

WORKMEN'S COMPENSATION IN ONTARIO.

A report of the administration of the Ontario Workmen's Compensation Act, which came into force at the beginning of the year, has been issued. It is stated that up to October 8th, 12,659 accidents of all kinds had been reported to the board, 139 of which were fatal accidents. One million five hundred thousand dollars has been collected into the accident fund, exclusive of the sums which employers in Schedule 2 are required to pay; \$970,000 has been invested in municipal bonds of the various municipalities of Ontario, and before the year is out it is estimated that between \$750,000 and \$1,000,000 will have been paid out direct to workmen in compensation for injuries arising out of their employment.

THE RATES OF ASSESSMENT.

The report states that some employers feel that the assessments made by the board have been higher than necessary; that is, that the total assessments will be more than sufficient to pay claims for accidents during the year. The board does not dispute this, but says that the experience of the first nine months does appear to indicate that in a number of the classes this is probably the case. They say, however, that, at most, they could only hope that their first assessment would be approximate. There was no Canadian data available to guide them in estimating how many accidents were likely to occur in any line of industry. They could only make such use as they could of the experience of other States and countries having workmen's compensation laws, and as these laws differed from each other and from the Ontario Act, the experience under them did not afford much satisfactory guidance. Some regard, too, was had to the rates of the employers' liability companies, but these were of but little assistance. The theory and intention of the act is that the assessments shall be sufficient, and only sufficient to pay the actual compensation provided by the act, and it will take the experience of more than one or two years to enable the board to strike the exact figure. However, if the experience of this year shows that the assessment in any class has been too high, the balance will be carried forward to the credit of the class, and future assessments will be regulated accordingly. There will be no attempt to pile up a surplus.

There has been some question, the report continues, as to the policy of the board as regards providing for the payment of pensions to widows and other dependents, and to insure the continuance of payment of pensions to workmen wholly or partially permanently disabled. It is, of course, the first duty of the board to absolutely insure such payments, but, while making certain of this, everything possible is being done to make the burden upon employers as light and as little onerous as possible. It must not be forgotten that the excess of assessments over payments for accidents in any class may be more apparent than real, for it will happen that much, if not all, of the seeming surplus may be needed during the next year to pay claims for accidents which have occurred this year.

ABSENCE OF FIRST AID PROVISION.

A weakness is the absence of any provision for payment of first aid or for any medical or surgical

service. This is a defect, says the report, with which the board is powerless to deal. It was not unforeseen by the framers of the act, nor was it overlooked by the legislature, but it seemed impossible to agree upon a plan upon which the employers and the labor interests could be brought into accord. Before the passage of the act it was the practice of many employers to pay the cost of first aid, but this has been very generally discontinued, and now the injured workman must pay this cost himself. In many cases, indeed in a majority of them, the compensation which the act provides falls short of being sufficient for this, even when, as is very generally the case, the doctors' charges are most reasonable. It has been suggested that inasmuch as the act is in the interest not of employers and workmen only, but of the general public as well, provision might be made for the payment of the cost of first aid out of the treasury of the province. In a large number of cases, injuries that at first seemed trivial, have been complicated by blood poisoning, which speedy and efficient first aid might have prevented. These sepsis cases have entailed a very great drain upon the accident fund, as all increased the time during which compensation had to be paid, and in some instances, the sepsis resulted in death.

Under the provisions of the act the employers in a number of classes, have organized themselves into accident prevention associations, and have appointed inspectors.

LIFE PRESIDENTS' CONVENTION.

The investments of life insurance companies and the large contribution they make to economic progress will be the theme at the Ninth Annual Convention of the Association of Life Insurance Presidents which will be held in New York City at the Hotel Astor on Thursday and Friday, December 9th and 10th.

In accordance with its custom the Association is inviting to its Convention the chief executive officers of all life insurance companies in the United States and Canada, the State Commissioners of Insurance and representatives of various insurance organizations.

On the railroad side of life insurance investments there will be an address by a railroad president on the relation of the railroad and its securities to land values. Under this topic opportunity will be given to show how transportation facilities serve to increase and stabilize both city and farm values.

In connection with the discussion of farm mortgage problems at the meeting, there will be presented a digest of the data furnished recently by life insurance companies with respect to the amount invested by them in such securities. The presentation of these statistics, with a discussion of the problems involved in loaning trust funds, will reveal the readiness of life insurance to respond to economic needs, and at the same time emphasize the infinite care that must be exercised in the selection of securities.

A taxicab is not a common carrier in the sense used in an insurance policy, according to a recent decision of the Supreme Court of Tennessee, in the case of Darnell vs. Fidelity & Casualty.