persons alike. Despite the absence of certain fingers, one factory operative may by a dexterous use of the remaining portion of his hand succeed in keeping the output of his machine up to normal capacity. Another with the same degree of disablement falls so far short of the normal output that he is unable to retain his former position. Absence of a leg seriously hampers a mechanic, but he may yet be able to pursue his calling so long as his arms are intact. On the other hand, a bank messenger with two sound legs would not necessarily have to give up his employment because he happened to be minus an arm. Deprivation of the use of an eye diminishes the field of vision of the day laborer without affecting his ability to work, while to the railway engineer it means the loss of his profession. Blindness in either eye is paid for at the same rate, although as a matter of fact the preservation of the sight of the right eye is of more importance in the vast majority of cases because it possesses greater adaptability and is less liable to accident than the left organ of vision. For the watchmaker or the worker in fine jewelry the eye accustomed to look through the magnifying glass is of far greater value than its untrained counterpart, and its disablement a matter of far greater moment. Careful compiled statistics show further that of the workmen who have lost an eye, only one in four suffer a reduction in wages as a consequence thereof. It is entirely erroneous therefore to assume that the loss of an eye invariably impairs the laborer's earning capacity and calls for the payment of an indemnity.

## CASE SHOULD BE DECIDED ON MERITS.

The foregoing illustrations clearly show how inequitably a hard and fast rule as to compensation for certain injuries is bound to work. Where no pecuniary loss results, the payment becomes an uncalled-for bonus, and in other cases, where the victim has to abandon his former calling, the indemnity offered may be totally inadequate. It is surprising that so haphazard and unjust a system should have been so favored by legislators. Ignorance of its workings and slavish copying of the laws of other States probably account for its wide-spread adoption. Its presence in workmen's compensation acts is greatly to be regretted, for it will do much to spread the false idea among the working classes that the mere occurrence of an accident entitles the injured party as a matter of right to compensation. A change back to the correct method of deciding each individual case on its merits and according to the monetary loss shown is much to be desired, but the trend of legislation appears to be the other way.

## DURATION OF RELIEF.

Besides defining and making uniform the compensation payable where mutilation of the body is involved, the American statutes for the most part set a limit both as to the duration and sum total of relief to be afforded in temporary or permanent disability cases. The maximum and minimum amounts of the weekly awards are named; also the time and money limit which they cannot exceed. Thus in permanent disability cases, the rates mentioned in the Michigan act are not less than \$4 nor more than \$10 a week for a maximum period of 500 weeks, with \$4,000 fixed as the maximum amount, payable to any one beneficiary. In New Hampshire the maximum period drops to 300 weeks. Provisions such as these are objectionable because

they only tide over victims of accidents for a brief period instead of providing for them permanently, and leave them to become subjects of poor relief at the expiration of the time limit. The object of accident compensation statutes is only partially attained if benefits be merely extended for a short while and then withdrawn.

## LUMP SUM PAYMENT.

With a few exceptions, the compensation acts of the various States make no suitable provisions for lump sum payments in settlement of claims for injuries. Such payments prove very efficacious in cases of accidents causing temporary disability or functional nervous disorders. A lump sum payment in such instances removes from the injured employee all incentive to prolong the period of restoration, for he has nothing to gain if he protracts his period of idleness more than is necessary. As the most advantageous method of compensating minor disabilities, lump sum payments should be freely resorted to, and the absence of the necessary permissive clause in so many of the acts is greatly to be deplored. This has, however, been expressly inserted in the New York law.

## THE FIRE EVIL IN MONTREAL.

The Fire Commissioner of Montreal, Mr. Rodolphe Latulippe, has published a statement giving his matured convictions as to the best way in which the fire evil may be met. Montreal's fire record is a long one and it constitutes one of the heaviest tolls the citizens have to pay. It is important, therefore, that any suggestions of mitigating this evil which are worthy of attention should receive thoughtful consideration.

One statement made by Mr. Latulippe is as

"We do not hold investigations into all the fires because we have not the necessary equipment, but I am convinced that in the interest of the public, an investigation into every fire should be held."

Public opinion surely would justify the creation of a body competent to investigate every fire excepting those of no importance, with powers wide enough and equipment efficient enough so that it might be the judge as to the importance of any fire, and have the means to make its work thorough and effective. If the present Fire Commissioners have not sufficient equipment, they cannot do their work properly. The European method is to investigate every fire and to penalize those who are careless or criminal at the expense of the honest or well-ordered people in the community. In Canada, and in the United States, the people are just playing with this question of fire regulation. In their young generosity, communities are putting up the money for a carnival of criminal carelessness and pure roguery. In time, when the public begins to feel the pinch or is educated up to a better realization of what is doing, we in America will follow Europe's example and adopt sensible methods of fire regulation. Once the United States adopts the European method we shall follow the example, as we did in the case of parcel post, unless reason wins out in Canada first.

Mr. Latulippe says it has been his experience that warnings and propaganda produce no effect. Laws must be enacted to develop the moral sense of the public and make them more prudent.