AGAINST STATE MONOPOLY OF WORKMEN'S COMPENSATION.

In advocacy of the various schemes of Government monopoly of workmen's compensation insurance which have been put forward in Canada and the United States during recent years, the argument that labour would benefit has always been popular and prominent. It has been inferred that injured workmen would get "warm sympathy" from a Government commission, whereas from hard-hearted insurance companies they would get no more than "cold justice"—and not always that. Many labour leaders have supported the Government monopoly schemes, but that labour is by no means a unit on this question is seen in a remarkable editorial recently published in the "Labor World" of Pittsburgh. With the premise that workmen's compensation insurance should be compulsory—as to which on humanitarian grounds there is at the present time very general agreement—this authority argues that there is no hope of wage-earners securing the best and cheapest insurance under a State monopoly. State monopoly, the Labor World declares, is inimical to the best interests of the wage workers and unjust to the insurance companies. State monopoly "simply means there is no chance whatever of the rank and file of wage workers securing the best in the way of casualty insurance. Whatever the State provides has to be swallowed. It has always been acknowledged by the very best economists that the work of the State in the direction of that which could be done by the people themselves has been of the very worst kind."

"Certain it is," continues the Labor World, "that if private companies were permitted to compete with the State, and at the same time workmen could please themselves as to whether they would insure with the State or a private company, the very best system that human skill and mental genius could devise would be in operation."

One swallow does not make a summer, and it would be unwise to attach too great importance to this one utterance of a labour authority. But the fact of the publication of these views, expressed in such uncompromising terms, is an interesting indication of a tendency to question the wisdom of the movement towards State monopoly, which has been flowing strongly on this continent in recent years, and the fallacies of which many Canadian politicians have swallowed, *holus bolus*.

HEAVY HAIL LOSSES.

Hail storms of great volume in different parts of the province of Saskatchewan on several days at the beginning of the month have resulted in heavy claims coming in to the companies doing hail business. The Municipal Hail Commission is reported as a heavy loser. The Commission reinsures a considerable proportion of its business with companies.

A LITTLE MISTAKE.

"There are compensations in every line of life," said the President of the Indomitable, handing me a letter. "It *is* good, once in a while, to receive a word of commendation from a policyholder. Heaven knows we try hard enough to give 'em good value for their money."

I took the letter. It ran as follows:—

"I've paid into your Company over One Hundred dollars and you never lost one cent by me. Now, when I want to pull out and get my money back your Actuary tells me I only get $73.50 cash after being insured five years. You are a gang of swindlers and I can tell you there won't be any more "easy marks" from our town for your Company to get fat on. No, Siree!"

"What are you smiling at?" asked the President.

"At your queer conception of a compliment," I replied.

"Why, what do you mean?" and he took the paper from my hand.

"By Jove, I handed you *the wrong letter!* This is from a worthy friend of ours who honestly expected to get five years protection free gratis and probably interest on his money besides."

"An unusual case, surely!"

"Not a bit of it. You would be astonished if you knew how many people really believe that if they themselves don't die, the premiums they have paid are all clear gain for the Company."

"Such dissatisfied people must do you a lot of injury," I said.

"Very little, really, because we always write and explain and the explanation is so simple. But when it comes to '*Dividends!*'—". J. L. K.