

SATURDAY, FEBRUARY 21, 1914.

# BOARD OF TRADE AT LUNCHEON

## Mr. S. H. Wolfe's Address on Workmen's Compensation.

In order that the employers of this Province should have their responsibilities in the proposed Workmen's Compensation Act fully explained to them, the Board of Trade arranged for a luncheon, at which Mr. S. H. Wolfe, Consulting Actuary of New York City, spoke on the developments of the Workmen's Compensation ideas in various countries. His address was as follows:—

You have very courteously extended to me an invitation to appear before you and speak on the subject of the proposed workmen's compensation act in this Province. The very fact that you desire to have this subject discussed before you is an indication of the realization of the changed conditions which have taken place in the relation between master and servant, between employer and employee. For many years employers' liability insurance has been an accepted fact, and that form of protection was undoubtedly the natural and logical outgrowth of industrial conditions. Its dominating idea was that the employer should be protected against