

all the adjustments and payments of claims should be made through the public authorities, and that is absolutely required there, notwithstanding the fact that, as I say, in many important regards they are not, and in the most important regard of all in my opinion they are by no means, in as good a position in regard to their legislation as you would be under this draft Act, with such amendments as naturally would suggest themselves.

I think this is a good point before I proceed to speak of one additional important particular in which in my opinion the tentative suggestion of Sir William should be departed from, and as regards which I chance to know that his own mind is entirely open; but before proceeding with that I think this is also a good point to talk a little about the New York law in the preparation of which, as Governor Glynn's adviser, I had a hand. The new York law is not only not a model law but was not put forward as such. It is the best law which we could pass in New York under the conditions that there actually existed, if we were to have any Workman's Compensation Act at all. Those of us who have given ten to fifteen years in the past largely to the work of creating public sentiment in favor of this way of dealing with the compensation of workmen and their families for the consequences of industrial accidents are naturally not disposed merely to stand still and prevent things from being done. (Applause). And if the people of the state—as has been the case in a great many of our states, I regret to say—are so blind and so ill-informed and so prejudiced and so poorly organized that they cannot and will not see what is the most economical and efficient way to do this thing, then those of us who are in favor of workmen's compensation are not in favor of nothing being done. In other words, to state that more clearly to you, if it will cost the people of the State of New York (as I really believe it will), almost twice as much under the law which has been enacted there than it need cost, it is still a better thing to adopt that law than to sit still with all the injustices of old conditions continuing. And it is on that basis that the support and even the co-operation of those of us who see, we think very clearly, what is the simplest and most economical and most effective way to give this relief to the working population and thereby to the whole people, is given to the New York law. It is because we believe that the giving of relief is so highly important that we say "If the employers of the state, as is true in New York, are utterly disorganized, take no action such as you have taken and are taking here conjointly—do nothing to study these questions from the standpoint of the common interest of the people and from the common interest of themselves, and if other influences interested in the working people of the state, including the insurance companies, which are very powerful in New York, are looking out for their interests in the matter of seeing that no legislation can be passed that is