

cases is absolutely assured to him. If he cannot recover it from his employer, or from an insurance company in which his employer has insured, the annuity will be paid by the state. A special guarantee fund is established for this purpose, supported by a tax upon employers, and the state through the *caisse nationale* has a recourse against the particular employer who has failed to pay the annuities for which he was liable.

Space does not allow me to compare the two laws with each other more fully. It is evident that in two important points the French law is more favourable to the workman. In the first place the French workman is absolutely secure of getting his annuity. An English workman might be defeated of his compensation if the employer were bankrupt and uninsured. No doubt the larger employers at least will generally be insured. But this is not compulsory; and the state guarantee will give the French workman a security which his English brother has not.

Second, payment by *rente*, or annuity, is I think much better for the workman than payment by a lump sum. A poor family suddenly receiving a lump sum will be exposed to many risks, and it is to be feared that the sum recovered in too many cases will be managed in an improvident way. In such matters, however, it is *le premier pas qui coûte*. The establishment of the broad principle that workmen are to be indemnified for the risks arising out of their occupation, even though the employer was not to blame, is a step of infinite importance.

It is generally admitted that the English Act has not diminished litigation so much as was hoped. The number of disputed cases so far has been very great. That, however, arises merely from defective draughtmanship. It ought not to be impossible to indicate