

half year when compared with the previous five years, raises the question, what is an accident? One answer would be, whatever injury, however caused, other than sickness, that incapacitates a man for however short a time. If this rule is followed, a simple cut finger and such trifles will be classed as accidents, and the number will be enormous. In our case since July last, every injury causing not less than three days' incapacity has been so classed, and has received compensation as such. This consideration points to the necessity for some definition and classification of accidents. It certainly does not seem right or fair that under our present rules a man who receives a trifling injury, sometimes from his own carelessness, which prevents him following his employment for a few days, should in return for his 1-2d., a week's subscription, receive accident pay at the rate of 18s. a week, while a payment of 3d. a week to the sick fund provides but 12s. a week during sickness." The *Review* adds that the report is worth the attention of all who study the question of workmen's insurance, brought to the fore just now by the discussion of various points connected with the Workmen's Compensation Act.

THE DOMINION GOVERNMENT AND THE NEWFOUNDLAND DIFFICULTY.

The Government of Newfoundland has asked the Imperial Government to appoint a commission to investigate the whole affairs of the Colony, pledging itself to carry out the recommendations of the Commission only stipulating that the colony's right of self-government shall not be interfered with. It is understood that Mr. Chamberlain is willing to appoint the Commission but insists upon the Imperial Government being left free to take such action as it pleases. There really seems to be no good reason why the Imperial Government should tie its own hands by making pledges, seeing that Parliament has unlimited powers to deal with the subject, and seeing also that the state of affairs in Newfoundland is of such an extraordinary character, that drastic measures seem to be called for, not less for the credit of the mother country, than in the interests of the colony itself.

The conditions are such that it would seem advisable for the Canadian Government to offer to take part in the conference between the Newfoundland Government and the Imperial authorities. Canada has a legitimate and very great interest in the future of Newfoundland. Most people regard the admission of the "Premier Colony" into the Canadian Confederation as its manifest destiny and, that being the case, no matter what its manifest destiny, and, that being the case, no matter what its manifest destiny, and, that being the case, no matter what its manifest destiny, its immediate annexation, it would seem wise to deal with them now. The longer annexation is deferred, the more serious these difficulties will become. Moreover, most of them are of such a nature that they can be dealt with far better

from Ottawa than from St. Johns. Canada has a right to be heard in this matter and we feel sure that Mr. Chamberlain will welcome the advice and assistance of the Canadian Government. The request of a self-governing colony for an imperial commission to investigate its whole affairs is, we believe, unprecedented, but fortunately the state of affairs which necessitates this step is also unprecedented. The present condition of Newfoundland is the one blot upon England's colonial record, for it is the one pronounced and obvious failure among England's self-governing colonies. The island, one of the biggest in the world, is rich in natural resources; but, although it is our oldest colony, its population is not nearly as great as that of Montreal. The whole island to-day is practically in pawn to Mr. R. G. Reid, of Montreal, who has built the trans-insular railway and who controls not only Newfoundland's railway system, but its telegraphs, coal mines, steam communications and all the great veins of its commercial life. Mr. Reid's rule may be beneficent; but it is humiliating for a nominally self-governing people. Apparently but two rational courses are open. One is for Newfoundland to enter the Canadian Confederation, and the other for it to revert to the condition of a Crown Colony. The latter course is not favoured by the colonial Government, and no doubt will be strongly opposed by politicians generally in the island. As a Canadian Province, Newfoundland will preserve its self-respect and its local autonomy, and its new status would facilitate the settlement of many of its grievances. For instance, on such questions as that of the French Shore, the representations of the Government at Ottawa would carry more weight than the representations of the Newfoundland Government, representing as it does but a handful of people. And it would open up new avenues of commerce and new possibilities of development. Taking all the circumstances into consideration, the Dominion Government could hardly make a mistake in asking to be admitted to this important conference.

THE UNITED STATES NEW BANKRUPTCY ACT AND ITS SUGGESTIONS FOR A CANADIAN ONE.

After a discussion prolonged over many years, a Bankruptcy Act has been passed for the whole of the United States. The conditions under which business is conducted in that country are nearly alike to those which exist in Canada.

This Act, therefore, affords valuable suggestions as to the provisions desirable for similar legislation, regarding insolvency in this country, as the American Act has met with the general approval of the business men of the States. The Act bears traces of having been drawn, in some respects, on the lines of the English Bankruptcy Act, which was evolved out of numerous efforts to solve a very difficult question. The variations are such as experience