

industries than Ontario. What effect this will have upon the system remains to be seen; it is admitted that insurance of every kind approaches the danger point as the number of risks carried is reduced. The Nova Scotia Act provided for but twenty classes instead of forty-three as in Ontario, and also that awards should be made out of the joint funds of all classes; the Board has since reduced these classes to ten. The British Columbia Act contains but twelve classes.

In New Brunswick a commission is now engaged in studying the question, and what sort of measure it will recommend for a province that is not largely industrial cannot now be foreseen. It would seem to be the logical development for the three Maritime Provinces to appoint in time a joint Maritime Board and merge all their establishments in united classes. These provinces constitute a geographical, business and social unit by themselves, and could readily pool their interests in this way without in any way providing an entering wedge for the much-dreaded suggestion of political "Maritime Union." The advantages of such a course would be many, chief among them being economy in management and stability for rates and funds because of a larger number of risks.

The Province of Quebec has a sufficiently large number of industries to warrant the adoption of the Ontario system. Suggestions for investigating the matter have been deferred until the present Act has had a longer period for a thorough testing, but a committee of inquiry will no doubt come before many years and following that an up-to-date law on the Ontario model.

Manitoba has embarked upon a course all her own, and experience alone will decide its value and permanence. It has been claimed that the Manitoba law gives greater compensation than that of Ontario and for rates that are practically the same. This is true in that Manitoba provides for nursing and medical expense not exceeding \$100 and fixes the weekly payment for permanent total disability at not less than \$6 per week unless the earnings were less than that sum. But it has been stated that these rates were accepted only because there was an agitation for state insurance in Manitoba, and the insurance companies, in order to prevent this coming into operation, agreed to give a little greater compensation than the Government scheme of Ontario gave and to maintain about the same rates as they had charged formerly. There will probably be added to the Ontario law soon an amendment providing for medical attention (7).

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(7) The relative merits of the Manitoba and the Ontario systems are discussed more fully later in this chapter.