mr. W. X., rushes forward towards the machine which is whirling wildly, is struck by one of the waving handles, and his arm and several ribs are broken. By and by he sends in a claim for compensation at so much per week, he having been laid up for so many days or weeks. He is not at all prepared to be told that the company cannot pay him more than half his claim, for the reason that the accident occurred to him when he was engaged in a hazardous occupation which his policy did not cover.

Take again the case of a merchant, Mr. Y. Z., who takes out an accident policy, non-hazardous, at a low rate. This low rate is given him because his occupation lies in the counting house, or about the counters of his warehouse. Such a thing as his meddling with dynamos, steam engines, or any machinery in the premises is not contemplated in his contract. But suppose that one day, in the pressure of shipping goods, he undertakes personally to run the freight hoist and gets injured, being confined to his house for a fortnight, and limping about for several weeks with a broken leg. On what scale should his compensation from the accident company be calculated? On the pro-rating scale, according to the terms of his policy.

But he contends that an accident policy should compensate him fully for the result of this accident, inasmuch as the agent through whom he took it out gave him to understand that so much per week would

be paid him. He has not himself read the conditions of the policy, but he understands that a neighbor merchant, not as badly injured as he, got so much a week for a greater number of weeks from another accident company. And he is vexed at being, as he considers, unfairly treated. Let him, however, be fair to the insuring company, remembering what is in the application he has signed. If an insurance agent has not told him the truth, so much worse for that agent. But Mr. Y. Z. may be himself to blame. In the application forms of at least two Canadian companies which we have seen the following phrase occurs:

"I agree that . . . for any injury received in any occupation or exposure classed by this company as more hazardous than those above stated, I or my beneficiary shall be entitled to recover only such amount as said premium will procure for such increased hazard."

This sentence in the application corresponds with a clause in the policy, therefore, any one signing an application to this effect has no right to complain, as Mr. Y. Z., did, that he got less than he bargained for. This application clause, we are told, is used by companies generally.

Another feature that occurs to us in connection with accident insurance, is this: the common neglect of the clause in the policy respecting notice. This clause usually requires that written notice be given not later than thirty days after the accident, at the head office of the company, of any accident covered by the policy, with full particulars. Some policies are very strict on this point. It would be an advantage if the insuring public understood more generally than it does the importance of complying with this regulation. But as a matter of fact, it is treated very often with unjustifiable neglect.

A UNION STATION FOR TORONTO.

The plan for a new and up-to-date union station at Toronto is gradually taking more definite form. The expense of such a station is likely to be shared in equally by the Canadian Pacific, Grand Trunk, and Canadian Northern railroads. With regard to details of the scheme and to the question of elevated ways over the tracks and so forth, it is some satisfaction to know that the chief engineer of the railway commission is studying the whole matter, and will no doubt before long have ready a well digested proposition. The travelling public and the citizens of Toronto are pleased thus far with the spirit which the railway commission has shown in its hearing of the different interests. Petty claims, needless delays, or mere legal hair-splitting, were given but little weight by the tribunal. The broad facts that seemed first to appeal to the good sense of the commissioners were: Here is, since the fire of April, a desolated area in the front of the city which three important railways say is the very place for a railway union station. Such a station is a necessity alike for the railways and for the convenience of the travelling public. Having these facts established, it only remains for them to decide upon the exact location of the station and grounds, and the price to be paid by the railways for what they get.