

WORKMEN'S COMPENSATION.

Commissions Discuss Fundamental Points—The Conclusions of the Recent Conference.

Nine States and the United States Governments were represented at a conference of commissioners on compensation for industrial accidents, recently held in Chicago, Ill., to discuss the fundamental points which should be covered by legislation of this character, and upon which it is desirable to secure uniform State laws. The conclusions reached by the conference should prove of value wherever there is a movement to secure employers' liability or accident compensation laws.

The conclusions of the conference as to what a law should cover were as follows:—

1. That all employments should be included.
2. That all injuries should be covered, irrespective of employers' negligence and of employees' negligence, except where injury is self-inflicted for the purpose of recovery—burden of proof that injury was self-inflicted to be placed on the employer.
3. That all persons engaged in the employments should be included.
4. That compensation shall be paid in instalments in the case of temporary disability, and in the case of permanent disability or death by instalments with right to commute after a given time with approval of some public official.

Amount and Duration of Compensation.

5. That the amount and duration of compensation shall be as follows:—

- (a) Temporary disability. Fifty per cent. of the impairment of wages; maximum of \$10 per week, minimum of \$5 per week; or if wages less than \$5, then full wages (or sixty-six and two-thirds per cent. of wages up to \$7.50 of wages per week, then fifty per cent. of balance until compensation amounts to the maximum of \$10 per week, maximum). Payments not to exceed beyond period of 300 weeks.
- (b) Permanent disability. Same as temporary disability.
- (c) Partial permanent disability. Fifty per cent. of impairment of wages. Maximum of \$10 per week. Payments not to exceed beyond period of 300 weeks.
- (d) Death.

(1) Total dependents—

- If orphans, fifty per cent. of wages of deceased.
- If widow alone, twenty-five per cent. of wages.
- If widow and one child, forty per cent. of wages.
- If widow and two children, forty-five per cent. of wages.
- If widow and three children, fifty per cent. of wages.
- If widow and four children, fifty-five per cent. of wages.
- If widow and five children or more, sixty per cent. of wages.

If widow, father or mother, fifty per cent. of wages.

Children under sixteen years of age only to be included, and only during period they are under sixteen years of age.

Maximum of \$10 per week, minimum of \$5 per week, or if full wages less than \$5, their full wages (or sixty-six and two-thirds per cent. of wages up to \$7.50 of wages per week, then fifty per cent. of balance until compensation amounts to \$10 per week, maximum). Payments not to extend beyond period of 300 weeks.

Employers May Substitute Voluntary Schemes.

(2) Partial dependents. Fifty per cent. of the portion of the wages contributed by the deceased to the partial dependents.

(3) No dependents. Expenses of last sickness and burial not exceeding \$200.

6. That the length of waiting period shall be two weeks, during which period employer shall furnish medical treatment or hospital care to an amount not exceeding \$100 in value.

7. That dependents shall not include aliens residing outside the country, and illegitimate children are not to be mentioned.

8. That employees shall not contribute

9. That it shall be permissible for employers to substitute voluntary schemes, provided the voluntary scheme covers all points covered by the law, and is approved by some public official to be determined in the law.

10. That the method of determination of controversies shall be by a board of arbitration.

11. That the scheme shall involve compulsory State insurance, or, if this is not possible, compulsory compensation, providing that the employer may transfer his liability by insuring in companies approved by a legally constituted public body or official.

12. That all other laws shall be repealed.

Brandon is to have a new fire hall.

A young man has been arrested on a charge of incendiarism in connection with the Public schoolhouse fire at Haywood, west of Elm Creek, which occurred last August.

LONDON FIRE LOSSES.

Number of alarms	158
Insurance on buildings	\$223,956
Loss on buildings	27,003
Insurance on contents	242,560
Loss on contents	60,511

Some interesting statistics are given in the annual report of Fire Chief Clark of London, Ont.

During the year the department responded to 158 alarms, 43 from street signal boxes, 107 telephone calls, and 8 verbal alarms. Fires 134, chimneys 9, false alarms 14, test 1.

The most serious fires during the year were those of February 5th, Messrs Forsythe & Company; June 26th, Messrs. Wortman & Ward's; July 7th, Forest City Laundry; October 13th, Messrs. McAdam & Ferguson's livery stable.

As near as can be ascertained, the insurance and losses were as follows: Insurance on buildings, \$223,956.00; loss on buildings, \$27,003.00; insurance on contents, \$242,560.00; loss on contents, \$60,511.93.

In extinguishing the above fires 57,000 feet of hydrant hose and 4,440 feet of chemical hose were used; 2,212 gallons of chemical; 2,680 feet of ladder raised; distance traversed 1,444 miles.

The fire chief recommends that six more men be added to the Central fire hall to man the apparatus, especially the aerial truck, as it is impossible to operate them during meal hours where lines of hose are required, or the small truck is attending another alarm in any other part of the city which is often the case; and if a fire should break out in the business district, and no ladders at hand, something serious might occur. The purchase of an automobile combination chemical wagon is also advocated, also the purchase of 1,000 feet of 2½-inch rubber-lined hose, as nearly 600 feet of hose was used up on water carts during the year. That a Browder life saving net be purchased; also an Eastman 2-way deluge set, 2 smoke helmets, 4 fire alarm boxes, and 5 horses that are unfit for service be sold, and that 3 be purchased.

AVERAGE POLICYHOLDER IS UNINTERESTED.

A prominent official of a large New York life insurance company has a poor opinion of the initiative and individuality of the average policyholder. His company mailed a circular respecting certain radical changes in administration. "Out of several hundred thousand circulars," he says, "80 per cent. were ignored, or, in other words, only 20 per cent. elicited any reply whatever. Of that reproductive 20 per cent. four-fifths returned the proxy forms blank except for signature. The remaining one-fifth took sufficient interest to attend the meeting or to give definite proxies accompanied by intelligent instructions for voting.

"Thus you see that out of the great number of our policyholders only four in every hundred could be described as having a reasonable interest in the affairs of the company. Our experience would be duplicated by that of any other company which made such a call upon the assistance of its policyholders. It would be absurd to have every policyholder trying to force his individual views on all subjects upon the management. In ordinary matters the direction of affairs must be left entirely to the directors and officers; but when the opinion of each policyholder is earnestly solicited it is time for everyone to express his views. The average policyholder so far as his insurance interest is concerned would not feel absolutely out of place in the sheepfold."

THOUGHTLESSNESS HELPS FIRE WASTE.

The lesson that gasoline is dangerous stuff to use in starting a furnace fire was borne in on Arthur Edwards Saturday morning, when he tried to start a fire in the furnace of the Terrano Flooring Company, Winnipeg, by pouring a liberal quantity of gasoline into the furnace. There was an immediate explosion and Edwards was caught by the shooting flames and spray of burning gasoline. His clothes caught fire, and he was horribly burned, hardly a bit of his body escaping.—Manitoba Free Press.

According to the carefully compiled register of The Monetary Times, Canada's fire loss last year was \$23,593,315, an average daily loss of \$64,639 or \$3.14 per capita. Besides that, 256 persons lost their lives in fires in Canada last year, or almost five every week. Carelessness was the chief cause.