

It is sometimes urged that it is impossible to stop such deductions practically, since an employer can, without giving reasons, engage his workmen at 19s. 6d. per week instead of at £1. The only safety for the workmen in such cases is to draw in more closely the rules of the trade-union regulating the minimum wage to be taken by its members; for the unskilled workman, or one who does not belong to a trade-union, the question of what wage he will accept is entirely between himself and his employer. The master, however, who insures his servant in this way (namely, by premiums acquired by paying 19s. 6d. instead of £1) without his servant's consent, may find that in spite of paid premiums the insurance money will not be paid by the company if an accident happens, because one man cannot be allowed to effect an insurance on another's life or safety without certain regulations being complied with—in fact, such employer is in an illegal position.

It would appear right that if employers are liable in damages in certain cases to compensate for injuries arising through their own fault, as they now are, that it is for those employers to raise an insurance fund among themselves to meet such liabilities. It is the case in Germany, where the employers pay the whole of the accident-insurance premium of their workmen. Of course, the insurance fund would only be applied to the liquidation of damage arising from injuries received by workmen through employer's carelessness in the use of worn-out machinery, or in compelling work to be done in unsafe buildings or rotten ground, or in appointing totally unfit and ignorant officers, not from any injuries caused by the carelessness of workmen themselves. Such insurance would only cover the compensation an employer now has to pay out of his own pocket. To make a workman subscribe, either compulsorily or in a so-called voluntary way, to such a fund is most unjust. It is asking him to provide for and meet the expenses of men who will be encouraged in practices dangerous to the workmen because the penalty for which they are now legally liable is to be paid in advance by the sufferers themselves. It is sheer encouragement to reckless exposure of the operative's life and limb.

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