But it may well be asked whether all wage earners are not entitled to the same protection against accidents in the course of their employment, and, therefore, whether farm labourers and domestic servants should not also be protected, as well as those engaged in manufactures, etc.; and why, indeed, it should not be extended to all persons who are earning their own living. of all classes interested will be duly considered.

This would bring us eventually to a system of universal insurance against accidents, to be carried out by general taxation, the whole community becoming in effect a vast mutual assurance society, and this, if it could be carried out honestly, and with reasonable circumspection, might prove really the best and most economical method. Industrial manual workers are, no doubt, a class most largely exposed to risks from accidents; but no class of the community is free therefrom, and an accident befalling a poor clerk in a store or counting house is attended often with just as much trouble and poverty to his family or dependents as in the case of an accident befalling a brakesman or a carpenter, and when we come to consider the matter there is no more reason why one class of workers should be compensated by the State in respect of accidents than another. Equality seems to demand that all should receive the same measure of protection. That being so, any scheme of general insurance against accidents cannot fairly be limited to any one or more classes of the community. Those exposed to the greatest risks are the most in need of such protection, but no class of the community, rich or poor, is altogether free from the risks of accidents, and if the State is to provide the protection, it seems that its protection should extend to all classes of the community and not merely to workmen engaged in industrial pursuits. Of course the amount of compensation would have to be limited to a certain sum, and that sum would have to be subject to reduction, according to the extent of the injury sustained, and also to a further deduction in case it should appear that the accident was solely due to the drunkenness or wilful carelessness or disobedience of the person injured.