

out in Michigan. The law went into effect, the State Department, with the new State Fund perfectly supine, making no special efforts to get anybody, but mutual companies recently organized by manufacturers going out of their way and taking their valuable time to organize them—the mutual companies got two per cent. of the business and the State Fund got three per cent. and the stock companies got eighty-eight per cent. You might as well not create a State Fund at all, and in all probability if it is created it is simply a waste of time, and you have saddled upon the State of Michigan the commissions of those agents. Now, if anybody came before you—if my brothers of the legal profession, for I am a member of the legal profession—were to come before you and to argue—no matter how much they kept in the background their personal feelings about the matter—that is only a clever piece of business; if they were to come before you and argue that this bill had to be so drawn as to give wide opportunities to attorneys to serve the employees and yourselves—because, don't forget that the lawyer does serve, he works for his living like other people—what would you all think about it? And yet you are taking away, when you pass legislation of this sort, a large part of the income of the attorneys, of the lawyers of the Province of Ontario. They are not here howling about it, they are not here urging you to tax yourselves somewhere from twenty to fifty per cent. of all the money you pay, for their benefit, and they are not here advancing specious arguments that it will be tremendously beneficial to you if you will leave things so that you have a selection between four different methods and thereby leave things so that a lawyer can afford to come and talk to you about the method he would advise you to go into. If those lawyers were here trying to convince you of anything of that sort they would be ridiculed; and when insurance companies do that they should likewise be ridiculed. (Applause).

Now, in making that statement to you I want to explain—because it is only fair I should explain—that I have been a student of this subject of insurance and its general principles, including the choice of companies and so forth, for very nearly twenty years. Some five or six years ago I was requested by the Russell Sage Foundation of New York to visit Europe with another gentleman to make a special study of this subject and come back and prepare a report in book form, which we did. Now, when I sailed away from these shores, my profession being that of insurance lawyer and consulting actuary, familiar with insurance companies of one sort and another for my clients, having had the largest casualty company in the world as my client and having had the largest casualty company in the United States as my client, having the opinion, as all of us nearly have in whom English or British blood flows, that naturally if we don't do it best in Canada or the United States they have probably done it