

(4) After the worker resumes his employment, if he is unable to continue work as a result of the injuries, his compensation is guaranteed.

(5) The law provides the dependants of the injured worker with an industrial pension.

(6) There are no legal expenses incurred in recovering compensation under this Act.

No doubt there are many who will say that any improvements to the Workers' Compensation Act would be an extra charge on industry, but the operations of the Ontario Act prove otherwise. We believe that full medical expenses, together with a payment at least equal to the worker's average daily or weekly wage, could be paid to those who meet with accidents during the course of their employment on the same premiums which are paid to insurance companies at the present time. The overhead expenses and the administration of the Ontario Act are only between 5 and 7 per cent. A few years ago careful comparisons were made of the total premiums paid in New Zealand and the amount received by way of compensation by the workers, and it was found that the workers did not receive 50 per cent. of the total. Probably the amount received by the workers would be higher at the present time, due to the increase in the weekly compensation payments during recent years. However that may be, it is clear that the workers cannot and will not receive the full benefits of any compensation law so long as private insurance companies carry on a business to obtain profits from the misfortunes of those who operate industry.

The labour movement is of the opinion that workers' compensation should be a social service, and that insurance companies should not be allowed to reap huge profits annually out of the premiums paid to protect the workers. We are firmly of the opinion that an amendment to the law is necessary, and that every employer in New Zealand should support the claims of the labour movement in this direction. The law should be amended, first, that the State should take over as a social service all the business in connection with workers' compensation. This service should be administered by a Board, and thus end for all time the legal tug-of-war which takes place to obtain compensation at present. The legislation should provide that the best medical and surgical attendance be available to the worker free of charge, and the Administration Board should be authorized to pay whatever expenses are incurred for this medical service. In addition, sanatoriums should be established in New Zealand where injured workers could receive attention during the period of convalescence. The objections raised to a law of this kind will be that it will be too great a charge on industry, but those who have given this matter full consideration and deal with industrial compensation cases from day to day are firmly of the opinion that the payment for workers' compensation would be a lower charge on industry than it is at the present time.

*Occupational Diseases.*—The law is very unsatisfactory at the present time in regard to this matter. We know that workers employed in certain occupations are liable to contract certain diseases, and, although the law makes a half-hearted provision for this, it is very difficult for the worker to succeed in his claim for compensation. An Administration Board dealing with the Workers' Compensation Act could make full investigation into questions of this kind, and in addition could introduce such provisions as may be deemed necessary to prevent as far as possible workers contracting these diseases.

*Sickness.*—The Conference should also give consideration to the payment of workers who are laid up through sickness. It will be apparent to everybody that a worker who is unable to follow his employment through illness, and his dependants, must live during that period. The first question that should be asked is, "To whom is he to make application to obtain the money necessary to buy foodstuffs, pay rent, and obtain other essentials?" It is recognized that the Court of Arbitration allows only the bare existence wage for the married man; therefore there is no surplus left over. As a matter of fact, most of the workers are in debt from year's end to year's end. The result is that the unfortunate worker becomes a pauper and a charge on the Charitable Aid Board. He does not recover from his illness nearly as quickly as he may do if he received proper treatment, and the worry and anxiety to meet his creditors keeps him in a state of depression, which is not conducive to a speedy return to normal health.

The labour movement claims that there must be more humanitarianism in industry—that workers are entitled to payment from a national fund during periods of illness. The argument put forward against legislation of the kind suggested in this paper is that it would be too great a charge on industry; but the people who make these statements have examined the question only superficially. They all agree that the worker and his family must have food, but they usually suggest that he should obtain the medical treatment, together with food, clothing, and other necessities for himself and his dependants, from the Hospital and Charitable Aid Board during periods of illness. But, after all, the medical service tendered to the worker in the hospital, and the food, clothing, and shelter paid for by the Charitable Aid Board, must in the last analysis come from industry. It cannot come from anywhere else, and it would be far better, in our opinion, if it were a direct charge on industry than the present indirect method. The labour movement will always object to any law or custom which compels those who produce wealth to seek charitable aid when they are unable to follow their usual employment through sickness or other causes over which they have no control.

Mr. Roberts added: May I say, Mr. Chairman and gentlemen, that in our opinion employers and insurance companies are now paying compensation to men that they need not have paid, and should not have paid. But the bad medical attention given these men at the first, and the worry and anxiety caused them by the present system keep them ill much longer than they would be if they got good medical attention from the start and had none of the financial worry due to the inadequate compensation now paid. While we believe that cows, and pigs, and sheep are very valuable to the welfare of New Zealand, and raise no objection to the great care that is taken to ensure their health and well-being; we contend that New Zealand does not exist primarily to maintain cows, and pigs, and sheep, but exists and should be utilized to maintain its people, including the workers, and they are or should be the first consideration. (*Applause.*)