

# STATE INSURANCE AND WORKMEN'S COMPENSATION.

(Continued from p. 267.)

## OFFICIAL OPINIONS.

I do not think I can better conclude this paper than by quoting some official opinions on both the German and the New York laws, two of the systems about which I have spoken most. When you approach the German system it is necessary to recollect that criticism of the authorities or institutions is very limited, and you do not find that free discussion which one is accustomed to in our own and many other countries.

I have, however, read two criticisms of the German Insurance Laws, one by Dr. Ferdinand Friedensburg, President of the Senate of the Imperial Insurance Office, after a service of over twenty years, and the other by Ludwig Bernhard, Professor of Political Economy at the University of Berlin. The latter's book deals with German social legislation generally, but he devotes a large part of it to the defects of the insurance side of that legislation, while Dr. Friedensburg's is devoted to workmen's insurance solely.

Professor Bernhard points out that it was the medical profession that first called attention to the seamy side of German working men's insurance legislation, and that as far back as 1890, at an International Congress at Berlin; this was followed by a great number of medical works on the subject right down to 1912, and they all tend to prove that the mania for "pension," as they call

the invalidity allowance, completely dominated the insured. He says that "when it was first asserted that working men's insurance endangered the health of the people, this paradoxical statement was greeted with laughter." He then proceeds to give corroborative facts, such as, "In Hamburg, Lanenstein, a doctor, established the fact that foreign workmen, who had no right to pensions, recovered more quickly under the same conditions than native workmen who are thoroughly imbued with the knowledge of their pension rights."

## MALINGERING.

Another surgeon, Linigu, in an article on "Thigh Fracture and Accident Insurance," writes: "In the case of individuals who have no expectation of a pension the best possible result is attained in the briefest time, through the necessity of having to work. When it comes to those entitled to compensation, the results as regards the ability to earn a living are entirely different. The secret desire to secure the highest indemnity for the accident, even though it be at the expense of the Employers' Association or of an insurance company, is only to awaken in the mind of the insured the mistaken notion that because the accident has occurred and because the results thereof can hardly be done away with entirely, not he himself, but the insurers are chiefly interested in the restoration as far as possible of former earning capacity. The highly valuable co-operation with the treatment which we note with non-insured persons diminishes very considerably in their cases."

(To be concluded)

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## Montreal Tramways Company SUBURBAN TIME TABLE, 1915-1916

### Lachine:

From Post Office—  
10 min. service 5.40 a.m. to 8.00 a.m. 10 min. service 4 p.m. to 7.10 p.m.  
20 " " 8.00 " 4 p.m. 20 " " 7.10 p.m. to 12.00 mid.

From Lachine—  
20 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 4 p.m. to 8.00 p.m.  
10 " " 5.50 " 9.00 " 20 " " 8.00 p.m. to 12.10 a.m.  
20 " " 9.00 " 4 p.m. Extra last car at 12.50 a.m.

### Sault aux Recollets and St. Vincent de Paul:

From St. Denis to St. Vincent—  
15 min. service 5.15 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 12.00 p.m.  
20 " " 8.00 " 4.00 p.m. Car to Henderson only 12.00 mid.  
15 " " 4.00 " 7.00 p.m. Car to St. Vincent 12.40 a.m.  
20 " " 7.00 " 8.00 p.m.

From St. Vincent to St. Denis—  
15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m. to 11.30 p.m.  
20 " " 8.30 " 4.30 p.m. Car from Henderson to St. Denis  
15 " " 4.30 p.m. 7.30 p.m. 12.20 a.m.  
20 " " 7.30 " 8.30 p.m. Car from St. Vincent to St. Denis  
1.10 a.m.

### Cartierville:

From Snowdon's Junction—20 min. service 5.20 a.m. to 8.40 p.m.  
40 " " 8.40 p.m. to 12.00 mid.  
From Cartierville—20 " " 5.40 a.m. to 9.00 p.m.  
40 " " 9.00 p.m. to 12.30 a.m.

### Mountain:

From Park Avenue and Mount Royal—  
20 min. service from 5.40 a.m. to 12.20 a.m.  
From Victoria Avenue—  
20 min. service from 5.50 a.m. to 12.30 a.m.  
From Victoria Avenue to Snowdon,—  
10 minutes service 5.50 a.m. to 8.30 p.m.

### Bout de l'Île:

60 min. service from 5.00 a.m. to 12.00 midnight.

### Tetraulville from Lasalle and Notre Dame:

15 min. service 5.00 a.m. to 9.00 a.m. 15 min. service 3.30 p.m. to 7.00 p.m.  
30 min. service 9.00 a.m. to 3.30 p.m. 30 min. service 7.00 p.m. to 12 p.m.

### Pointe aux Trembles via Notre Dame:

From Notre Dame and 1st Ave. Maisonneuve.  
15 min. service from 5.15 a.m. to 7.30 p.m.  
20 " " " 7.30 p.m. to 12.30 a.m.