

**MANITOBA WORKMEN'S COMPENSATION ACT.**

The new Workmen's Compensation Act of the Province of Manitoba constitutes a departure in Canadian compensation legislation. The Act will be administered by a workmen's compensation board, headed by one commissioner with a salary of \$7,500 a year. The Board will not only award compensation for accident, there being no appeal from their decisions, but may also prescribe the installation of safety appliances and promulgate safety regulations in any industry, non-compliance with the Board's orders being subject to penalty.

Compensation will be on the scale of 55 per cent. of the average weekly earnings of the workman for twelve months prior to the accident, medical aid also being provided for. There is a 6-day waiting period. Lump sum payments are permitted under certain circumstances. Employers in the specified industries are compelled to insure in approved insurance companies. On a claim for compensation being made, the insurance company and the employer must be notified and the Board will determine the right of the workman to the compensation and the amount.

Insurance companies and employers carrying their own insurance are required to keep with the Board a sum sufficient to meet all compensation payments as they may become payable by each. Rates will be fixed by the commissioner, after hearing, and may be varied from time to time. Acquisition and adjustment expenses must not exceed a percentage fixed by the Board. The companies and employers carrying their own insurance are required to pay to the Board 7½ per cent. of their premiums on account of the Board's administration expenses.

**JOURNAL OF THE CANADIAN BANKERS' ASSOCIATION.**

The Canadian Bankers' Association may be congratulated upon the recently greatly improved form of the quarterly *Journal*. The April issue contains a number of articles and comment on subjects of current financial interest that are of interest to a considerably wider circle than the banking fraternity. The special articles include one of live stock loans by Professor O. D. Skelton, a discussion by Mr. A. D. Noyes, the well-known financial editor of the *New York Evening Post*, on the war and the foreign trade of America, a description by Mr. J. L. Payne of Canada's telephone business, an interesting study of financial London's feelings, by Mr. A. W. Kiddy, editor of the *London Bankers' Magazine*, lively anticipations regarding an economic union of the Allies against Germany, by Dr. W. W. Swanson, and a note on the experience of the English banks in 1915, by Mr. H. M. P. Eckhardt. Editorial notes, reports on legislation, legal decisions and other features are also included in the number.

**ATLAS ASSURANCE COMPANY, LIMITED.**

As already announced in *THE CHRONICLE*, the offices of the Atlas Assurance Company are now located in the new Bank of Toronto building, 260 St. James Street, Montreal. The management are to be congratulated on their selection of new offices, which are commodious, exceptionally well lighted, and located in one of the best equipped and handsomest office buildings in Canada.

**DANGEROUS SMOKERS.**

Since the fire which destroyed the Parliament buildings at Ottawa the Dominion Government has issued an order prohibiting smoking in any building occupied by the public service.

Careless smokers, as is well known, are responsible for many fires. Along any street, cigar and cigarette stubs, and partly burned matches may be seen almost everywhere, carelessly thrown aside by smokers. Similar carelessness occurs in public and office buildings, places and factories. Men enter office buildings where smoking is not allowed, drop their cigars on the stairs, on the floors of the corridor or possibly in the elevator, where they may roll to the bottom of an elevator shaft, into a possible accumulation of waste paper, and cause a fire. Others forgetfully throw their cigar or cigarette stubs and matches into the waste-paper basket. If the basket is of combustible material the smouldering stub will eventually burst into flame.

Factory smoking is another serious hazard. While many factories have strict rules against smoking, it is a common practice for employees to "light up" before leaving, and drop their lighted matches; these, falling among inflammable materials, later break into flame. Many evening fires in factories and business places may be traced to this cause.

Open gratings and broken prisms in sidewalk lights are other common receptacles for these dangerous fire-starters, pedestrians dropping stubs and matches regardless of results.

**LIQUOR AND LIFE INSURANCE.**

An unfortunate typographical error made nonsense of the Manufacturers' Life table of mortality experience printed on page 515 last week under this heading, the death rate in the abstainers' section for 1909 being given as 333.50 instead of 33.50 and for 1910, as 333.34 instead of 30.34. The correct figures of the Manufacturers' experience to date are as follows:

| Year.     | Abstainers' Section. | General Section. |
|-----------|----------------------|------------------|
| 1905..... | 36.95%               | 74.23%           |
| 1906..... | 35.90                | 57.33            |
| 1907..... | 37.81                | 69.15            |
| 1908..... | 39.88                | 81.72            |
| 1909..... | 33.50                | 48.45            |
| 1910..... | 30.34                | 50.75            |
| 1911..... | 46.07                | 77.89            |
| 1912..... | 46.51                | 70.90            |
| 1913..... | 40.42                | 44.94            |
| 1914..... | 41.83                | 71.63            |
| 1915..... | 42.42                | 66.06            |

As is well known the Manufacturers' Life has for years had a special branch of its business devoted to total abstainers, who are favored with premium rates lower than those charged to non-abstainers.

Our Winnipeg contemporary, *Canadian Finance*, has had the experience of its printers' plant being destroyed by fire, while an issue was going to press. In consequence it appears this month on May 10th and 24th, resuming in June its regular schedule of publication on the first and third Wednesdays of the month. This unfortunate upset will, we are certain, in on way detract from the customary crispness of expression of our contemporary's editorial opinions.