

the Board of Pension Commissioners, the percentage of total disability present. In estimating the disability no account is taken of occupation; the damage to the human machine—to the normal body and mind—is alone considered. The disabilities resulting from the loss of use of an organ or member and from the loss of the organ or member itself are equal. If a disability unnamed in the table exists, its extent is estimated by comparing it with the value given for a similar disability mentioned in the table. In a similar way, the loss resulting from a number of disabilities is not estimated by adding together the values given for each in the table, but by an estimation, assisted by a comparison with disabilities mentioned, of the total incapacity present. In estimating disability not only injuries but every detriment is considered, such as need for rest, etc. The disability tables used by pensioning bodies should be based upon past experience, in the communities to which they refer, of what actually happens to men suffering from the injuries listed. As a matter of fact, the tables are influenced both by such experience, of which there is very little recorded, and by the practice, through a century, of compensating bodies in Europe and America in awarding damages to workmen injured in industrial accidents.

The principles underlying modern workmen's compensation legislation and those recited as the basis of pensions legislation in this article are, with appropriate limitations, identical; consequently, it is inevitable that pensions administration should, in many things, follow lines found advantageous in the administration of workmen's compensation acts. Accident hysteria and pension hysteria both exist; but experience shows that there are comparatively few attempts at deception, and deliberate malingering to obtain unjustifiable pension or compensation is rare. It is better to safeguard against such attempts by sound administrative machinery—*e.g.*, good medical advice and thorough local investigation—than by restricting the circumstances under which claims may be presented by those asserting that they