three hundred times his average daily wages or those of individuals of his class. If the sufferer dies, funeral expenses and annuities to those dependent on him are paid very much as in Austria. In Germany very small annuities may, for the sake of convenience, be compounded for by payment of lump sums.

The only accidents for which compensation may not be claimed are cases in which a workman has intentionally injured himself. Mere negligence does not disqualify a sufferer from receiving compensation. The amount awarded is decided by the trade societies; but the claimant may appeal to a State Arbitration Court, and, in the most important class of cases, to the Imperial Insurance Office, a supreme official body which may be said to overlook and control the insurance system both in its accident and in its invalidity and old-age branches. This body consists of about twenty-five members, and though the majority of its members are permanent Government officials, both workmen's delegates and representatives of the employers sit on it. The expenses of the insurance associations are advanced every year by the State through the Post Office. At the end of the year a general assessment is made to cover the amount of the year's outgoings, and this sum has to be refunded to the State by the trade associations. Each trade association in turn assesses all its members, and every employer is rated acccording to the danger to which he exposes his association. The danger rates vary according to the nature of the trade and the condition of the individual factory and its machinery.

It may be pointed out that where employers or their managers cause accidents by criminal conduct or gross neglect, they will not be relieved of personal responsibility by the mere fact that they are contributors under the State insurance system. They may be held liable to pay full compensation to be divided between the injured individual and any sick-fund or accident society which may have assisted the sufferer.

Prevention of Accidents in Germany.

Dr. Krische, a member of the Civil Service of Saxony, furnished to the Conference an extremely interesting summary of that side of the German insurance system which touches on the prevention of accidents or the reduction of their number. While, of course, any system which compensates workmen fairly for accidents the result of professional risks must be considered a valuable system; still, the highest object of every Government and every industrial code must be to diminish the number of accidents and the amount of suffering resulting therefrom. Now, in theory, the German system of combined insurance and inspection is one of the best in the world, and might be expected to show better results than those seen in other civilised countries. In Germany the State to a considerable extent keeps the inspection of factories and machinery in its own hands, and has done a good deal to extend and improve its inspecting system since the coming into force of the accident-insurance laws. For instance, in 1882 there were but sixty-one Government Inspectors for the prevention of industrial dangers in all Germany, whereas in 1903 their number had risen to 382, and among these 382 were included fifty-two women assistants and six expert chemists. The number of visits of inspection registered by this staff was 167,000 in the year last mentioned—more than six times the number of the inspection visits paid in the year 1887. To a very large extent, however, the German Governments rely upon the assistance of the insurance corporations. Composed, as these are, largely of the very masters who have to pay compensation for accidents, it might be expected that if armed with proper power they would furnish the most efficient check on the use of dangerous machinery or on the recklessness of unskilful, ignorant, or drunken workmen. The managing committees of the industrial corporations are therefore authorised to employ inspectors to warn negligent employers whose factories or machinery may be dangerous, and, in the event of contumacy, to put pressure on such factory-owners by increasing their insurance rates or by the actual infliction of fines. To no small extent the insurance corporations have made use of these powers, and in the year 1904 they were employing no less than 235 inspectors. That these officials do something for their living is evident when we note that in the year 1903 they had visited and examined 110,000 "installations" and machinery. The result of all this, however, has been curious and somewhat disappointing. The following table, taken from the returns of the Imperial Office of Assurance, shows the number of accidents officially noted and compensated during last ten years:—

Year.	Number of Accidents Noted.	Number of Accidents Compensated.
1895	309,468	75,954
1897	381,865	92,521
1899	442,202	105,688
1901	476,446	117,136
1902	488,706	120,856
1903	530,421	130,661
1904	582,648	138,562

Now, even if we make due allowance for ten years' growth of industry in Germany, with a proportionate increase in accidents, and for a certain increase of vigilance in the official inspection, the table just quoted remains very discouraging. The explanations furnished are the following: First, more than half the workmen and industries concerned come under the head of agricultural labour. The agricultural insurance corporations are still notoriously lax in the use of their powers of prevention and regulation. Next, we were told that the promptitude with which the workmen seize every occasion to report minor mishaps and make claims for them as accidents increases year by year. This is not unlikely. Thirdly, Dr. Krische furnished some very interesting figures intended to prove that only between 15 and 16 per cent. of officially reported accidents could fairly be attributed to defective machinery or neglect on the part of employers. Of the remainder, from 42 to 49 per cent. are due, in the German official estimation, to "inevitable professional danger"; while the very large remainder are set down to various degrees of ignorance, clumsiness, and carelessness on the part of workmen.