

side employs his own Doctor to bear out his contention. There should be no disputes at all on the question of what the injury is, and what it is worth in compensation. It is undoubtedly most important that a Medical Referee or Board of Referees should be named in every important center to deal with all claims. In this way, each case will receive the same treatment; and let the Board be broad-minded and give fair treatment to all cases.

In the past one man with a broken arm sometimes got four times as much as another with the same injury, because he did not happen to have the same Doctor or the same lawyer. The first man probably got too little, because his Doctor had no experience in claims of this kind, and did not use the right argument; the second man got too much because his medical evidence was entirely exaggerated with a view to boosting the claim, and in the end a considerable portion of what the man received went to pay these Doctors. A system of medical referees would do away with this system and establish a fair benefit for everybody, and the Medical Board would of course follow a definite standard in fixing the amount. It is a very desirable thing that a scale should be drawn up covering every more or less common injury, and fixing a specific amount payable therefor; for example, a broken arm should be worth, say, ten weeks' compensation or more, according to the behaviour of the majority of cases. Let the term be liberal and let every man be entitled to that amount, even if he should be ready to return to work at an earlier date. The fact that he does return to work at an earlier date, would be an advantage to the community at large. Malingering and bad habits on the part of an injured employee, are always liable to cause increased disability, but if the employee is aware that he will get a stipulated benefit, and no more, for a particular injury, it will induce him to take better care and discourage malingering.

In considering any amendments to the Quebec law, it would be well to take the British System for a model as far as possible. Although legislators of different Countries and States have been experimenting with the subject for many years, a perfect system of compensation has not yet been found anywhere. The British system has probably been more lasting than any other, but it is not surprising that British legislators who were able to bring about revolutionary changes such as unemployment insurance, should be equally able to create a compensation system satisfactory alike to workmen and employer.

However, we might go to the length of saying that the Quebec Law is better and fairer than the British Law in the clauses granting the right to increased compensation, in the event of gross negligence on the part of the employer. It should always be borne in mind that every workman has the individual right under the principles of Common Law to recover reparation, damages or com-

ensation from one who causes the injury by carelessness. There is no reason why that right should be taken away as regards claims against his employer. Compensation laws are only intended to cover "professional risks," or risks incidental to the employment in which he is engaged. It was the old doctrine of Common Law that the workman assumed the risk of his trade, but this did not mean that he assumed the risk of carelessness on the part of his employer. He was therefore entitled to recover damages if the employer was careless but not when the accident was due purely to professional risks. The purpose of the Compensation Law was to grant the injured man indemnity for accidents arising out of these professional risks, but some laws were drafted in such a way that in addition to giving this benefit, they took away from the man the right to claim damages when there was negligence on the part of the employer.

This error was not made in the Quebec Law which preserves to the workman the right to increased compensation in the event of gross negligence, and Mr. Lafleur aptly points out that this feature should be preserved.

(This article will be continued in our next issue.)

CANADIAN FIRE RECORD.

Fire at Winnipeg.—On the 11th instant a fire destroyed the building occupied by the Hudson Auction Company. The building was used for many years as the Granite Curling Rink, and was of frame construction. Loss about \$75,000. Partly covered.

Fire at Rock Island, P.Q.—On the 15th instant a fire destroyed the factory of the Telford Garment Company. Insurance as follows: North America, \$1,500; Mississiquo T. R., \$1,500; Liverpool & London & Globe, \$3,000; Royal, \$2,000; Queen, \$2,000; Norwich Union, \$2,000; Caledonian, \$2,000; Employers, \$1,500; Guardian, \$1,200. Total, \$16,700. Loss total.

Fire at Niagara-on-the-Lake.—On the 10th instant a fire destroyed the Niagara, St. Catharines & Toronto Ry. Co.'s freight shed. Loss about \$2,000. The Dominion Canning Factory adjacent had a narrow escape.

Fire at Toronto.—On the 11th instant a fire broke out in the shoe store of Mr. H. R. Bullock, 1252 Bloor Street West. Loss about \$5,000.

Fire at Finch.—On the 8th instant a fire destroyed four dwellings and one garage. Loss about \$20,000. Partly covered.

BANK OF HAMILTON PROMOTIONS.

Mr. M. C. Hart, manager at Toronto of the Bank of Hamilton, has been promoted to be assistant general manager at the Head Office, Hamilton. Mr. M. W. Martin, manager at Regina, has been promoted to the position of pro-assistant general manager at Hamilton. Lieut.-Colonel D. O. Hooper, D.S.O., has been appointed assistant manager in the main office at Hamilton.