

Workmen's Compensation.—In all provinces legislation is in force providing for payment of compensation to workmen who are injured by accident arising out of and in the course of their employment or who are disabled as a result of a specified industrial disease. To be entitled to benefits, a workman must be employed in an industry covered by the Act at the time of the injury. Compensation is not payable, however, where the disability lasts less than a stated number of days (varying from one to four in the provincial Acts), or if the injury is due to the workman's own misconduct. A workman who is entitled to compensation has no right of action against his employer for injury sustained during employment.

The Acts provide for a compulsory system of collective liability on the part of employers. Industries covered are divided into classes or groups, according to hazard. Employers are required to contribute to the Accident Fund at a rate fixed in accordance with the accident experience of the class or group. Each class is liable for the costs of all accidents occurring in that class.

The laws apply to enumerated employments but the range of industries covered by each Act is very wide. The principal exceptions are farm workers (who are not covered except in Ontario), domestic servants, casual workers, employees of financial, insurance and professional undertakings, employees of non-profit religious or charitable organizations, and workers in certain service industries in most provinces, for example, barber shops and beauty parlours. Small undertakings, i.e., those with fewer than a specified number of employees, are exempted from the Act in some provinces. Excluded employments may generally be brought under the Act on the voluntary application of the employer.

Benefits for disability are based on 75 p.c. of earnings, subject to an annual ceiling. Where disability is permanent, a life pension is paid, irrespective of future earnings. Medical benefits are provided without limitation, regardless of a waiting period, and rehabilitation services are available where necessary. Where death results from an employment injury, fixed monthly payments are made to dependants.

A federal Act provides for compensation for accidents to Federal Government employees according to the scale of benefits provided by the Act of the province in which the employee is usually employed. Seamen who are not under a provincial Workmen's Compensation Act are entitled to compensation under the federal Merchant Seamen Compensation Act.

31.—Employment Injuries Reported and Compensation Paid by Workmen's Compensation Boards, 1965 and 1966

Year and Province	Employment Injuries Reported					Compensation Paid ²
	Medical Aid Only ¹	Temporary Disability	Permanent Disability	Fatal	Total	
	No.	No.	No.	No.	No.	\$
1965						
Newfoundland.....	5,776	4,299	115	35	10,225	2,337,322
Prince Edward Island.....	1,249	1,122	20	2	2,393	305,209
Nova Scotia.....	14,447	9,230	280	31	23,988	5,742,058
New Brunswick.....	14,012	9,456	129	36	23,633	3,955,881
Quebec.....	96,712	247	160,788	39,744,072 ³
Ontario.....	230,663	97,238	3,232	272	331,405	75,893,379 ³
Manitoba.....	14,738	11,627	358	45	26,768	5,400,358
Saskatchewan.....	14,138	10,449	204	125	24,916	5,698,968
Alberta.....	31,247	22,443	968	119	54,777	13,150,643
British Columbia.....	54,227	25,916	1,240	206	81,589	26,503,112
Totals, 1965.....	477,209	1,118	740,482	178,731,002

For footnotes, see end of table.