

Workmen's Compensation Act. The near approach of the day fixed for making this law operative, is causing the columns of British exchanges to be filled with suggestions to employers of labour, hints to mechanics and artisans, complaints from insurance brokers and agents regarding reduced rates of commissions, and a final fusillade at Mr. Chamberlain for his harsh criticism of the companies' rates.

From the mass of correspondence it is difficult to quote very extensively; but a letter signed "Celt" and published in the *Post Magazine*, very sensibly advocates bonus-giving as the best means of interesting the insured. Although, as the editor of the *Post* remarks, the plan of bonus-giving may already form part of some of the schemes for Employers' Liability insurance, the letter in question is well worth perusal and consideration by any employers of labour who have aught to do with the distribution of money to sick or slightly disabled workmen.

From this one of many good letters on an all-absorbing subject, we quote the following passages:—

"To an ordinary observer it must be matter of surprise that the Accident Companies, in adjusting rates of premium, &c., have made so little endeavour to conciliate Employers of Labour, and secure their co-operation in carrying out one of the greatest social experiments of the present day. It is not going too far to say that, but for the danger of malingering on the part of the workmen, the Tariff rates could be reduced by 25 per cent., and, if slightly disabled and convalescent claimants could be provided with work of a light nature, the rates might be still further reduced. In these two, and other important matters, the Employer would very materially assist the Insurance Company, provided he had a well defined interest for so doing. Under the present Tariff arrangements, the great bulk of insurers have very little in common with the insuring Companies. When a man has grudgingly paid a high premium—off which there is no rebate—the number and extent of his workmen's claims matter little to him so long as there is no danger of his risk being rated up. All rates, whether Tariff or otherwise, are necessarily approximate, and time and experience will no doubt discover many anomalies, why not then make the interests of the Insurer and Insured mutual, by adopting a system of bonuses to profit-earning policy-holders based on the principle of the survivors bonus in Life Insurance? The advantages to Insurance Companies of such a system are too numerous to specify in detail, but, the reduction of, and facility in settling claims, and the detection of malingering, are self-evident results; while Employers would have the maximum of security at a minimum of cost, and would avoid the contingent liability connected with the so-called Mutual Associations. If the Tariff Offices, while adopting uniform rates of premiums, each retained a free hand with regard to the distribution of profits, there would be an incentive to economise, that does not obtain under the present cast iron regulations of the Accident Offices Committee."

Celibacy at a Premium.

Marriage may not be a failure; but, when the Workmen's Compensation Act comes into force, the labourer who happens to be a celibate will have one advantage over his companion who believes that it is not good for man to be alone. The new Act provides in the case of a workman being killed, a greater amount of compensation to the survivors of a married than to a single man. This is already bearing fruit in the form of a reported discrimination against married men by employers of labour. Although for the credit of old England we would prefer not to believe the story, a very reputable insurance journal states that an employer in Lancashire in need of extra hands selected from the applicants all the unmarried men and rejected the married ones, because the former were a lighter risk in the event of fatal accident. Of course, insurance companies in fixing rates do not discriminate between the Benedicks and bachelors, and consequently an employer who has covered his risk under the Workmen's Compensation Act in an insurance company, could have no good reason for preferring unmarried men. If, on the contrary, employers, who elect to themselves assume the liability under the new law, should be mean enough to discriminate against married workmen, such employers ought to be dealt with by the trades unions in some effective way. It would seem to be a case for the interference of women, and we hope the Lancashire lasses will give this serious matter their attention. As one of our British contemporaries intimates, it is quite possible that a serious social problem might be the outcome of a movement antagonistic to the married condition among mechanics, artisans and the labouring class generally, and even the intervention of the parliament responsible for this new Act might be found necessary.

It should not, however, be lost sight of that the experience of accident companies tends to prove that there are less accidents *pro rata* amongst married than single men.

President Kruger.

It has been reserved for an insurance agent, a north of Ireland man, to give those who are only familiar with the appearance of the Bismarck of the Transvaal by caricatures the following racy description of his appearance. The Insurance and Financial Gazette states that the insurance agent in question managed to obtain an interview with President Kruger and failed to induce Oom Paul to take a policy in the——. But he evidently succeeded in taking the President's picture. "Oom Paul is now about seventy-three years of age, and, although greatly stooped, is a man of herculean proportions. He wears a big, wide-brimmed tall hat, and clothes which do not fit particularly well. He has a sallow, flabby, fat appearance, with a majesty of wrinkles. His hair is thick and white, and the eye-brows are very bushy. The eyes are small, keen, and puffed up by yellow wrinkles, in fact, are nearly closed. The whole face, although unmistakably powerful, is like that of a wicked angel's grown