his surviving dependents should receive just compensation for an accident not caused by his own serious misconduct and lasting longer than a week, and that the best way to arrange for such compensation is by some system of insurance whereby the responsibility is distributed over a large number of employers.

The one feature upon which there is not an agreement of opinion is the devising of the best method for distributing this joint liability among the whole group of employers. After a law has been adopted doing away with all of the old defences and technicalities, removing the possibility of litigation, delay, indefiniteness, uncertainty and high costs of settlement, the question still remains for an answer: Shall the employers be merged in compulsory mutual insurance societies under Government control or shall they be compelled to take out policies in private casualty companies under Government regulations? These two systems have each certain variations. For example, in regard to mutual insurance, in some cases, such associations are self-governing; in others, state regulated; in some, each class of allied employers contributes to a class fund from which awards are made for accidents happening within the class; in others, the industries are classified only for the fixing of rates while compensation is paid from the common fund into which the payments from all classes go. In regard to casualty company insurance, in some cases the Government allows the rates fixed by the companies; in others the rates are finally determined by a Government Board; in some cases the companies deal directly with the employers and pay any awards directly to the persons who are to receive them; in other cases, the insurance policies are deposited with a Government Commission by whom all awards are made and to whom they are paid for transmission to the proper persons. But regardless of these individual variations the two methods stand opposed to each other as fundamentally different in principle and in operation. Because both systems are now in active operation in Canada, each with its advocates and opponents, and because future development in other provinces will be compelled to follow the one course or the other, it seems necessary to discuss here the relative merits and defects of the two. Ontario, Nova Scotia and British Columbia, as the reader will recall, have mutual insurance, while Manitoba has placed hers in the hands of private companies under strict Governmental control.

Dealing first with casualty company insurance, we find certain arguments advanced in its favour.

(1) It leaves the employer free to choose his own method of providing adequate compensation for his employees; the law can