

best in Great Britain (Applause) I left these shores supposing I would come back confirmed in that view. We studied and studied carefully through the different countries. At the same time we were doing so the Chancellor of the Exchequer of Great Britain was making a tour through those countries, he himself for the Cabinet looking into some of these subjects. When I sailed back to the United States after several months' absence I did so considering within myself what was my duty; because I had concluded that while other ways of doing it were not necessarily bad, the most economical and efficient way of doing this was the way in which it had been done in Germany, the way which is the foundation of Sir William Meredith's report to you. I had a perfect right as a member of the actuarial profession to button up my opinions within me, take a public attitude upon the question, talk about workmen's compensation in general terms, discuss learnedly different principles of dealing with it, and take the practice which was there at my beck and call from our very wealthy private companies and the wealthy stock companies of other countries doing business there, and from the mutual companies; but before I stepped off that vessel I knew I had no right to do it. (Applause.) And if you go carefully into this subject you will come to the same conclusion, that no matter what your predilection, no matter how easy-going and kind you would like to be in this matter, you cannot do your duty to yourself, by your workmen and by the people of the Province and permit any stock or mutual insurance company to have anything to do with this subject whatever.

Now, in order to make my point clear about that I must very briefly address myself to principles—to fundamentals. Before this Workman's Compensation idea came along we all regarded this as an individual matter between an employer and his employee, and the question as being whether the employee deserved to receive money—which means that something the employer had done or failed to do entitled the workman to receive compensation, and the question as being whether the employer ought as an individual to pay it. Necessarily on the only sound basis that we could consider such a question we argue it out this way: The employer as an individual should not be required or expected to pay this workman and his family any money notwithstanding they may have suffered, unless, first, the employer shall have promised to pay, or, second, shall have done that workman some wrong, through his wilful act or negligence, which entitled the workman to recover. That was our notion, and perfectly sound, too, from a purely individual standpoint. Now, upon what sort of basis does workmen's compensation stand which says that every workman who is injured in employment, unless it was through his own wilful act, shall be compensated, and that the family of every workman killed in that employment shall be compensated, unless it was through his own wilful act—and in some cases it has been deemed wise to strike that out