

tors, apparatus and lamps, as shown at the Kensington Exhibition, may have reduced the risks of accident from explosion very considerably, or even have made same almost impossible; but the storage of calcium carbide is evidently still a subject of concern to underwriters, as the following comments of the *Commercial Bulletin* upon a recent special report received by the Philadelphia Fire Underwriters' Association from Inspector William McDevitt will show: The Inspector says the fact that high temperatures are attained in the generation of acetylene gas from calcium carbide is already well known, especially as to generators where the carbide is either immersed in or sprayed with water; several hundred degrees (F) being sometimes produced under certain conditions by the action of the water on the lime, which is one of the component parts of calcium carbide, in the same manner as fire has been known to have been produced by the slacking of ordinary lime. To convince some parties interested in the sale of the carbide, who doubted the possibilities of generating such high temperatures except when confined in an air-tight vessel, Mr. McDevitt made the following test in the presence of the interested parties on June 18, 1898, viz.: Fifty pounds of carbide were bought in the open market, and one-half of same placed in a half barrel open at one end, and at 8 A.M. these twenty-five pounds were soaked with water and the gas allowed to escape, then the balance of the carbide (twenty-five pounds) was placed on top of the first and pressed down, the intention being to produce conditions which would probably be met with should carbide on storage or under shipment become wet from the bottom but the whole quantity not water soaked. Six hours later, at 2 P.M., smoke from burning wood was found to be issuing from between the staves of the barrel, and at 3 P.M. the barrel staves were in flames at the bottom. After smothering the fire, it was discovered that the bottom of the barrel had been entirely consumed. The Inspector says: "Inasmuch as the carbide was also found to be red-hot, it is evident that the same results would have occurred had the carbide been contained in a metallic case surrounded with wooden outer jacket (as is commonly used in shipping same) or resting on floors or wood work if through any break in the case it had been subjected to attack by water. As such conditions are possible in warehouses and vessels, or wherever a generator is used, it is evident that the laws for the handling of this material are at the present time entirely inadequate."

EMPLOYERS' LIABILITY AND WORKMEN'S COMPENSATION.

(From another point of view).

The insurance schoolmaster is abroad in the land. The vast socialistic not to say communistic possibilities of various employers' liability and workmen's compensation laws and acts are beginning to dawn

upon the various labor unions, and the whole question of employers' liability is being agitated as it has never been agitated before. As to how these things are better managed in France is cited as an example of what employers of labor on this side of the water should be required to do.

Notwithstanding the present unsatisfactory condition of employers' liability business, it seems reasonable to suppose that, if persistent agitation can do anything, employers of labor both in Canada and the United States are going to have a hard time of it in the matter of indemnity to injured workmen. The elimination of the contributory negligence clause in the employers' liability law of England, concerning which so much ado has been made, whether present or absent in future liability acts, will matter little, for, whenever a case comes to a jury, the sympathies of both judge and jury are usually in favor of the injured workman, while, in order to cover the possibility of insolvency, future enactments will surely be in the nature of compulsory insurance as far as the employer is concerned, and that in the best companies in order to secure the payments of indemnity. But how will the companies regard it?

The moral hazard in employer's liability is a peculiar quantity. Theoretically, the insurance company does not insure the workman at all, knows nothing about him, and is alleged to care less. The premium is based upon the yearly wage roll, and the nature of the hazard supposed to be involved in the business. The workman as an individual contributor, passive or active to the "butcher's bill" to be paid for by the insurance company, and the employer, as a contributor to the same tort is after all the chief "risk," and it is not easy to see how any scheme of indemnity based upon such conflicting hazards can be equitable. It is a species of triangular duel with the insurance company as the target.

Personal accident insurance is far and away the best scheme of indemnity for all workers of whatever grade. The individuality of the insured is preserved in the contract, just as his manhood is concerned in the indemnity. He pays direct for what he gets. Within certain limitations, the amount of insurance he carries is his own estimate of the value of his brain or brawn. If the question of an annual premium to be paid in advance suggest difficulties to him, some kind of a collective or weekly or monthly basis of payment of premium might be devised. And then what would become of the liability of the employer? As a rule, the liability of the employer is the liability of the workman, and the workman is the man who should deal with the company.

Since the foregoing was written, the *Review* of London comes to hand containing a paragraph which throws some light upon the workings of the mutual accident fund, started last year in connection with the Metropolitan Gas Company, of London. The report is a review of six months' working of the fund and points out that "the experience of the past