

## GREAT BENEFITS OF THE WORKMEN'S COMPENSATION ACT

Interesting Figures in Connection With the Receipts and Expenditures—Some Examples of the Hardships Relieved—A Progressive Policy Which is Being Warmly Praised.

Commenting upon the work of the Workmen's Compensation Board, an official of that organization, which has accomplished so much for those workers who have suffered from accident, has given some interesting particulars and figures concerning the receipts and expenditures and how and why they vary—the amounts paid out in compensation and some of the changes and amendments to the act since it came into effect.

He notes that in the first annual report that was submitted it was shown that the compensation paid out increased from \$89,619.27 in 1918-19 to \$128,108.75 in 1919-20. The official explained, by the fact that in Dec. 31 a great many cases were running and drawing compensation. These cases have been finally completed and are chargeable to the fiscal year of 1920. There were also a large number of cases which happened in 1918, and which were not reported to us until after our provisional statement of 1919 was made up. The pension reserve, you will notice, has been increased from \$67,410.85 to \$151,094.28. The same year that increased the amount of compensation paid partly applied to the increase of the pension reserve. As a matter of fact, we had several accidents in 1919 which resulted in deaths in 1920, but which had to be charged up to the year 1919. In addition to this, it will be remembered that in 1920 an amendment was made to the act whereby the pension payable to widows was increased from \$80 a month and \$8 a week to children until they were sixteen years of age, the total payment in the aggregate being not more than \$800 to the sum of \$80 a month to the widow during her widowhood, and a pension to the children increased, in the case of male children to \$7.50 per month until they reached the age of sixteen, and to female children to \$7.50 per month until they reached the age of eighteen years.

These increases to the widow and children were made retro-active, as of the first of January, 1919. In addition to this, awards in permanent partial disabilities were increased from a maximum sum of \$1,000 to \$2,500 a year. As one can readily see, this required a much larger reserve than what we had figured in our provisional statement, but we are pleased to be able to report that we have built our reserves to cover the amount of the increase, and that we have taken care of them out of the provisional balances that were to our credit in 1919.

In 1920 the act was also amended along the lines of hospital and medical aid, whereby the board assumed the medical aid and hospital care. This we have also been able to take care of without making any increase in our assessments.

The only class which did not have an actual balance to its credit is Class 2, which includes lumbering, pulp mills, etc. The deficit in this class is quite small, and is caused by the number of accidents in the woods operation, but we have no doubt that at the end of 1920 this will adjust itself, for, as you will remember, the woods operations were brought under the jurisdiction of the board in August, 1919.

"We might say in passing that the Nova Scotia board, for instance, fearing that the amounts to be paid to widows and orphans were to be increased, levied an extra assessment for the year 1920, instead of carrying for it out of the balance on hand, as did our board, so that our actual experience for 1919 which is as near complete as it is possible to get a financial statement for the year, shows that we have paid out in compensation the sum of \$128,108.75, set aside as reserves to cover the pensions for awards made to widows and children and for permanent partial disabilities the sum \$151,094.28, and paid hospital and administration expenses chargeable to the employers of this province were \$32,921.17, or a little over 6 per cent of the total amount of money collected, which compares favorably with the expenses of any board that we know of, and when you consider that in straight accident companies fully 40 per cent of premiums collected is chargeable to administration expenses, a justification in itself for the claim that a workmen's compensation board is a saving or money to the manufacturers to say nothing of the benefits that they provide for the injured workman.

A statement is attached in the report showing the number of accidents that have been reported to the board from the first of January, 1920, to the thirty-first of August. This report shows a total of 2,546 accidents reported, of which 1,960 were reported in Class 2 which covers lumbering, sawmills, and kindred woodworking industries.

Examples of Benefits.

As example of the benefits that have occurred to widows in cases of accidents, we might mention the case of an employee of the city of St. John. This man



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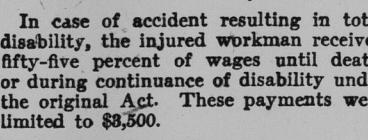
Will it go—and keep going—where you go; will it stand jolting and banging and heat and cold and rain and dust and fog—will it be cheerful and dependable if it gets mixed up with the tools on your auto, or the fishing tackle, or the hunting outfit?

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would receive \$625 in addition to the benefits as above.

Permanent Total Disability.

In case of accident resulting in total disability, the injured workman receives fifty-five per cent of wages until death, or during continuance of disability under the original Act. These payments were limited to \$8,500.

Benefits in Case of Death.

The original Act provided payments of \$20 per month to widow and \$5 to child, irrespective of the number of children, the monthly payments to continue in case of widow to death or remarriage, in case of male child to age of 16 years, in case of female child to age of 16 years. In addition the sum of \$100 is allowed for funeral expenses.

In several instances advances have been made to widows to discharge mortgages on the home, to allow the widow to engage in business. However, the disposition is to carry out the intention of the Act and dispose of cases by way of monthly pension.

Hospital and Medical Aid.

Another amendment to the Act in 1920 provided for all medical and hospital treatment. A schedule of fees has been adopted, which has been approved by a committee representing the Medical Society, an agreement has been arrived at with the hospitals of the province as to the per diem allowance for maintenance of injured workmen. Medical aid and hospital treatment is allowed whether or not the accident lasts more than seven days.

Employees Covered.

Employees in every line of industry in the province are covered by the Act. In the administration it is worth noting that in the other provinces in a number of industries, unless more than in some cases five, ten, fifteen, twenty workmen are employed, these industries are excluded. The highest exclusion number in the province is three. This applies only to retail stores and lumbering, in all other industries, if one or more are employed, the employer is requested to comply with the provisions of the Act as to payroll assessments, etc.

Another important amendment authorized the Board in case of accident to minor or apprenticed workmen, resulting in permanent partial disability, to consider in making the adjustment of the award on what the future or journeyman's wages might be and to adjust the claim on that basis.

Method of Payment of Claims.

First, notice of accident is usually received from employer within three days after the accident. Workmen's and doctors' reports have been prepared in a

clear, concise and simple a manner as possible. As soon as the report from the employer is received, necessary reports are immediately forwarded for completion by the workman himself and the doctor in attendance. The reports of employer, workman and doctor complete the case. If these are in order and completed, the cheque for the first week's compensation is forwarded to the injured workman two weeks from date of accident. Weekly cheques follow until the Board is advised of the workman's return to work.

Canadian Government Employees.

By an act passed by the Dominion Government in 1918 and amended 1919, Canadian Government Employees are brought within the scope of the Act. Prior to this legislation Canadian Government Railway Employees were receiving \$8 per week and medical and hospital attendance, according to a table of fees established by the Employees' Relief and Insurance Association. At the present time, these employees, if injured, are entitled to receive in addition fifty-five per cent of their wages, as provided in the Workmen's Compensation Act. Medical and hospital attendance accounts are being adjusted with the medical profession and hospital authorities on the basis of the Compensation Board scale, which is considerably higher than the Employees' Relief and Insurance Association scale. Dependents of employees, where death results are compensated according to the provisions of the Act. In case of permanent disability benefits are paid also according to the Workmen's Compensation Act. Employees must, however, elect in case of permanent partial disability to accept adjustment either under the Provisional Fund or Workmen's Compensation Act.

The Provident Fund, however, provides only for workmen who are unable through disability to follow their usual occupation. Since January 1, 1919, nearly 900 cases of accidents to Canadian Government employees have been disposed of.

Effects of Amendments of 1920.

Amendments to the Act, passed at the 1920 session, provide that all payments to widows and children date back to January 1, 1919, but increased monthly payments to date from January 1, 1920. This meant that all widows' claims had to be adjusted, reserves reviewed to provide for pensions during life instead of up to \$8,500. As already noted the monthly allowances were increased to \$80 and \$7.50 per month, which meant additional reserves to the extent of approximately \$125,000 had to be provided. It is estimated that medical aid and hospital fees will cost about \$76,000 or \$84,000 per annum. These additional benefits are provided with very little if any increase in cost to industry.

New Brunswick Factories Act.

This Act has been re-drafted and is at present being administered by the Workmen's Compensation Board. A complete census of industry is being taken at present as to the number of employees, condition of machinery as to safety of employees, etc. A Board of Examiners Stationary Engineers has been appointed, composed of N. M. Stewart, Moncton; John Hooper, Fairville and James Sullivan, Newcastle. These men are qualified engineers and their appointments were recommended by the several organizations, and by the Executive of the New Brunswick Federation of Labor.

Regulations required to carry out the Act, as it effected the examination and licensing of engineers, have been passed and this matter is receiving prompt attention.

Murder Goes Unpunished.

(New York, World.)

Nothing less than appalling were the figures printed detailing the prevalence of unpunished murder in Manhattan in six months of the year. There were 82 murders of all degrees, at the rate of 104 a year in a single borough. Not one conviction for murder in the first degree was obtained and only one for murder in the second degree. Only five man-



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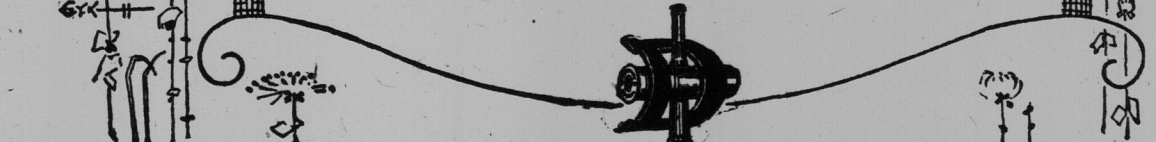
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