

upon isolated cases; Professor Bernhard has not given us statistics by which we can compare the number of instances of fraud, malingering and neurosis with the total number of accidents for which compensation is made yearly. Again, the real indictment of the book is drawn against human nature and does not stand against a system devised to give as just awards as possible to injured men: the fact that men often deceitfully loaf at their daily work is no reason why men should not be engaged in large numbers to work at a daily wage. Further, the fact that the system often becomes a political instrument is an argument not against the essentials of the system, but against the political ideals of the public; because Government bridges are sought by constituents and given by legislators as political gifts in return for popular support is no reason why rivers should be left without bridges.

The book is singularly lacking in constructive suggestions and does not attempt to deal with the whole insurance system from a broad outlook. It is being circulated in this country by an organization whose head office is the office of a casualty company and whose officers are presidents of casualty companies; it should be pointed out that what these casualty companies want is not the refusal to adopt the German standards of compensation or methods of awarding what the compensation shall be; they seek, quite legitimately of course, the right to sell casualty insurance in States where compensation is provided for by law; they do not want the Government to create a monopoly either for itself or for mutual associations authorized by it; it must be remembered that should their demands be granted, as in Manitoba, where all the business is turned over to them, the evils mentioned in Professor Bernhard's book would be just as liable to appear as if the casualty companies were ruled out, as in Ontario.

The real issue between the casualty companies and mutual associations is a question of relative cost and service rendered. Before the British Columbia Act was drawn up, the committee of investigation visited the United States and paid special attention to the much discussed question of insurance carriers. In its report we read:—

"From a careful consideration of evidence, it is apparent that the casualty insurance companies, from the standpoint of economy, have utterly failed to show as good results as either the mutual companies or the state-administered funds, and this both as to rates of premiums and costs of administration. The economic waste of allowing casualty insurance companies to carry on this class of insurance unquestionably amounts to many millions of dollars each year, and when we consider that this money is