

I do not consider that disputes as to whether a man has or has not recovered from an injury come within the definition of contested claims and I have not so dealt with it in my remarks. I think, therefore, that such experience as exists goes to show that there is a practical absence of contest in workmen's compensation cases by the insurance companies, and, as out of the small number contested somewhere about 80 per cent. end in favour of the workman, it is evident that it is not in the interest of the companies, when the almost certain result is bound to be unfavourable; and even the winning of the 20 per cent. does not make it worth while from a business point of view to litigate lightly, since when they win they invariably have to bear all their costs.

ANOTHER FALLACY.

Contrary to this, there seems to exist a very prevalent idea that if the State administers this insurance there will be an end of all friction and litigation; but a little thought will, I am sure, convince those who so lightly advance this that there will be no change in human nature and that the same causes which produce friction and litigation with insurance companies will still exist and will have to be threshed out and contested whether the State or any other authority administers the Acts; and it should be a matter of serious consideration to those people whether the State would be so elastic as the insurance companies are. It is notorious that many claims are paid or compromised by the companies either because from a profit point of view it is not worth incurring the expense of contesting them or because for some business reason it is expedient to go beyond their contract and do something they could not be compelled to do. Moreover, companies, although they are supposed to be, are not all heartless, and many an *ex gratia* payment is made in cases of real distress of which the world hears nothing.

No such reasons would ever operate with a Government department. Every claim would have to be strictly proved up to the hilt. Cost would not be considered, so that while those claims that are well founded in all respects would receive no better result from the State than they do from the companies, the very large number that do now obtain something from the insurance companies when not strictly entitled to do so would go empty away.

GERMAN EXPERIENCE.

Let us look for a moment at what actual experience of the two systems shows. Take the German system for the experience of State monopoly—not for any love of Germany or things German, but because Germany has the longest record of State monopoly of any country and has been pre-eminent in the boastful advertising of what they would have us believe is the most perfect system of insurance.

Let me here say that as I am unable to read German I am indebted for the figures I make use of here and subsequently to the articles of Mr. Harold Villard, of New York, a gentleman who has made a careful study of these figures and of the whole system of insurance during a lengthy residence in that country. I will compare the litigation results of Germany on one side and our own country, as conducting insurance most freely and with least supervision, on the other.

In Germany the first thirteen weeks of accident disability, with small exceptions, falls on the sick-

ness insurance society, and not till the disability exceeds this period does the accident insurance come in. All such cases, therefore, of thirteen weeks and over come before and are determined by "The Employers' Association" in the first instance. If dissatisfied with the award the injured man has a right of appeal, free of charge, to the Court of Arbitration, and again a further appeal, still free of charge, to the Imperial Insurance Office. In our own country the compensation to be paid is settled (a) by agreement with the injured man, or (b), failing that, by the award of an arbitrator (generally the County Court Judge). This stage corresponds with the award of the Employers' Association in Germany—except that in Germany, as I said all under thirteen weeks' duration are excluded, while ours include all accidents from date of injury. If the injured is dissatisfied he can appeal at his own cost to the Court of Appeal—corresponding to the Court of Arbitration in Germany—and again he has a further appeal on the same terms to the House of Lords.

(To be continued.)

WANTED

Wanted by a large British Fire Office, a competent Endorsement Clerk.

Reply E.C.

Box 1502,

MONTREAL.

Montreal Tramways Company

SUBURBAN TIME TABLE, 1915-1916

Lachine :

From Post Office—			
10 min. service	5.40 a.m.	to 8.00 a.m.	10 min. service 4 p.m. to 7.10 p.m.
20 " "	8.00 " "	4 p.m.	20 " 7.10 p.m. to 12.00 mid.
From Lachine—			
20 min. service	5.30 a.m.	to 5.50 a.m.	10 min. service 4 p.m. to 8.00 p.m.
10 " "	5.50 " "	9.00 " "	20 " 8.00 p.m. to 12.10 a.m.
20 " "	9.00 " "	4 p.m.	Extra last car at 12.50 a.m.

Sault aux Recollet and St. Vincent de Paul:

From St. Denis to St. Vincent—			
15 min. service	5.15 a.m.	to 8.00 a.m.	30 min. service 8.00 p.m. to 12.00 p.m.
20 " "	8.00 " "	4.00 p.m.	Car to Henderson only 12.00 mid.
15 " "	4.00 " "	7.00 p.m.	Car to St. Vincent 12.40 a.m.
20 " "	7.00 " "	8.00 p.m.	

From St. Vincent to St. Denis—			
15 min. service	5.45 a.m.	to 8.30 a.m.	30 min. service 8.30 p.m. to 11.30 p.m.
20 " "	8.30 " "	4.30 p.m.	Car from Henderson to St. Denis 12.00 mid.
15 " "	4.30 p.m.	7.30 p.m.	12.20 a.m.
20 " "	7.30 " "	8.30 p.m.	Car from St. Vincent to St. Denis 1.10 a.m.

Cartierville:

From Snowdon's Junction—			
20 min. service	5.20 a.m.	to 8.40 p.m.	
40 " "	" "	8.40 p.m. to 12.00 mid.	
From Cartierville—			
20 " "	5.40 a.m.	to 9.00 p.m.	
40 " "	" "	9.00 p.m. to 12.30 a.m.	

Mountain :

From Park Avenue and Mount Royal—			
20 min. service	5.40 a.m.	to 12.20 a.m.	
From Victoria Avenue—			
20 min. service	5.50 a.m.	to 12.30 a.m.	
From Victoria Avenue to Snowdon—			
10 minutes service	5.50 a.m.	to 8.30 p.m.	

Bout de l'île:

60 min. service	from 5.00 a.m. to 12.00 midnight.
-----------------	-----------------------------------

Tetraulville from Lasalle and Notre Dame:

15 min. service	5.00 a.m. to 9.00 a.m.	15 min. service	3.30 p.m. to 7.00 p.m.
30 min. service	9.00 a.m. to 3.30 p.m.	30 min. service	7.00 p.m. to 12 p.m.

Pointe aux Trembles via Notre Dame:

From Notre Dame and 1st Ave. Maisonneuve.			
15 min. service	from 5.15 a.m. to 7.30 p.m.		
20 " "	" " 7.30 p.m. to 12.30 a.m.		