

SCHEDULE RATING OF PERMANENT INJURIES.

BY

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A proper method for rating permanent disabilities adds much to the efficiency of a workmen's compensation act, for while the number of permanent disabilities is comparatively small, the effect of accidents of this character upon the working population is most important.

The permanent disability accident is responsible for the creation of a class of permanently maimed and crippled workers, who suffer a decrease in earning power by reason of the loss of a function or a part of the body. The proper treatment of these accidents to insure an adequate amount of compensation which will prevent the worker from becoming a public charge, and at the same time leave a just share of the burden to be borne by the worker himself, is the problem of the workmen's compensation expert.

The permanent disability schedules which have been used in connection with many compensation laws in the United States, which were enacted before the passage of the Workmen's Compensation, Insurance and Safety Act in California, have taken care of this problem of rating permanent disabilities in a more or less haphazard manner. It may be said of these schedules that they do not fit the ins and outs of the problem, and that the amounts of compensation awarded do not adequately compensate, in a great many cases, for the injury rated. Most of these schedules are based upon physical loss only, and award varying amounts for the various injuries enumerated as causing permanent disability. These amounts are paid to all employees who sustain the same kind of injury, irrespective of the employee's age and his occupation, and other factors which we have found in California to be of the utmost importance.

It is a matter of common knowledge that the laborer who, for example, loses one eye, while he may suffer no loss in earning capacity by reason of the physical impairment, he does suffer a loss in competing power, which is an important factor in determining

the effect of this accident upon his future earning capacity. The worker who has lost an eye must compete for the rest of his life with healthy two-eyed workers, and even though he be physically able to perform the work equally as well as before the accident, he will still have difficulty in obtaining a chance to perform work in competition with other workers who are physically perfect.

The old idea of rating permanent disabilities with reference to physical loss only, cannot, with any degree of accuracy, be expected to do full justice to the problem. A method must be determined which adequately compensates employees by taking into consideration every factor which in any way contributes to the permanent loss in earning capacity and which is capable of arbitrary measurement. We may briefly state the factors which affect the worker's earning capacity as follows:

(A) In the first place, he must have a certain amount of skill or experience. The worker in any craft, whether the craft requires skill or not, must have served a brief apprenticeship. Even the laborer who digs sewer ditches for a living must know what he is to do and how he is to do it before accepting work. The amount of skill or experience required is a function, first, of the occupation, varying from no skill at all to the highest type of efficiency which requires an elaborate training and years of experience; and second, of the age, varying as the worker passes from apprenticeship to the status of the skilled mechanic or the efficient worker in any line of employment.

(B) In the second place, the worker must have a sound body and be in perfect working condition, in order that he may put his skill and experience into practice. Here again we find the occupational factor a most important one. The degree of skill required to perform the work of a given occupation has a direct bearing on the requirements imposed upon the various parts of the worker's body.

One occupation may require a great amount of physical use of a particular part of the body or of some particular function; another may require no physical use of this same part of the body or this same function, and still another occupation may be found where the degree of physical use compared with the physical use required by the first occupation is greatly modified. There are all grades and degrees of physical requirement as far as the work incidental

to an occupation requires greater or less use of the various parts of the worker's body.

Thus it may be pointed out that the leg of a structural steel rigger is much more important in the performance of the work incidental to structural steel rigging than the leg of a cobbler in the performance of the work incidental to shoe repairing. The body with its functions is used to interpret the worker's skill and experience. An ornamental modeler may have a wonderful conception of ornamental art. Still, this conception of itself would be of little use without two unimpaired eyes and hands with which to express it. A musician may have a wonderful faculty for playing his instrument in company with other musicians; still this faculty of itself would be useless without good hearing. A schedule which rates all employees alike, and is based upon the fact of physical loss only, without reference to the varying degrees of use the employee makes of the various parts of his body in performing his routine work, cannot do full justice to the problem of adequately compensating permanently disabled workers.

(C) In the third place, the worker must be able to compete with other workers in his class in the open market. The worker must be able to secure employment wherein he can use his body to display his skill and experience. A disfigurement which hideously distorts the face of a laborer may not interfere seriously with his power to compete with fellow laborers in securing employment, for the reason that laborers are chosen with reference to physical fitness rather than with reference to good looks. The disfigured laborer may have a powerful physique and, by reason of this fact, secure employment in competition with other laborers who are less fortunate in their physical make-up; but this same disfigurement would absolutely bar the worker from certain classes of employment in which the personal appearance of the worker counts for more than the evidence of physical strength. Again, the occupational factor is most important: the power to compete varies with the nature of the work, the skill and experience required, the supply of labor available, the general condition of business—all of which items create the occupational factor which affects the worker in his competition with his fellow workers for a chance to perform work.

We may refer to the factor defined under "Section A" as the

worker's occupational ability. The factor defined under "Section B" may be termed the worker's functional ability, and the factor defined under "Section C" may be termed the worker's competing ability. If any one of these factors is damaged the worker's earning power is damaged, and if the damage is permanent, the method of rating permanent disability should allow an adequate amount of compensation to enable the worker to again assume his position in the open labor market with as little disadvantage as possible.

The principal factors to be considered in rating permanent disability then are the following:

1. The nature of the physical injury or disfigurement.
2. The occupation, and
3. The age.

There are other important items which should be taken into consideration, as for example, general education, inherent adaptability, general health, and so on. But while these items are important, it is impossible to measure them arbitrarily and, therefore, impractical to attempt to incorporate them into any scheme for rating permanent disability. We must remember that compensation gives the injured worker average justice. Compensation should, therefore, be based upon an average man of average education, average inherent adaptability, average health, and for this average man the three items enumerated above constitute the vital factors as far as permanent impairment of earning capacity is concerned.

To turn to the California law and the supplemental schedule which is used in that state for rating permanent disabilities, let us first refer to the Workmen's Compensation, Insurance and Safety Act and review the sections which refer particularly to compensation indemnity for permanent disablement:

Section 15 (b) (9) defines total permanent disability as follows:

"The following permanent disabilities shall be conclusively presumed to be total in character: Loss of both eyes or the sight thereof; loss of both hands or the use thereof; an injury resulting in a practically total paralysis; an injury to the brain resulting in incurable imbecility or insanity. In all other cases, permanent total disability shall be determined in accordance with the fact."

Section 15 (b) (5) (6) (7) defines the method of rating permanent partial disability, stating that the percentage of disability

to total disability must be determined in all cases, taking into account the following three items: (1) Nature of physical injury or disfigurement, (2) the occupation of the injured employee, and (3) his age at the time of the injury.

The compensation schedule for permanent disability, therefore, depends upon ratings which are based upon permanent total disability taken as 100 per cent. In all other cases the rating is fixed at such percentage as the case may require compared with 100 per cent. total impairment, taking into consideration the items of injury, occupation and age. Thus, under this method, we will have ratings from 10 per cent. to 100 per cent. The compensation indemnity payments for these various ratings are computed in accordance with the following rules:

For disabilities under 70 per cent., 65 per cent. of the employee's average weekly earnings at the time of the accident is paid at the rate of 4 weeks for each 1 per cent. of disability. Thus, the duration of compensation payments for a 40 per cent. disability is 160 weeks. For disabilities rated 70 per cent. and over, compensation is payable in two items: The first item represents a payment each week of 65 per cent. of the employee's average weekly earnings at the time of the accident, for a period of 240 weeks; the second item represents the payment of a pension which becomes effective after the compensation under item one has been paid, and continues until the worker's death. The amount of this pension varies with the percentage of permanent impairment. The following rule may be given for determining the percentage of wages allowed as a pension: Subtract from the rating 60 per cent. The difference will represent the percentage upon which the pension payment is based. Thus, for an 80 per cent. permanent impairment, compensation is first paid for 240 weeks, the weekly payment being an amount equal to 65 per cent. of the employee's average weekly earnings; and second, for life, following the last of these 240 weekly payments, the amount of each weekly payment being equivalent to 20 per cent. of the employee's average weekly earnings.

From a statement of the method of treating permanent disability in the Workmen's Compensation, Insurance and Safety Act it is evident that some way of determining percentages of physical impairment arbitrarily must be devised in order to enable the Industrial Accident Commission to properly administer the Act in connection with permanent disability cases. Without an arbitrary

schedule, each case of permanent disability would form the basis for a formal hearing before the Commission, at which hearing the percentage of permanent disability would be determined by the Commission in the manner suggested in the provisions above referred to.

It has been found possible to devise a method which rates permanent disabilities justly and fairly, though arbitrarily, and allows the Commission to fix the amount of compensation to be paid.

The theory of the method used to apply these sections of the Act was evolved by Professor A. W. Whitney.

This method, stated briefly, involves the creation first of a rating for a standard age and occupation for each injury, and second, tables whereby other ages and occupations may be rated with reference to this standard. The basic idea of the plan is the idea of schedule rating, the schedule being different only as far as subject matter is concerned, from the schedule used in rating fire risks in connection with fire insurance. The standard rating is the rating for an unskilled worker of age 39. This occupation was chosen for the reason that the worker employed therein performs no particular work requiring specialization of any part of his body. Because of this fact, the problem of determining the effect of injuries upon this worker's body is reduced to its simplest terms. Age 39 was taken because it is the average age of workers who are injured in California.

"Table I" of the schedule for the rating of permanent disabilities presents some 306 injuries, each of which was carefully considered in its effect on the earning capacity of this standard individual. Certain injuries enumerated were in accordance with the provisions of the Act arbitrarily assumed to represent 100 per cent. disability, all other injuries were rated with reference to these 100 per cent. injuries and the degree of physical impairment determined. For example, it was decided that having regard to the 100 per cent. injuries, the loss of the major arm at the shoulder should not be rated as creating more than 60 per cent. permanent impairment for the standard worker. Consequently, 60 per cent. represents the standard rating for the loss of the major arm at the shoulder. The loss of an eye was considered as creating a 30 per cent. permanent impairment for the standard worker; consequently, 30 per cent. is the standard rating for the loss of an eye.

All ratings in "Table I" represent the degree of physical im-

pairment suffered by reason of the 306 injuries enumerated where the occupation is that of the standard, unskilled worker, and the age 39.

In considering the effect of occupation, five investigators were employed. Each investigator was given a particular industry group, and was required to make himself an expert in the work performed in the industry in general and in particular by the occupations which the industry represented. One investigator was assigned to the industry, "Wood and its Products"; another, to the industry, "Leather and its Products"; a third, to the industry, "Paper and its Products"; a fourth to the industry, "Metal Working, Iron and Steel and their Products"; a fifth, to the industry, "Construction."

As soon as an investigator had completed his work in one field, he was assigned to a new field. These investigators made it their business to become expert in the work incidental to the occupation in the industry to which they were assigned. By reason of the authority given by the Act and the co-operation of manufacturers and other employers, it was possible to send the investigator into several different plants where work incidental to a certain occupation the investigator was studying was being performed. The investigator, in inspecting these plants, paid particular attention to the general method employed in manufacturing the product, and incidentally, to the work the worker in each occupation performed in this general scheme. It was his business to know what the worker in each occupation had to do.

In this way he studied the physical requirement imposed upon each part of the worker's body by the work incidental to his occupation. Several different plants were investigated in this manner in each occupation, in order to be certain that conditions of employment and physical requirement were the same everywhere.

During his study of the occupations, the investigator was constantly required to keep two things in mind. In the first place, he was required to compare the physical requirement imposed upon the parts of the worker's body with the physical requirement imposed upon the similar parts of the standard man's body. In this way, all occupations were referred to the standard occupation, in order that any difference in the relative use of a part of the body, or a function in a particular occupation, might be properly weighted. In the second place, the investigator was continually

required to keep in mind that occupations would be classified according to the physical requirement, in order that the many occupations investigated might be reduced to as few classifications as possible.

In addition to becoming expert in his knowledge of the industry to which he was assigned, the investigator was required to interview employers and employees in order to gain a clear perception of what the worker himself and his employer considered the requirements imposed upon the various parts of the worker's body in the occupation under consideration. This information was used to supplement the investigator's own estimate of the physical requirements imposed upon the parts of the worker's body. Many thousands of employers were interviewed, and because of the great interest taken by the labor unions in the subject, it was possible to meet committees from almost all crafts represented. Usually five members of the union were appointed and were invited to discuss the question with one or more representatives of the Rating Department. In addition to meeting representatives of the unions, it was found possible to secure the co-operation of manufacturers' associations and employers' organizations, so that much valuable information was obtained from these sources.

In discussing the effect of occupation upon the question of rating permanent disability, employers and employees were never informed of the exact rating which had been assigned to the injuries for the standard man. The theory of schedule rating was used, and the investigator merely referred occupations to the standard occupation, rating them above or below standard for various injuries, according as the occupation required more or less use of parts of the body than the standard occupation.

Thus, employers were asked whether they thought that the work incidental to a particular occupation placed a greater or less physical requirement upon the lower extremities of the worker engaged in that occupation than the work incidental to the standard occupation. If the employer answered that the work incidental to the occupation considered certainly did impose a greater requirement than the work incidental to the standard occupation, an attempt would be made to have the employer name some percentage which he considered reasonable. Several estimates were obtained from employers and several from employees, and these estimates were

carefully considered in rating occupations above or below standard for various injuries.

No information could have been obtained had the employer and employee been requested to give opinions of the degree of physical loss resulting from the amputation of various parts of the body. As an experiment, this method was followed on one or two occasions. Invariably the employer gave a ridiculously low percentage of permanent impairment, while the employee showed a tendency to rate the injury under consideration as high as he possibly could and still maintain a sort of rough relativity between the various degrees of physical impairment. It might be stated that the result of conferences with employers and employees merely served to form a reasonable estimate in the mind of the investigator. In a great many instances the information received could not be used because of an evident bias which entered into the discussion.

After carefully investigating some 1,300 occupations, it was found possible to create 52 different forms or classifications. In other words, while it was possible to send investigators into the field to find two or three different names for occupations, it was found in carefully considering the problem that there were really no more than 52 different occupations as far as the question of physical requirement was concerned. For the purpose of this classification by occupation in accordance with physical requirement, we were not interested, for example, in a distinction between an acid man, a furnace man, and a concentrating room man in connection with the manufacture of acids, for all of these occupations, while they have different names, are really one as far as the physical requirements imposed upon the various parts of the worker's body are concerned.

It was a rather difficult matter to establish these 52 forms for classification. The actual process involved many conferences, in which all of the investigators took part. At these conferences the investigator used his knowledge of the work incidental to the occupation under consideration to suggest classifications, and to classify occupations after a list of classifications had been created. The forms are numbered in the schedule from 1 to 52. In the work of classifying occupations these forms had particular designations by which they were known, some of which might be mentioned as follows:

One was called "Supervision over Process, plus." The work of

the occupation classified under this form involved the supervision of a process where the worker himself was required to perform labor incidental to the creation of the product. Another form was called "Supervision over Process, minus," where the worker performed no work incidental to the creation of the product. Both of these forms were then subdivided, making four forms in all, with reference to the question of carrying on the process on one or more floors. It was necessary to do this because of the fact that as the number of floors increased, the physical requirement imposed upon the lower extremities of the worker, and possibly upon his upper extremities, to some extent increased in like ratio. There were other forms for machine workers and people engaged in similar work.

For example, there was a class called "Stand on Feet, plus." The worker classified under this form was required to stand before a machine all day long and perform some special work with his feet, as tripping a machine, or operating a machine continuously with one foot or the other. Another classification was designated "Stand on Feet, minus." The worker here stood at the machine or at a bench all day long, never moving more than one or two steps from a certain place, but did not use his feet to perform any special part of his work. Then there was a classification "Plus on Feet, sit," where the worker was required to sit at a machine and use his feet, or to sit at a table and do some particular work with his feet. A further classification, "Minus on Feet, sit," where the worker merely performed certain work with his hands or eyes and never used his lower extremities in the performance of any particular part of his occupation.

It will be noted from the character of these classifications that 52 classifications of this sort are ample to cover the whole field of physical requirement in industries. All of the occupations investigated were readily classified under one of these 52 forms.

All of the occupations investigated are tabulated in numerical order in "Table II, Section 1" of the schedule. The proper occupational rating for injuries enumerated in "Table I" and occupations collected in forms is given for each injury and each form in "Table II, Section 2" of the schedule. The exact method of introducing the occupational factor into the discussion of establishing a permanent rating will be taken up later in connection with a discussion of the rating tables. "Table III" contains the

rating tables, of which there are 17. The general scheme of taking into consideration injury, occupation and age, may be outlined somewhat as follows:

Table I takes into consideration the question of injury.

Table II takes into consideration the question of occupation.

Table III takes into consideration the question of age.

Of the 17 rating tables contained in "Table III," one table, "Table A" is the standard table; 8 tables are above standard, and 8 tables are below standard. The tables above standard are lettered, but may be termed Tables plus 5, plus 10, plus 15, and so on to plus 40. The tables below standard are lettered also, but may be termed tables minus 5, minus 10, and so on to minus 40. If, for example, it appeared that employers and employees were unanimous in stating that the work incidental to a given occupation involved a 25 per cent. greater physical requirement on the lower extremities of the employee in that occupation than the requirement imposed upon the lower extremities of the standard employee, the table plus 40, or "Table F," was assigned as the proper table to be consulted in rating injuries to the lower extremities for this occupation.

All of the occupations considered, grouped by forms, of course, were carefully rated by assigning tables above and below standard, according as the work incidental to the occupation required a greater or less use of the part of the body to be rated than the work incidental to the standard occupation. It will be found that structural steel riggers are rated for lower extremities in table plus 40, "Table I," that bookkeepers are rated for lower extremities in table minus 40, "Table Q." These two occupations represent the limits of physical requirement imposed upon the lower extremities. The lower extremities are extremely important in connection with structural steel rigging, and have little or no importance in connection with the actual work performed by the bookkeeper.

In taking into consideration the question of age in the standard table, it was necessary to use reasoning which was more or less abstract. An empirical formula was used to compute the ratings for age 39 and age 75. All other ratings were determined by simple interpolation between 39 and 75, and by simple extrapolation between 39 and 15. The underlying theory may be stated somewhat as follows:

Age is an important factor in rating permanent disability, for the reason that as the age varies the power of accommodation varies also. Two limiting cases were taken. In "Table A" these limiting cases are represented by the unskilled worker of age 15 and the unskilled worker of age 75. The boy of age 15 is considered as having perfect power of accommodation, that is to say, if he receives an injury which bars him from following the occupation represented by this table, because of his youth, he has every chance to perform work in any one of a number of occupations where the loss he has sustained is either of no importance or of very much less importance than in the occupation represented by the table. The man of 75, on the other hand, is considered as having no power of accommodation at all. If he is injured, he is, because of his age, required to remain in the occupation in which he received the injury, which naturally causes him to fall to a lower earning groove. His power of accommodation we may represent by zero. The power of accommodation of a boy of age 15 we may represent by 1. It has been assumed that this power of accommodation is a simple function of age, and that it varies with the age, so that the power of accommodation of a man of age 45, midway between the ages of 15 and 75, may be represented by the figure $\frac{1}{2}$.

There are certain definite rules laid down for computing the relation between 15 and 75, which relations Professor Whitney used originally in determining the empirical formula which he used in comparing ratings for age 15 and age 75. These rules follow:

1. According to the law, a 100 per cent. disability is a 100 per cent. disability for every one, no matter what his age may be.
2. A 0 per cent. disability is, of course, a 0 per cent. disability for all ages.

These two rules determine certain factors from which the empirical formula may be derived. Enough points are not determined in this manner, however, to determine the locus of the conic section whose equation is the empirical formula we are looking for. It is necessary, therefore, to make one assumption, and, of course, the correctness of the schedule as far as age is concerned depends largely upon the correctness of this assumption.

Professor Whitney assumed that a 10 per cent. disability for a boy of age 15 should be considered a 20 per cent. disability for a man of age 75. In the actual construction of the schedule, Pro-

fessor Whitney's theory was somewhat modified, so that as "Table A" stands, a 10 per cent. disability for a boy of age 15 is the equivalent of a $17\frac{1}{2}$ per cent. disability for a man of age 75. The formula as determined, which represents the relation between ages 39 and 75 in the standard table, is the following:

$$y = \frac{18x - 5x^2}{13}.$$

Substituting for x , the values .01, or .05 or .10, or any other value, the value of y found from this formula will give the rating for age 75. Age 39 was used as the basis because it was desired to have the ratings under this age read 5:00, 6:00, 7:00, 8:00, 9:00 and so on.

As before stated other entries in "Table A" were obtained by simple interpolation and extrapolation. In this simple interpolation and extrapolation, the ratings were carried to $\frac{1}{4}$ of 1 per cent., the reason being that an attempt would be made to do this if the schedule had not been made thoroughly complete. The schedule might be criticized for carrying these ratings to such a degree of accuracy. However, one week's compensation is given for a quarter of one per cent. permanent disability, and it was found possible to formulate a rule whereby the rate of compensation could be easily determined if the ratings were written in the following manner: 20:1, 20:2, 20:3, 21:0. The numbers following the colon in each of these ratings represent quarters; thus, rating 20:1, represents $20\frac{1}{4}$ per cent.; the rating 20:2, $20\frac{2}{4}$ per cent., and so on. In each line of each table there are 31 entries, or ratings, for ages 15, 17, 19, 21, and so on, in order that Line numbers might be assigned to the injuries enumerated in "Table I." It will be remembered that the injuries in "Table I" are given a standard rating which represents the degree of physical impairment in each case where the occupation is that of the standard worker and the age 39. For all ratings up to 60 per cent., the Line number is 4 less than the percentage of disability for age 39. For example, a 20 per cent. disability for a man of age 39 requires the use of Line 16 in determining the ratings for other ages in "Table A." A 60 per cent. disability for a man of age 39 requires the use of Line 54 in determining the ratings for other ages in "Table A."

It is a very simple matter to translate the rating for the standard man to a Line number. As a matter of fact this has been

done, and all of the ratings are given in "Table I" as Line numbers.

To return to the question of considering the occupational factor: The effect of occupation can be measured in our theoretical discussion only upon age 75, for the worker of this age has no power of accommodation. The boy of age 15, on the other extreme, being limited not to the occupation to be rated is able to turn to thousands of occupations in case of permanent injury. Consequently, ratings for age 75 are affected in the tables which follow "Table A." For example, "Table B," a plus 5 table, adds 5 per cent. to all ratings for age 75 in "Table A"; "Table I," a plus 40 table, adds 40 per cent. to all ratings for age 75 in "Table A"; "Table J," a minus 5 table, subtracts 5 per cent. from all ratings for age 75 in "Table A." The ratings for age 15 are never affected, for the reason that the boy of age 15 always has perfect power of accommodation, no matter in what occupation he may be working at the time of his injury. Ratings for age 75 in all of the tables are determined by adding or subtracting from the ratings for age 75 given in the standard "Table A." Other ratings in these tables are determined by simple interpolation, using values for age 15 found in "Table A," and the proper values for age 75 found in the table in which the values are to be inserted.

The limit of 100 per cent. was, of course, observed in adding to the ratings for age 75 in "Table A." Likewise, the limit zero was observed in subtracting from the ratings in "Table A." Consequently, it will be found that a great many Lines in some of the plus tables are exactly alike, and that the same is true for Lines in many of the minus tables. One peculiar fact which can, of course, be explained mathematically, will be noted in considering the rating tables:

Where the ratings for age 75 are not affected by the limit zero or 100 per cent., the ratings for age 39 increase in plus tables by 2 per cent. for each 5 per cent. increase on age 75. Thus, under Line 10 in "Table A," the rating is 14 per cent. for age 39, the corresponding rating in "Table B" being 16 per cent. In the minus tables, the ratings for age 39 decrease by 2 per cent. for each 5 per cent. decrease under the corresponding ratings for age 75 in "Table A." Thus, to use the example given above, the corresponding rating for age 39 for Line 10 in "Table J," which is the minus 5 table, is 12 per cent.

To review the question of taking the occupational factor into consideration: Where it was the general consensus of opinion that the work incidental to a particular occupation imposed a 25 per cent. greater physical requirement upon the index finger of the worker engaged in that occupation than the physical requirement imposed upon the index finger of the standard man by the work incidental to his occupation, the table assigned to this injury was "F" plus 25, this 25 per cent. increase being measured on the man in the occupation who had no chance to get out of it, i. e., the man of age 75. In his case, an absolute 25 per cent. was added. In the case of the boy of age 15, nothing was added. For all other employees in the occupation to be rated between the ages of 15 and 75, a proportional amount was added; this amount, of course, varying with the age and in accordance with a fixed law of accommodation.

The following example illustrates the general method of rating permanent injuries under this schedule, and will perhaps explain certain parts of the foregoing discussion which are not absolutely clear:

Nature of physical injury or disfigurement: Loss of major arm at shoulder joint.

Occupation: Laborer.

Age: 38 years, 9 months.

Average weekly earnings: \$15.00.

The item of injury is taken first to consult "Table I" (a portion of which is given below), in order that the proper Line to be consulted in taking the item of age into consideration may be determined.

TABLE I.

TABLE FOR THE DETERMINATION OF THE PROPER LINE TO BE READ FOR EACH INJURY AND DISFIGUREMENT.

Disability Number.	Line.
VII- 1. Irreducible fracture, or faulty union of collar bone, resulting in decided limitation of motion of major arm.....	16
VII- 2. Same as foregoing to minor arm	11
VII- 3. Ankylosis (stiffness) of the major shoulder joint, not permitting arm to be raised above a level with the shoulder.....	16
VII- 4. Same as foregoing to minor shoulder.....	11
VII- 5. Fixation of shoulder joint of major arm more severe than above described	26
VII- 6. Same, severe fixation of shoulder joint of minor arm.....	21
VII- 7. Habitual dislocation of either shoulder as a result of industrial injury	21

VII- 8. Loss of major arm at shoulder or between shoulder and elbow..	56
VII- 9. Loss of minor arm at shoulder or between shoulder and elbow.	51
VII-10. Loss of major arm at elbow joint.....	51

This Line, after it has been determined, remains fixed for each occupation. It does not matter what table the occupation determines as the proper one to be read, the line for each particular injury or disfigurement remains the same. From "Table I" the disability number is also determined, each injury being given a number in order that the schedule may be simplified later on by the use of a number instead of a legend of some length. Upon consulting "Table I," it will be found that injuries are grouped according to the location of the injury. Each injury number is composed of two parts, a group number, which locates the portion of the body injured, and an injury number, which defines a certain degree of impairment or a certain injury to this part of the body. The group numbers are in Roman numerals and the injury numbers in Arabic numerals. In the particular case in question, we find that the group number is Roman VII, and the injury number, Arabic 8. The disability number, therefore, is VII-8, and the proper Line to be consulted for this is Line numbered 56. It makes no difference what occupation is considered, Line 56 is always the Line to be consulted for this injury. The plus and minus tables in which this line may be read for various occupations, give various ratings for different ages. The exact reason for this has been carefully considered already. Having determined the proper Line to be read, the next item of importance is the determining of the proper table in which to read this Line.

Using the second item, the occupation of the injured person, we next consult "Table II," first division, from which the form number of this classification may be determined. Occupations in "Table II" (a portion of which is given below) are listed alphabetically, the form number being given opposite each occupation. In the case in question, we find that laborers are all classified under Form 1. Having determined the form number for the occupation, we next consult "Table II," second division, from which can be determined the proper table in which to read Line 56 for the injury and the form. A portion of "Table II," second division, is given below.

TABLE II.—FIRST DIVISION.

TABLE FOR THE DETERMINATION OF THE PROPER TABLE TO BE READ FOR EACH OCCUPATION.

Occupation, L.	Industry.	Form No.
Labelers	General	7
Laborers	General	1
Lacquerers (Beds)	Metal Working	4
Lacquerers (Fixtures, etc.)	Metal Working	4
Lacing or Fly Leaf Machine Operators	Paper and Products	8
Ladlemon (Steel)	Metal Working	10
Ladlemon's Helpers (Steel)	Metal Working	1
Lampblack Men (Gas and Electric)	Heat, Light and Power	1
Landing Men (Logging)	Wood and Products	1
Lard Can Crimpers (Packing)	Provisions	2
Lard Fillers (Packing)	Provisions	3
Lard Makers (Packing)	Provisions	9
Lard Wipers (Packing)	Provisions	3
Lasters (Hand) (Shoes)	Leather and Products	3
Lasters (Machine) (Shoes)	Leather and Products	2

TABLE II.—SECOND DIVISION.

TABLE FOR THE DETERMINATION OF THE PROPER TABLE TO BE READ FOR EACH OCCUPATION.

Disability Number.	Form Number.											
	1	2	3	4	5	6	7	8	9	10	11	12
	Table.											
VII- 1	A	K	K	A	A	A	K	K	L	A	L	A
VII- 2	A	K	K	A	A	A	K	K	L	A	L	A
VII- 3	A	K	K	A	A	A	K	K	L	A	L	A
VII- 4	A	K	K	A	A	A	K	K	L	A	L	A
VII- 5	A	K	K	A	A	A	K	K	L	A	L	A
VII- 6	A	K	K	A	A	A	K	K	L	A	L	A
VII- 7	A	K	K	A	A	A	K	K	L	A	L	A
VII- 8	A	A	A	A	B	B	C	A	A	A	A	A
VII- 9	A	A	A	A	B	B	C	A	A	A	A	A
VII-10	A	A	A	A	B	B	C	A	A	A	A	A
VII-11	A	A	A	A	B	B	C	A	A	A	A	A
VII-12	A	A	A	A	A	A	C	A	N	A	N	A
VII-13	A	A	A	A	A	A	C	A	N	A	N	A

It will be noted that injuries are designated in this table by the disability number. For each disability number and each form number there is a table letter, which represents the table in which the Line number which has already been determined is to be read

in taking the item of age into consideration. In this case, we find that "Table A" is the proper table in which to read Line 56 for the given injury and occupation. We, therefore, turn to "Table III, A," which, by the way, is the standard table, and find upon consulting this table that the proper rating for Line 56 and age 39 is 60:0.

TABLE III.
RATING TABLES A TO Q. TABLE A.

Line.	Age.							
	15	23	31	39	47	55	63	75
	Rating.							
51	48 : 3	50 : 3	53 : 0	55 : 0	57 : 0	59 : 1	61 : 1	64 : 2
52	49 : 3	51 : 3	54 : 0	56 : 0	58 : 0	60 : 1	62 : 1	65 : 2
53	50 : 3	52 : 3	55 : 0	57 : 0	59 : 0	61 : 1	63 : 1	66 : 2
54	51 : 3	53 : 3	56 : 0	58 : 0	60 : 0	62 : 1	64 : 1	67 : 2
55	52 : 3	54 : 3	57 : 0	59 : 0	61 : 0	63 : 1	65 : 1	68 : 1
56	53 : 3	55 : 3	58 : 0	60 : 0	62 : 0	64 : 1	66 : 1	69 : 1
57	59 : 0	61 : 0	63 : 0	65 : 0	67 : 0	69 : 0	71 : 0	73 : 3
58	64 : 3	66 : 2	68 : 1	70 : 0	71 : 3	73 : 2	75 : 1	78 : 0
59	70 : 1	71 : 3	73 : 2	75 : 0	76 : 2	78 : 1	79 : 3	82 : 1
60	75 : 3	77 : 1	78 : 2	80 : 0	81 : 2	82 : 3	84 : 1	86 : 1

In this case, the employee is entitled to receive 65 per cent. of his average weekly earnings, \$9.75 per week, for a period of 240 weeks.