

WORKMEN'S COMPENSATION IN ONTARIO DURING 1918.

The number of accidents and the amount of compensation awarded during 1918, which was the fourth year of operation of the Workmen's Compensation Act, considerably exceeded the figures for the previous year. During 1918 there were reported 47,848 accidents as compared with 36,514 in 1917. The amount of compensation awarded in the past year was \$3,514,648.47; and in the previous year the amount was \$2,913,085.81. The highest number of accidents reported during any month in the year was in August—the number for that month being 5,021. Of the total of 47,848 accidents in 1918, 440 were fatal as compared with 454 during 1917. There was an exceptionally large number of railway accidents during the early part of the year.

The increase in the amount of compensation awarded is due to the increased wages, the general principle of the Act being that the workman receives 55 per cent. of the lost wages. The amount of compensation awarded in Ontario compared very favourably with corresponding awards in the neighbouring States as the following figures show: The highest award of compensation made by the Ontario Board during the year amounted to \$13,428.71, consisting of bi-weekly payments and pension for life. Under the law of New York, the largest award in a similar case would be \$3,-

500; in Ohio, \$3,750; and in Michigan, \$3,000; under the law of Quebec no compensation would have been awarded in this particular case because the salary exceeded \$1,000 per year.

The comparison of benefits received by workmen in various localities shows that where Ontario workmen receive \$100 benefit, workmen in Michigan receive \$55.38; in Ohio, \$102.50; in New York, \$101.70; in Pennsylvania, \$55.91; in Minnesota, \$71.88; in Illinois, \$79.34; in Indiana, \$72.42; and in Wisconsin, \$89.99.

The amount paid for medical aid in Schedule 1 industries during 1918 was \$369,346.37, being about 14 per cent. of the amount awarded for compensation in these industries.

The cost of the Act to employers for 1917 averaged less than 98 cents per \$100 of pay-roll. The rates fixed when the Act was first going into effect averaged \$1.64. The average rate for 1918 cannot yet be ascertained as adjustments remain to be made, but by reason of there being a full year's medical aid to take care of as against only a half year's medical aid in 1917, there will be some increase over the 1917 rate. Calculations made show the comparison of Ontario with adjoining States to be as follows: where Ontario employers pay \$1.00 per \$100 of pay-roll, Michigan employers pay \$1.22; Ohio, \$1.19; New York, \$3.66; Pennsylvania, \$1.06; Illinois, \$2.36; Indiana, \$1.85; Minnesota, \$1.94; and Wisconsin, \$3.00.

The Northern Life Assurance Company of Canada

Comparative Record

	1918.	1913.
Income for the Year	\$ 674,707.90	\$ 446,583.52
Paid Policy-holders during year	239,332.00	66,312.77
Policies issued and revived	3,411,300.00	2,206,527.00
Insurance in force 31 December	13,724,762.00	10,046,104.50
Policy Reserves 31 December	2,440,221.25	1,475,808.41
Total Assets 31 December	3,090,373.46	2,027,065.66

For particulars of contracts and available territory communicate with us to-day.

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