

wages the firm protected themselves by reducing the employes' wages. There is no doubt that insurance against accident is an excellent thing, but I do not think an employer should have the right to insure his employes as he would his cattle, and then expose them to unnecessary risk because he had taken the precaution of protecting himself at the employes' expense. In this system the employé is not recognised except through the employer. There is no individuality; there is no personal policy. The employes are represented by number. For instance, I may be insured by my employer Smith, for years, and pay my 6d. in the pound per week regularly, but escape accident. I may then leave Smith and go to work for Brown, and break my leg the next day, but I would have no claim on the company, because Brown had not insured his employes. My opinion is that each employé should have an insurance policy, which he could either keep alive or let lapse as he choose, but I consider it a fraud to deduct $2\frac{1}{2}$ per cent. from a person's earnings and the said person to have no claim on the insurance company, simply because he chooses to leave or his employer chooses to dispense with his services.

LEGAL DECISIONS.

There were ten cases during the year—eight convictions and two dismissals.

SHOPS AND SHOP-ASSISTANTS ACT.

This Act is working very well. The shopkeepers recognise the fact that it is safe policy to conform fairly to the Act, as it is only a question of a little time till abuses are found out. There are several amendments necessary in this Act, but chief amongst them, in my opinion, is section 12. I think this section should be entirely remodelled. I would commence by deleting the first line as far as the word "age," and substituting the words "an assistant." The section would then read as follows: "An assistant shall not work in a shop, or at any work in connection with a shop, for a longer period than forty-eight hours, excluding meal-times, in any one week, nor for a longer period than eight hours and a half, excluding meal-times, in any one day, between the hours of 8 a.m. and 6 p.m., except on one day in each week, when eleven hours and a half, excluding meal-times, may be worked, between the hours of 8 a.m. and 10 p.m.: Provided that an assistant employed in a shop may, with the written consent of an Inspector, be employed for a period not exceeding two hours in any one day beyond the ordinary working-hours on not more than thirty days in any one year for the purpose of taking stock or marking new goods. Written application to be made for the permit to work overtime." I would leave paragraphs 2 and 3 as they are. My reason for suggesting such a drastic amendment in this section is—Firstly, because the said section has proved to be worse than useless—for instance, it is [unwise to fix] by law longer hours of work than those recognised by the majority of trades affected: eight hours is the recognised day—viz., from 9 a.m. to 6 p.m.—in all respectable establishments, and by the law fixing nine hours and a half per day we invite an extension of the assistants' hours of work. Secondly, I fail to see why shop-assistants should be asked to work longer hours than an employé in a factory: the work in the shop is more distressing, more worrying, and unhealthier than in a factory. Thirdly, I do not see why male assistants should be left to the tender mercies of certain grasping employers: there are establishments in this city where male assistants are brought back to work an average of three nights a week, and because they are over eighteen years of age they cannot be interfered with. Fourthly, there is no doubt that at some seasons of the year there is a considerable amount of work to be done that cannot be done whilst the shop is open for business. Therefore I consider that overtime is necessary, but would restrict it as much as possible.

Section 6 of the amended Act of 1896 I think should be amended by reducing the days on which clerks can remain or be brought back to work from ten days to six days in each calendar month, and excluding Saturday from the six days allowed; also, by providing that notice be given of the half-yearly balance, when the Act is suspended, as provided by section 19 of the principal Act.

Legal Decisions.

There were fifteen cases brought before the Stipendiary Magistrate during the year. Fines were inflicted in fourteen cases, and one was dismissed.

SERVANTS' REGISTRY OFFICES ACT.

This Act is working very smoothly. There has not been a single complaint during the year of overcharge or of abuse of the Act in any respect. There are ten registered offices carrying on business, one less than last year.

CONCLUSION.

In conclusion, I have to thank all persons with whom my duties have brought me in contact for their uniform courtesy and kindness.

I have, &c.,

JAMES SHANAGHAN, Inspector of Factories,

E. Tregear, Esq., Chief Inspector of Factories.