

## MANUFACTURERS ON ONTARIO COMPENSATION BILL.

THEY DAMN IT WITH FAINT PRAISE—TWO STRONG  
OBJECTIONS.

The Canadian Manufacturers' Association workmen's compensation committee have issued the following comments on Ontario's Workmen's Compensation Act bearing the signatures of Mr. P. W. Ellis, chairman; Mr. F. W. Wegenast, secretary, and Mr. G. M. Murray, general secretary.

"As a matter of fact the act is based ostensibly on proposals which were made by the Canadian Manufacturers' Association. Those who purported to speak for the workmen had asked for an entirely different type of law, and the leaders of both political parties had in the last election campaign pronounced in favor of the kind of law advocated by the labor representatives. There is every reason for assuming that the government commissioner had also in view the same type of act, namely, the English Act, which throws the liability to compensate workmen on the individual employer, leaving the employer to insure himself against the liability in an employers' liability insurance company.

"A careful and exhaustive study of the subject convinced your committee that such a law as would in all probability have been adopted as a matter of course would not be permanently or even temporarily satisfactory to either workmen or employers and that the only successful solution lay in the adoption of a system of collective insurance under state management or control as typified in the systems of some of the countries of Europe and states of the United States.

"In the face of considerable opposition the committee succeeded in impressing this view upon the commissioner, and the commissioner's draft is intended to embody, and does in fact embody, in an imperfect form, proposals which were made on behalf of the association.

### MANUFACTURERS' OBJECTIONS.

"Our objections to the act are comprised under two heads: First, that under cover of the greater economy of state management the scale of benefits to injured workmen has been fixed in many respects too high—very much higher than could have been contemplated under a system such as the workmen advocated.

"Second, the administrative features of the act have been worked out without regard to, or appreciation of, many elementary practical considerations so that the act as it stands is in some respects literally unworkable. The only thing which will prevent the proposed system from being entirely abortive is the probability that the administering board will violate or ignore many of the chief provisions of the act and that the act will be radically amended at the next session of the legislature.

### AN IMPERFECT ACT.

"In view of the wide powers given to the administering board this is the more readily possible. We had hoped that the changes necessary to make the act workable, and the removal of some of its acknowledged excesses and anomalies, would be effected while the bill was going through the legislature. As a matter of fact, upwards of ninety amendments were made, nearly all of them as a result of the work of your committee, but these

amendments dealt largely with matters of a superficial nature and the changes upon which your committee and the convention had laid most emphasis, and which were largely of a non-contentious description and were acknowledged to be necessary, were not made.

"The act as it stands embodies in a highly imperfect form certain elementary principles, the adoption of which is due almost solely to the action of the association. We regret that the act is not a better one but we are conscious that no effort was spared on the part of the committee to remedy its defects and protect the interests of our members. Defective as it is, we think you will find it considerably less expensive than the systems of other provinces of Canada and certainly very much less expensive than if the government commissioner had had his own way. You will have, moreover, the satisfaction of knowing that the money which you contribute will go with little or no deduction to relieve actual dependence and want, whereas under the systems of other provinces of Canada fully one-half of the money paid by employers is not applied to this purpose."

### TOWARDS ECONOMY.

Next to the production of new wealth, the individual and collective attitude toward wealth already produced, is of vital importance to Canada at the present time. Our Western correspondents conclude their summing up of the Western situation thus: "All over the country the tendency toward economy is quite marked, and we believe that the whole West is getting down to a more solid basis." This may be truthfully said of all Canada, remark Brent, Noxon & Co. There are evidences of economy on every hand. The last monthly bank statement showed an increase of \$7,535,619 in savings deposits for April; this was approximately one-third of the increase in savings deposits for the entire twelve months ended April 30 last. This has but one meaning—that the individual has learned the lesson of economy. The diminishing ratio of declines in Canadian Pacific's net earnings to declines in the road's gross earnings is an example of the economies of operation which are now being effected by the Canadian railroads. So far as Canadian industries are concerned, the present is a period of enforced economy, generally speaking. As for municipal expenditures, they are now confined to works of absolute necessity.

Thus we see the inauguration in Canada of a movement toward economy, personal and corporate. This movement must precede the Dominion's return to prosperity. There could be no more enduring foundation for the process of reconstruction which is even now begun. The increased resources which must gradually accompany this era of economy will do much to restore confidence in the general situation on the part of merchants, manufacturers and investors.

The fourth annual convention of the International Association of Casualty and Surety Underwriters, which includes in its ranks a number of Canadian insurance men, is fixed to take place at the Greenbrier hotel, White Sulphur Springs, West Virginia, September 22-25 inclusive.