Difficult Coal Outlook.

The difficulties in the coal trade caused by the passing of the Miners' Eight Hours Act show no sign of disappearing. During the last few days as many as 40,000 men were at one time out in Northumberland and Durham as a result of local difficulties in connection with the Act, although these are gradually being surmounted and the men are returning to the pits. In South Wales the outlook is more serious, six months negotiations between owners and men having resulted in nothing more satisfactory than the posting of notices terminating the present wages agreement on March 31st next. This, it is to be feared, brings us within practicable distance of a general strike in South Wales, though we may still hope that the worst will be avoided. In Scotland, where the miners were successful last year in obtaining a minimum wage of 6s a day, the men now express their intention of agitating for a five day week and a universal minimum of 8s a day, regardless of the price of coal.

Fire Losses in 1909.

Revised figures regarding the Battersea shop fire place the loss at £130,000, a more moderate figure than that originally given but a bad enough ending to a year which has had more severe losses than 1908. A whisky bond store in Belfast made the most serious fire of the year, blazing away to the tune of £170,000, while a Glasgow dry goods warehouse fire absorbed £100,000. Cotton fires in Lancashire have also been heavy, but on the whole it is expected that the fire companies will be able to make a good showing, and this despite the activity displayed by non-tariff offices.

METRO.

London, January 8, 1910.

THE COMMONS RAILWAY COMMITTEE this week held over for further consideration the bill respecting the Montreal Central Terminal Company. This bill proposes, subject to the Railway Act, to give power to make agreements with the Montreal Terminal, Boston & Maine, Intercolonial, and a number of smaller companies. The company also proposes to acquire the franchise of the Montreal Light, Heat & Power Company, the Central Heat & Power, Saraguay and Canadian Light companies. It is also sought to make agreements with telegraph and telephone companies.

THE FINANCE MINISTER was asked by the Leader of the Opposition this week when the bill for the continuance of bank charters and revision of the Bank Act would be introduced.

Hon. Mr. Fielding replied that the matter was well advanced in the Finance Department, and although he could not fix a definite date, it would undoubtedly be in the near future.

A FOURTH BREAK IN COTTON prices within a fortnight, came at midweek, prices declining to $13.64 for March contracts, a decline of over $9 a bale from the recent high price.

THE NORTHERN ELEVATOR COMPANY'S storage elevator at Emerson, Man., was burned to the ground this week with a quantity of grain. Loss estimated at $30,000.

WORKMEN'S COMPENSATION LEGISLATION IN CANADA.

Comparison of New Quebec Measure with Acts in Force in other Provinces—Other Enactments Probable in Manitoba and Ontario.

Legislation affecting accident insurance in Canada was the broad ground traversed by Mr. W. G. Falconer, joint-manager of the General Accident Assurance Company of Canada, in his address before the Insurance Institute of Toronto, a week ago. The matter of workmen's compensation legislation especially was covered with a thoroughness that will make Mr. Falconer's paper an invaluable addition to the published proceedings of the institute. The later part of the address explained the bearing of proposed Dominion legislation upon the business of accident companies generally.

Common Law and Liability Acts.

The Common Law of the country has always made an employer liable for his own personal neglect or fault. The formation of incorporated companies and the delegation by the employer of the oversight of his business to others, led to the introduction of Liability Acts which imposed on the employer legal liability for damages for accidents caused by his superintendent or foreman, or by defects in his machinery, ways or plant. The amount of damages payable under these Liability Acts, which are in force in every province except Quebec, is usually any lump sum up to three years' wages as may be determined by a jury on proof of negligence on the part of the employer. In Quebec prior to the first day of this year the French Code imposed responsibility on an employer, making him liable in damages (the amount unstated and therefore unlimited) for injuries sustained by his employees through the fault of the employer or any other servant. Where, however, the accident was caused by something not within the power of the employer to prevent, the employee had no recourse against his employer either under the Common Law or under these Liability Acts or the French Code.

One fallacy which employers seem to hold is that the introduction of Workmen's Compensation Acts will always obviate expensive litigation, jury trials and heavy law costs. But it is to be noticed that every Act in this country (except the Quebec Act to which particular reference is made hereunder) contains a clause giving to the workman the right to proceed either under the Common Law which gives unstated damages, or under the various Liability Acts of the provinces.

Quebec's Compensation Act Seeks to Debar Common Law Actions.

In only one province has an attempt been made to limit the workman's right of recovery from his employer to the benefits of the Compensation Act and to abolish trial by jury—the Province of Quebec. The new Act which came into force on the 1st of January states that the employer shall only be liable for the compensation thereby provided (maximum of $2,000) and that there shall be no trial by jury. To Mr. Falconer's mind there is some doubt as to the extent to which the compensa-