

ONTARIO WORKMEN'S COMPENSATION.

Mr. Samuel Price, Chairman of the Ontario Workmen's Compensation Board, in describing the operations of the Act in an address before the Committee of the Ontario Municipal Association last month gave a lot of useful information in concise form, and he explained in a brief and clear manner the effect of recent changes in the Law as applying to Municipal Corporations. He points out that a Municipality may apply to the Board to transfer any Department of work from Schedule 2 to Schedule 1, stating that this is "insuring with the Board and is really better than ordinary insurance." In this respect Mr. Price appears to have departed from his useful summing up of facts regarding the Amendments and Departmental work of administering the Act and ventures an opinion on an extremely academic question. In stating that insuring with the Board is better than ordinary insurance he arrives at an illogical conclusion against which we have the opinion of prominent Insurance Experts who have stated that insuring with the Board is not insurance at all.

The position is that employers are placed in groups and compelled to pay the loss cost by a system of annual assessment: the higher the loss cost the higher the assessment.

Apart from this there is now a grave burden placed upon the shoulders of employers in the shape of Common Law Liability. It is true that the Act does not permit the interference of lawyers between employer and employee, but the lawyer has not been legislated out of business. Instead of suing the direct employer he now sues the other fellow's employer for Common Law damages. The injured workman cannot sue his own employer even if he is the only party to whom blame could be attributed, but he sues another contractor or manufacturer associated in the work and stands a good chance of getting the sympathy of a Jury. All employers are subject to be attacked by these indirect suites, so that in addition to the assessments paid to the Board they must continue to carry the same real insurance as they held in the past with insurance companies protecting them against the same old risk as they faced in the past, the activity of the industrial lawyer.

The insurance risk was formerly known under the name of "Employers' Liability Insurance" and the Compensation Act by merely protecting the fund against the attentions of the lawyers, and not protecting the employer, he must still secure insurance against this same risk but now under the name of Public Liability Insurance.

ILLINOIS POND OF THE BLUE GOOSE.

The annual meeting of the Illinois Pond of the Blue Goose was held on the 16th instant at Chicago. After dinner at the Grand Pacific Hotel, Royal Buckman of the Royal, the retiring Most Loyal Gander, reviewed the past year, showing that the Illinois Pond now has 315 members, being the largest in the order, and has twenty-five members in the service. Reports were made by the other officers and committees and the following

officers were elected for the ensuing year: Most Loyal Gander, A. R. Monroe, of the Queen; Supervisor, T. M. Hogan, of the Dubuque Fire and Marine; Custodian, W. J. Nolan, of the Glens Falls; Guardian, C. G. Wonn, of the Northern of London; Secretary, P. J. V. McKian, National Underwriter; Treasurer, William M. Frink, of the Royal. J. Victor Barry, formerly insurance commissioner of Michigan, also spoke.

LONDON GUARANTEE AND ACCIDENT

The London Guarantee and Accident Company Established in 1869 ranks as one of the oldest offices identified with Accident insurance. Its net premium income for 1917 amounted to \$10,897,200. An increase of nearly \$3,000,000, as compared with 1916. This imposing advance carries on the impressive expansion which of recent years has been so strongly marked an outcome of the Company's activities, conducted with unabated vigour on both sides of the Atlantic. The Company's operations cover practically all branches of insurance enterprise other than life. The London Guarantee commenced business in Canada in 1880, with Head Office in Toronto. Mr George Weir, who has been connected with the Company for many years, is the Canadian Manager, under whose direction Casualty business in all its branches is actively conducted.

The London Guarantee of recent years has been operating a fire department with considerable success in Canada under the management of Mr. J. E. Hounsom. Mr. W. Mayne McCombe is the very active representative of the Company in Montreal, which is one of the most important branches in Canada.

A FACT

(With apologies to "S.H.")*

The Mountain of our fable—whose summit reached
the *Star*,
Gave eyrie to the *Eagle* and dwarfed the plains
afar—
Sighed for more worlds to conquer, and towards
the haunts of men
He turned—from realms celestial to things within
their ken.

Dominions wide he governed; they smiled beneath
his sway,
The *Sceptre* that he wielded unchallenged to this
day.
Yet still he felt unsettled: symbol no less than
power
Seemed incomplete and wanting in that momentous
hour,

Then to himself he muttered: "The English
love a lord,
"While Royalty and Worth combined they always
have adored.
"The hour of destiny has come—false hesitancy,
down!"
Forth from his side a hand outstretched to seize
the *British Crown*.

*See POST MAGAZINE, Vol. LXXVIII, page 665.