

WORKMEN HARSHLY TREATED.

"The records of the decisions of the boards of arbitrators, industrial boards, and the courts in other States show that apparently everything is done to help the workingmen. All presumptions are resolved in their favor. The acts are most liberally construed in their behalf, but in Washington it would seem such was not the case, for there the claims appear to have been jealously scrutinized. It appears that many claims have been successfully cut down and resisted by the commission which insurance companies never could have successfully resisted, and in many of the cases they would not have even thought of rejecting them.

"The report assumes that everyone is satisfied with the act, but the workingmen in the State are far from satisfied. In fact, their dissatisfaction has been frequently and loudly expressed, and the dissatisfaction has been so strong that it appears to have been the cause of one of the Commissioners resigning from the Commission because of the treatment the workingmen have been and are still receiving. Also it does seem hard that the act did not provide some allowance for surgical and hospital assistance. It would have been only right to allow such aid as provided for by the New Jersey law—that is, treatment within the first two weeks—with a cost limit of \$50. Many of the States have greatly overdone the medical aid feature and have given opportunities for great abuses, but the Washington Act makes the workmen fear the expense themselves.

GREATER LIBERALITY BY COMPANIES.

"From reading the report and from reading a number of the decisions in other States it would seem that there is greater liberality on the part of the employers, mutual companies and stock companies than in Washington. The Commission and those administering the Washington Act seem to feel that the burden shouldered is far heavier and more expensive than the State officials anticipated, and now the State administrators apparently wish to cut down every possible way, in many instances heedless of the best welfare of injured workmen. The attitude of the medical adviser as regards the question of hernia is a very good one. Hernia is the cause of a great deal of trouble and is the basis for a vast amount of fraudulent claims, and the idea of the Commission in keeping hernia claims in a certain narrow provable field is proper, but it is doubtful how zealous such efforts will be in other States when the tribunal making the award does not have to pay.

BURDEN WILL STEADILY INCREASE.

"I think that in spite of the low rates of compensation benefits in Washington and the fact that medical aid is not a part of the liability under the act, that the burden to the employers of labor, to the workingmen directly and to the State and its taxpayers will steadily increase, and that sooner or later a great clamor from employes, employers and the public generally is likely to result. To one watching with interest the operation of the Washington Act, the report shows an unsatisfactory situation and one apparently poorly understood but possibly vaguely felt by the Washington officials. I will look forward with considerable anticipation to the next report showing the conditions at the end of one more year, and I think that report will be even more illuminative than the present one."

DECLINE IN GOLD PRODUCTION.

The aggregate of the world's gold production year by year from 1900 to 1913, inclusive of both years, is given below. The figures are according to the United States Mint estimates; those of 1912 and 1913, of course, being only preliminary estimates:

WORLD'S PRODUCTION OF GOLD.

	Value of Production.		Value of Production.
1900.....	\$52,311,000	1907.....	\$84,857,000
1901.....	53,629,000	1908.....	91,030,000
1902.....	60,974,000	1909.....	93,376,000
1903.....	67,337,000	1910.....	96,225,000
1904.....	71,380,000	1911.....	97,274,000
1905.....	78,143,000	1912.....	97,000,000
1906.....	82,707,000	1913.....	94,720,000

The grand aggregate of the world's production for 64 years, 1850 to 1913 inclusive, is £2,451,221,000, says the London *Statist*, and the approximate contributions of countries or continents to such output is presented in the following table:—

OUTPUTS TO 1913 INCLUSIVE.

Victoria.....	\$293,387,000
West Australia.....	114,880,000
New Zealand.....	82,461,000
Queensland.....	78,096,000
New South Wales.....	61,436,000
Tasmania.....	6,791,000
South Australia.....	3,556,000
Australasia (since 1851).....	640,607,000
United States (since 1849).....	722,294,000
Canada (since 1862).....	63,994,000
India (since 1880).....	42,381,000
West Africa (since 1880).....	12,050,000
Transvaal (since 1884).....	401,000,000
Rhodesia (since 1898).....	25,282,000
All other countries.....	543,613,000
	\$2,451,221,000

The lead in the race of the various countries for the highest production yearly has varied in recent years, as a consequence largely of the South African war causing the closing down of production on the Rand for a period. But for the war effect doubtless Africa would throughout have maintained in recent years its supremacy as a gold producer.

Of the total production of the world for 1913, a little more than 65 per cent. of the aggregate was secured from the British Colonies and India, which together contributed about 66 millions out of 94½ millions.

The world's main producers in their present sequence of magnitude are detailed in the following table:—

	1908.	1913.
Africa.....	\$33,669,000	\$41,538,000
United States.....	19,500,000	18,206,000
Australasia.....	15,077,000	10,850,000
Russia.....	5,610,000	6,200,000
Mexico.....	3,330,000	3,610,000
Canada.....	1,970,000	3,155,000
India.....	2,664,000	2,390,000
Other countries.....	9,210,000	8,861,000
	\$91,030,000	\$94,720,000

GRESHAM LIFE ASSURANCE SOCIETY.

The organization work which has been carried on since the Gresham Life commenced business in Canada, under the management of Mr. A. R. Howell is showing very satisfactory results. The new business written for the first three months of 1914 shows an increase of over 50 p.c. over the same period for 1913.