

COMPENSATION FOR WORKMEN INJURED IN ACCIDENTS.

The Labour Accidents Commission appointed by the Government of the Province of Quebec is now sitting in Montreal. A deputation from the Montreal branch of the Canadian Manufacturers appeared before them on the 5th inst., and submitted the following suggestions:

1.—Compensation for accidents should be made obligatory upon all employees of labour.

2.—Said compensation should be fixed with reference to earnings of victim at time of accident.

3.—Three years' earnings should constitute the utmost compensation for death or total disability, provided always that the total sum does not exceed \$2,500.

4.—Compensation for temporary disability to run for not more than 52 weeks at 50 p.c. of current wages, and in case of non-recovery the employer may by the payment of a lump sum (which with the payments already made shall not exceed the amount stated in clause 3, namely \$2,500) cancel all obligation.

We would also respectfully urge further clauses as follows:—

5.—Stated allowance to be given for loss of limbs and permanent disability of a minor character; the compensation awarded for such injuries to be computed in proportion to the indemnity due for loss of life as based on the scale of indemnities in use by Accident Insurance Companies.

6.—That employers shall not be held responsible for any accident to an employee which has been caused by—

(a)—Said employee being under the influence of liquor or drugs

(b)—By known bodily infirmity such as epilepsy, etc.

(c)—By the employee's own criminal or wilful act.

7.—That provision be made to secure to the victim or to the victim's family the compensation due them from an accident, and thus prevent the amount from being seized for any debt incurred prior to said accident.

8.—That provision be made so that the compensation due an injured employee shall rank for payment as wages due, in case of the employer becoming insolvent.

We would respectfully urge that the law be so prepared that the compensation to be paid under the Act can be determined without the intervention of a legal practitioner, and that the compensation when paid shall constitute a final discharge of all liability on the part of the employer; and that on the passing of the proposed Act all claims for compensation for accidents sustained whilst in the employment of any person shall be settled or adjudicated under it.

A representative of THE CHRONICLE in discussing the above with a prominent Accident Underwriter in this city asked him the following questions:

(1) Should the suggestions offered by the representatives of the C. M. A. be adopted, how would it affect employers of labour in this Province as compared with employers of labour in Ontario. Answer: At present the rates charged by accident companies in Ontario are on the same basis as those prevailing in this Province, while in British

Columbia, where an act exists similar to that proposed for this Province, but not so severe, the difference in rates is very marked, owing to the very much greater risk assumed under the Act by the Accident Companies. It is, therefore obvious, under the proposed change, the discrimination would be very marked to the disadvantage of employers of labour in the Province of Quebec. For instance, a building contractor in this Province employing masons and carpenters, at present pays a rate of \$1.50 per cent. for certain limits of liability whereas in British Columbia the rate is \$2.72 per cent. An iron founder doing shop work, in this Province pays a rate of .42 cents per cent. and in British Columbia \$1.44 per cent. Steel erection contractors in this Province pay a rate of \$4.72 per cent. and in British Columbia \$7.00 per cent.

The members of the Labour Commission are Messrs. Globensky, K.C., C. B. Gordon and F. Marois.

FIRE AT DOMINION PARK, MONTREAL.

On the 6th instant, a disastrous fire occurred at Dominion Park, Montreal, and within three hours the whole eastern stretch of buildings together with the line of side show buildings on the north side were destroyed, with the Scenic railway. All the consumed buildings were of lumber.

There is a water system at the park, which is preserved for use only when the park is open in summer. The river St. Lawrence is close by but as there was no means of getting water from it, tugs from the harbour had to be requisitioned. These arrived about twenty minutes after the call was sent in and it was largely owing to their assistance that all buildings in the Park were not consumed. The following companies are interested:

German American....	\$4,250	London Mutual.....	\$4,250
Western.....	4,500	Connecticut.....	4,250
N. Y. Underwriters...	4,250	Montmagny.....	2,500
Northern.....	8,500	Missisquoi & Rouville...	1,500
Norwich Union.....	5,000	Sterling.....	1,500
Mount Royal.....	3,000	Stanstead & Sherbrooke.	1,000
Law Union & Crown.	2,000	La Focriere.....	1,500
North America.....	2,500	Canada Mutual.....	1,500
Montreal Canada.....	5,000	Gua dian.....	8,500
Richmond & Drummond	4,250	Sovereign.....	4,000
Aetna.....	1,500	Standard & Mutual.....	5,000
Ottawa.....	3,000	Anglo American.....	3,500
Phoenix of London...	8,500	Equity.....	2,500
Queen.....	8,500	Lloyds of England.....	13,250
Royal.....	8,500	Empire City.....	1,500
Liv. & London & Globe.	8,500	North River.....	1,750
Manitoba.....	4,250	Nassau.....	1,000
Union.....	6,000	Lloyds.....	12,000
		Total.....	\$170,000

Insurance loss about, \$80,000.

ONLY TWO FIRES that were at all serious occurred in Montreal during October, according to the monthly report of the city fire alarm department. As one of these was the fire that destroyed the Cote St. Paul Roman Catholic church, the only serious fire within the city limits was the one by which damage to the extent of \$35,000 was done in the Customs Examining Warehouse. The month's record of alarms was as follows:

	1907.	1906.
Fires.....	76	67
Alarms (no fires).....	41	23
False alarms.....	21	15