

mutilating or disfiguring injuries; and those which necessitate shouting out orders, to persons whose vocal organs have been permanently damaged. The percentage frequency of the common forms of accident vary greatly in rural and urban districts.

In persons who have been injured, one has to determine if the disabling effects are transient or permanent, and if such permanent conditions will improve, remain stationary, or get worse. When an annuity is paid, this may be increased or decreased according to the course of the case. The chances of ultimate recovery are often greatly enhanced by such measures as may relieve the person from the necessity of attempting heavy work before he is fit for it. On the other hand, the definite and final settlement of a claim one way or another, often has a wonderfully beneficial effect upon cases represented as being quite hopeless, and it is certain that the annuity system by no means tends to bring about the cures and lends itself to grave abuses.

The relative frequency of percentage compensation was found in Germany to be in the following order: 10, 20, 15, 50, 33, 25, 100, 30, 40, 75, 60, 66, 80, 90, 70. Thus 10 per cent. was the most and 70 the least frequent of the allowances made; the average was 30 per cent., disability below 10 per cent. not being compensated.

It is a matter both of common law and of regulation, that persons receiving such indemnity would take every reasonable means to favour the cure. It is quite common everywhere for the interested party to pay for the medical treatment. The occupation followed should be one which will favour recovery. The employment of artificial limbs and supports may be a reason for reducing the indemnity.

I. SCHEDULE OF PERMANENT DISABILITY.

The following table shows the percentage of loss of earning power, in the case of unskilled laborers.

I. HEAD.	Disability per cent.
Limitation of movement	8-16
Bone defect with epileptic attacks	50-70
" " paralysis right arm	80
" " " " and leg	100
Scar and bone defect of cranium attacks of pain	33
Hemiplegia following apoplexy	80-100
Headaches and weakness of right arm following depressed fracture.	50-60
Incurable neuralgia	15
Persistent headache, dizziness, nausea following concussion of brain	80
After injury headache, dizziness, epistaxis	50
Incurable despondency, irritability and headache	50
Incurable epilepsy only result	30-50
Incurable insanity	100
Permanent weakening of mental faculties, loss of memory	40-50
Weakness, unsteady gait, lessened mental capacity, confusion of ideas following fracture of skull	70-80