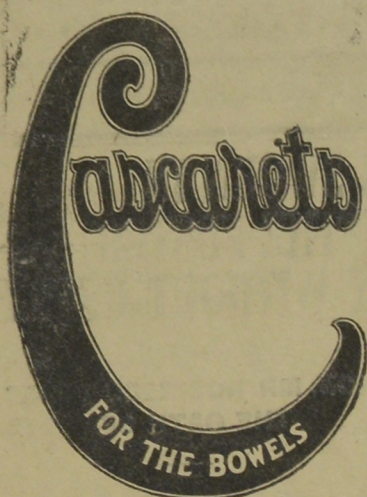
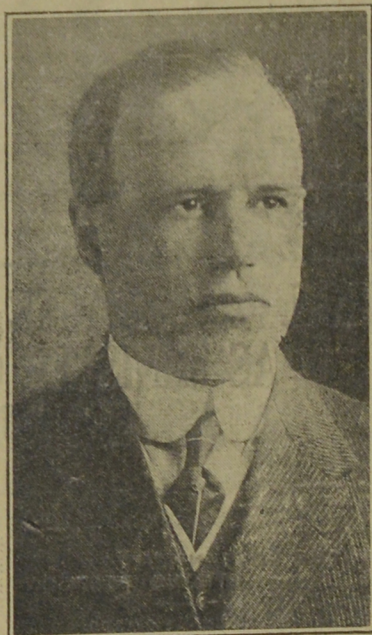


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sition and farmers' tickets.

## THE COMPENSATION ACT IS A BOON TO WORKINGMEN

Commenting upon the work of the Workmen's Compensation Board, an official of that organization which has accomplished so much for these workmen who have suffered from accident gave some interesting particulars and figures concerning the receipts and expenditures and how and why they vary—the amounts paid out in compensation and some of the changes and amendments to the Act since it came into effect.

He noted that in the first annual report it was shown that the compensation paid out increased from \$89,619.27 to \$128,108.75. This is caused by the fact that at December 31st, a great many cases were running and drawing compensation. These cases have been finally completed and are chargeable to the fiscal year of 1919. There were also a large number of cases which happened in 1919, and which were not reported to us until after our Provisional Statement of 1919 was made up. The Pension Reserve, you will notice, has been increased from \$67,610.85 to \$181,694.33. The same reason that increased the amount of compensation paid partly applies to the increase of the Pension Reserve. As a matter of fact, we had several accidents in 1919 which resulted in deaths in 1920, but which had to be charged up to the year 1919. In addition to this, you will remember, that in 1920, an amendment was made to the Act, whereby the pension payable to widows was increased from \$20 a month and \$5 a month to children until they were sixteen years of age the total payment in the aggregate being not more than \$3,500.00 to the sum of \$80 a month to the widow during her widowhood, and a pension to the children increased, in the case of male children to \$7.50 per month until they reached the age of sixteen, and to female children to \$7.50 per month until they reached the age of eighteen years.

### Increased Awards

These increases to the widow and children were made retro-active as of the first of January, 1919. In addition to this, awards in permanent partial disabilities were increased from a maximum of \$1,500 to \$2,500 a year. As one can readily see, this required a much larger reserve than what we had figured in our provisional statement, but we are pleased to be able to report that we have built our reserves to cover this amount and taken care of them out of the provisional balance that were to our credit in 1919.

In 1920, the Act was also amended along the lines of hospital and medical aid, whereby the Board assumed full medical aid and hospital care. This, we have also been able to take care of, without making any increase in our assessments.

You will notice that the only class which did not have an actual balance to its credit in Class 2 which includes lumbering, pulp mills, etc. The deficit in this class is quite small, and is caused by the number of accidents in the woods operation, but we have no doubt that at the end of 1920, this will adjust itself, for, as you will remember, the woods operations were brought under the jurisdiction of the Board in August, 1919.

We might say in passing that the Nova Scotia Board for instance, fearing that the amounts to be paid to widows and orphans were to be increased, levied an extra assessment for the year 1920, instead of caring for it out of the balance on hand, as did our Board, so that our actual experience for 1919 which is as near complete as it is possible to get a financial statement for the year, shows that we have paid out in compensation the sum of \$128,108.75, set aside as reserves to cover the pensions for awards made to widows and children and for permanent partial disabilities the sum of \$181,694.33 and paid hospital and medical aid to the extent of \$3,730.63. Our administration expenses chargeable to the employers of this Province were \$32,921.17 or a little over 6 per cent of the total amount of money collected, which compared favorably with the expenses of any Board that we know of, and when you consider that in straight accident Companies, fully 40 per cent of premiums collected is chargeable to administration expenses, a justification in itself for the claim that a Workmen's Compensation Board is a saving of money to the manufacturers to say nothing of the benefits that they provide for the injured workmen.

A statement on the number of accidents that have been reported to the Board from the first of January, 1920, to the thirty-first of August, shows a total of 2545 accidents reported, of which 1360 were reported in Class 2 which covers lumbering, sawmills, and kindred woodworking industries.

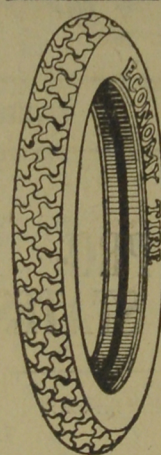
As examples of the benefits that have accrued to widows in cases of accidents, we might mention the case of Mr. Nice, an employee of the Department of Water and Sewerage for the City of Saint John. Mr. Nice met his death from blood-poisoning, and the Board awarded to his widow a lump sum of \$1,000 which was used to discharge a mortgage on the property owned by Mrs. Nice, and settle some outstanding debts, and a sum of \$23.92 per month until her death.

Another case, was that of a Mr. John A. Creighton of Newcastle, a millwright in the employ of the Fraser Companies Ltd. Mr. Creighton met his death as a result of a punctured wound in the foot, from which tetanus developed. He died, leaving a widow and four children. Mrs. Creighton was advanced the sum of \$250.00 to enable her to start a home cooking store and in addition was awarded the sum of \$20.51 per month during her widowhood, and an additional sum of \$5.36 a month for each of her children, to run, in the case of the sons until they were sixteen, and in the case of the daughter until she was 18.

### A Fredericton Man

Another case was that of Mr. George E. Colwell, who was killed while working on one of the C. P. O. S. boats as a liner. Mr. Colwell left a widow and one son. The sum of \$1,540.00 as a lump sum was advanced to Mrs. Colwell, to discharge a mortgage on the house which her husband

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31x4	11.00	2.75	32x4	13.00	3.10	36x5	16.00	4.25
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had left her, and in addition thereto, the sum of \$12.82 was awarded to her during her widowhood, and an additional sum of \$6.50 to her infant son until such time as it arrived at the age of sixteen. In addition to these amounts in the above cases, the undertaker's amounts to the sum of \$75 were paid. (This has now been increased to \$100).

In cases of permanent partial disabilities, where awards have been made to the injured workman, lump sums have been advanced for the purchase of artificial limbs, and in cases where it seemed just to the Board, sums have been advanced to meet outstanding bills, which it was necessary that the injured man should pay.

### Provincial Assessment

Statement No. 3 shows the amounts of the provisional assessment for 1920 to be \$425,322.69. This, of course, will

be increased when the actual payrolls for 1920 are received at the end of the year. From January 1st, to August 31st., we have paid out in compensation for the 2545 claims aforementioned, the sum of \$106,530.89. We have set aside for Pension Reserves the sum of \$159,916.92, and paid hospital and medical aid the sum of \$16,805.11. In the year 1920, our assessments were reduced by at least from 10 to 20 per cent. The Board, however, decided that the assessments should be collected in two instalments, having in mind the fact that if it was at all possible, to carry in all, the classes with a 50 per cent of the original assessment, that it should be done. From the present indications, it is necessary that class 2, comprising the lumbering, sawmills, pulp mills, etc. and Class 5 including building, construc-

(Continued on page 4)

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