

ure. The curious consequences of coddling the masses has never been so clearly displayed as in loose and mischievous legislation. Every week's experience of the operation of the Workmen's Compensation Act produces results which its framers never could have foreseen. The Bill is the subject of discussion everywhere, and all sorts of amendments thereto are being drafted. It would seem to have been designed for the purpose of increasing the business of the legal profession, and also for worrying the judges, upon whom falls the task of trying to explain or unfold the true intent and meaning of what is unintelligible in the Act. Some months ago, we referred to the natural desire of a manufacturer to know to what extent he would be liable for injury to a workman subject to epileptic fits should said workman during one of the fits get mixed up with a rotary saw or roll into a vat of boiling oil. The manufacturer was surprised to learn that, failing a special arrangement between master and man, the employer would be liable to the extent of full compensation under the Act, since, while epilepsy might be the cause of the workman's mix-up with the saw or falling into the oil, it would be the rotary saw or the oil which would cause the injury or death. Since the legal enquiry referred to, dozens and dozens of equally perplexing cases have been carried to the law-courts for settlement.

But the Act has had another effect even more serious than expensive litigation; it is fast curtailing the working life of the artisan and mechanic. Aged men, still able to do good work, find it difficult to obtain employment because of the preference exhibited by certain employers for the services of unmarried and young men. Since the operation of the Act, the young unmarried workmen are considered less liable to accident, and, if they are injured or killed, the employer has less liability thrust upon him by a paternal government than in the case of married men.

The social problem presented by this argument against marriage will probably be brought to the notice of Mr. Chamberlain by some alarmed reformers at an early day.

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**Electricity and the Fire Commissioners' Report.**

In any comments upon the annual report of the Montreal Fire Commissioners, we have no desire to belittle their labours or to find flaws in the opinions expressed by them. The result of investigations into fires is always most interesting, and the table and testimony presented by the Fire Commissioners of Montreal shows evidence of careful compilation. But surprise must be expressed at the extremely misleading statement regarding the losses by fire arising from the introduction of electric lighting. In the table of losses incurred by the insurance companies for 1898, the total amount thereof is stated at \$1,382,753. In the remarks contained in the report on the origin of fires, the commissioners attribute to electricity a loss exceeding one million dollars.

"During the last year from this source alone," says the report, "the losses by fire have been greater by over \$1,000,000 than from any other causes." The extreme inaccuracy of this statement warrants a belief that the commissioners did not bestow sufficient consideration upon this paragraph of their report. Even if unable to trace the origin of a large number of fires, it is absurd to give to electricity, or any new illuminant, the credit of causing three-fourths of the total losses of the year.

However, the somewhat ludicrous statement in the report under review enables us to call attention to the necessity of civic supervision of the lighting of shops and dwelling houses. Fire underwriters are doing everything possible to secure for our citizens the fullest measure of protection against faulty and dangerous electric lighting, and by a system of rigid inspection they have succeeded in ascertaining that most of the modern work of electricians and their assistants in the installation of electrical wires and apparatus is properly performed. But when the reports of the inspectors of the Underwriters Association show faulty and dangerous lighting in any dwelling or warehouse, and the owner declines to rectify same, it ought to be possible to compel rectification by an appeal to some civic official armed with the same authority as the inspectors of health and buildings.

When studying the figures of this interesting report of the Montreal Fire Commissioners, both underwriters and the insured have reason to reflect upon the story told by the table of losses. The total premiums received by the insurance companies for covering fire risks upon Montreal property for 1898 was in the near neighbourhood of one million dollars. The losses sustained by the companies exceeded their receipts by some 33 per cent. When to this deplorable deficit is added the cost of transacting the unprofitable business in question, the result ought to silence any caviler at rates, and is well calculated to make many insurance managers examine all risks (for signs of extra-hazard by electricity or otherwise) with increased care and considerable uneasiness.

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**CORNWALL STREET RAILWAY COMPANY, LTD.**

(Its Bonded Issue.)

This Company, on the 1st of July, 1896, issued \$100,000 first mortgage, 5 per cent., 20 years' bonds, and subsequently disposed of them to the Sun Life Assurance Company of Canada at 90 per cent. The half-yearly interest coupons were regularly met until 1st of July, 1898, when the Railway Company found themselves unable to meet the coupons due on that date. The traffic, though fair, seems to have been conducted under a rather high ratio of expense, as the road is operated by steam power—and the preceding winter's heavy fall of snow made serious inroad upon the slender earnings for that season.