

in proportion to the injury when partially incapacitated. If death ensue, \$20.00 a month to his widow until death or re-marriage, in the latter event two years' annuity and \$5 a month for each child, but the latter not in all to exceed \$20 a month, no matter how many children, until each attain the age of sixteen years.

A certain number of occupations are excluded in Nova Scotia by regulation, on account of the smallness of the number employed, or for some other reason. For those which are so excluded, the Common Law Rights are preserved. In cases where the statutory right to collect is given to the employee, the Common Law right of action and all other statutory rights are taken away.

On the practical side of the question, and accepting as we do the principle of workmen's compensation, we venture to say that the act of Nova Scotia is more nearly applicable to this province than any other. Without wishing to criticize and in fact not criticising, permit us to say that the acts of British Columbia, Manitoba, Ontario and Nova Scotia are in our opinion too drastic to be applied in their entirety, in this small province, in fact in those provinces there is generally assumed liability, ended in some cases only by death of the workman, or his or her dependent, if the latter is a widow. While all of these acts may be open to question at one point or another, yet each has strong features, and after full consideration we suggest that an act along the lines of that of Nova Scotia, modified in some particulars, but enlarged in others, be submitted to the legislative assembly of this province; strict provision being made.

1. To limit, by way of weekly or monthly payments, the amount payable to any one person, or his or her dependents, to \$3,500. This suggestion varies radically the other acts, but we believe the limit should be fixed in the public interest.

2. That the Nova Scotia Act be again varied by a provision for first medical aid of a character to be determined by the Commission itself.

3. That a system of merit rating be adopted so that the rate of assessment to each employer will be fixed to some extent upon the record of his own particular business. And therefore if the record of any particular industry were especially good, it could be noted in a general consideration of all rates.

4. If it is possible that consideration be given to a scale of specified payments in lieu of the weekly or monthly one as above described in case of certain specified injuries.

5. That the act only apply to those whose employers have filed their payrolls as may be provided by the act, but that failure to comply shall leave the employer open to action at law, and that he should be placed under heavy penalty as well for such failure.

6. That in order to keep as close watch over each industry as possible, that the provisions of the Factory Act be extended so that it will be necessary for each engineer to have a certificate for the special industry in which he is engaged, which shall set forth the date of his employment, and notice to be given to the Government of the

termination of his engagement; in other words, the Government should know at all times where each engineer is employed.

7. That negotiations be entered into with the Medical Society of New Brunswick to fix, if possible, fees for first medical aid or for other services which may be rendered under the act.

8. That provision be made to include occupational or industrial diseases.

9. That the \$5 monthly to be paid to each child be not limited to any number.

10. When an employee is paid more than \$1,500 a year, the act shall only apply on that basis; to those who are paid less than \$6 a week, full wages shall apply.

11. That the waiting period be fixed at seven days, no payment to be made for any part of this time, unless incapacitated for that period when compensation shall be paid from date of injury.

12. That provision be made to pay burial expenses in case of death of workman, the amount of which shall be limited in the act to a special sum. We therefore recommend that an act be passed embodying the above suggestions; believing, as we do, that from an economic point of view, each industry should carry its own burden so that every human life which is jeopardized in the process of creating should be paid by the industry affected. In other words, that human life, human thought, human action which have been impaired by injury arising out of, or in the course of employment, should be repaid by the industry which has caused the loss, which therefore would carry the burden of debt to the individual, it would also thereby relieve the employer.

SPURIOUS MUTUALS TO CEASE BUSINESS.

The German Commercial Mutual and the Lumber & Trades Mutual Fire Companies of Baltimore, have recently been ordered to cease business by the Insurance Department, of Maryland. Both concerns have been doing business of the "Wild-Cat" order, and we understand have operated in Canada. Both have been found, upon examination by the Insurance Department, to be in a very unsound financial condition. The department had given the officials an opportunity to put the affairs of the Companies in good order, but they apparently failed to do so.

Another concern, the Insurance Index states, operated by the same people, and called the Columbia Mutual Fire, will also probably have to close its doors shortly, there is an adjusted claim of \$94 outstanding since October, 1917, and its condition is not much better than that of the other two. Canadians who are accustomed to place business with unlicensed Companies, should take note.

\$14,000,000,000 ON SERVICE MEN.

The total amount of insurance written on the soldiers, sailors, nurses and civilian employees in the army and navy by the War Risk Insurance Bureau in the United States from October 6, 1917, the date when the law became effective, to April 6, 1918, the time of the last report, was upward of \$14,000,000,000. The average policy was for \$8,500.