

quarrel. To be precise, I know of no reason why large railroad corporations operating within the Province of Ontario need necessarily be grouped with other railroad corporations operating in the Province of Ontario in an insurance plan. I think it not at all improbable (and it proved to be the case in Germany) that these corporations may yet see the wisdom of such grouping; but if any of them which are large enough to give a safe average on account of the vast number of employees prefers to be segregated into an insurance group by itself—in other words, virtually to carry its own insurance—I see no objection to that course. I am likewise not at all sure that it would not be wise for this principle to be even further extended at the discretion of the Commission which is to be appointed. It is perfectly obvious that there are corporations and private employers engaged even in these lines of business who are in no such position and who cannot be with propriety permitted to make any such election, because they do not have the requisite number of employees to give a safe average—because their finances and general condition are not such as to make it safe for them virtually to act as their own insurance companies. I therefore very respectfully suggest that it would be well if Sir William and the Government would take under consideration whether, instead of excluding these employers from their operation—the general operation of the Act—and permitting them to proceed on an entirely different principle, namely, that of the individual liability of the employer—it would not be wise to require them to conform to the general principles of the Act, but grant to the Commission the broad discretion in creating new groups of industries for insurance purposes to permit such segregation of individual large industries, including railways, telephone companies, telegraph companies and the like, as in their opinion it may be wise and proper to permit, to form a class by themselves.

Now, if that policy were followed it would differ from the policy which has been adopted in the Act, not by compelling the Grand Trunk Railway Corporation, for instance, to be grouped with the Canadian Pacific Railway Corporation and assessed alike with the payment of common losses. You could still permit, as does the draft Act already drawn and reported by Sir William Meredith, the Commission to set up either of those railroad corporations by itself, in a class by itself, and assess it with the payment of the claims arising among its employees. But it would differ in the following very important regards: First, it would put the machinery for adjusting the claims upon that railroad in the hands of this Commission exclusively, instead of leaving them to private bargaining and adjustment between the railroad corporation and its employees. Second, it would provide for the payment of all compensation to the employees of that railroad company through this Commission, and thereby you would have both of these things being done