ANOTHER COMPENSATION MONOPOLY PROPOSED.

The movement towards monopolistic Government schemes of workmen's compensation in Canada appears to be making rapid headway. The pernicious example set by Ontario in this respect last year was quickly followed by Nova Scotia and now British Columbia comes to the front with a similar proposal. A bill has been introduced into the legislature of the Coast province, and is to be proceeded with at the next session, which appears to be based upon the Ontario legislation and to include the most objectionable features of it, employers having no option but to insure in the State administered fund which is to be created, according to the trade group in which they are placed.

Possibly enough a change is required in the British Columbia law on workman's compensation, the existing act having been passed as far back as 1903. That the workmen of the province are entitled to receive compensation for accidents met with in the course of industry, on lines approved by the most enlightened and humane thought of the day cannot be denied. But there is room for legitimate difference of opinion as to the employment of particular methods in order to achieve that desired result. Unless, indeed, the best methods are used, then the best results cannot be achieved.

OBJECTIONS TO MONOPOLY.

The objections to the Ontario method of meeting the workmen's compensation problem can be stated briefly. It is grossly unfair to the employer; it places him in the important matter of his workmen's compensation rates or assessments, at the mercy of a Government commission which has a complete monopoly of the business and with which he is absolutely compelled to insure, whether he likes it or not. Further, it does not sufficiently differentiate between the careful employer and the careless employer, so that actually the former is compelled to pay for the losses incurred by his careless competitor. The demoralizing effects which such a scheme is likely to have upon both employers and workmen are obvious. The group system proposed also re-acts prejudicially upon the employer in that he is unaware, and necessarily so, of his exact liabilities under it. Workmen's compensation claims are frequently long in maturing and an employer can never be certain when or to what extent his assessment will be increased owing to an experience in his group less favorable than had been allowed for in the original assessment.

Again, the Ontario method is in the highest degree experimental. It is in force in several of the States of the Union, but in none has a scheme been going a sufficient time to enable a considered judgment to be made upon it. In the case of Ontario, the scheme has only been in force since the beginning of this year and there is absolutely no evidence of what are likely to be the ultimate results of it. The Ontario experiment was a leap in the dark; the British Columbia scheme will also be a leap in the dark if it is adopted before sufficient time has been allowed to elapse to enable the eventual results of the adoption of the Ontario scheme to make themselves evident.

A MADE IN GERMANY SCHEME.

It is not necessary or even desirable that the British Columbia workmen should wait that time for an improved compensation act. There is no reason why they should not have a perfectly sound and reasonable one in no longer time than is required for the necessary thought, consideration and legislation. Monopolistic schemes of the kind proposed were originally made in Germany. and their success under other conditions than those in the country of their origin is still a matter of conjecture. If the British Columbia Government really wants to do something sensible in the way of compensation legislation it would be well advised to discard this made-in-Germany scheme in favor of the British model of workmen's compensation legislation, which has been carefully matured over a long period of time, and the results of which are easily procurable.

But if the Provincial Government must dabble in made-in-Germany socialistic legislation, at least the employers should be permitted freedom of action, subject to the necessary guarantees, by allowing them to insure either in their own mutuals or in the stock companies. To create a Government monopoly, as Ontario has done, is merely to swallow the doctrine of the supremacy of the State as it is preached and practised in Germany, with what results we know. The British way of freedom of individual action is the better.

In this connection, it is significant that the State of New York deliberately turned down the method of State monopoly in favor of a scheme which, while providing for a State Fund, gives employers the option of insuring in approved mutual associations and stock companies. We have it on good authority that the proposed monopolistic scheme would not be workable in British Columbia owing to the absence of statistics or data of the number and class of industries in the province and the amounts of pay rolls in the different industries, and that there is not a sufficient volume of payrolls in British Columbia to allow an adequate distribution of risk. These circumstances merely intensify the rashness of the proposed experiment.