

the magnitude of the disability for which it is held to compensate.

4. A nation makes good, by treatment or pension, disablement incurred during service by its sailors or soldiers; but it has no obligation to make good detriments incurred by men through wilfully improper conduct. In injuring himself, or in unreasonably refusing to accept simple treatment by which his disability might be reduced, a soldier is at fault; he has no right to compensation for the detriment which exists through his improper act.

To recapitulate: nations endeavour, by three sets of measures, to prevent a disabled man from suffering more by reason of war than does each of his fellow-citizens; by one set of measures an injured man's disability is made as small as may be; by a second set, an independent civilian position is put within his reach; and by a third, periodic payments of money—pension—compensate him or the limitation of capacity occasioned by his persisting disability. These measures constitute an attempt at distributing equally among a group of citizens war losses which have fallen unequally. To distribute losses is the essential nature of insurance; a military pension cheque is really a war-risk insurance payment.

Before discussing the provisions which naval and military pensions should make, it will be well to consider the nature of the losses to which our citizen sailors and soldiers are exposed.

When a civilian leaves his normal occupation for war service, his business relations are disrupted and economic loss may ensue. To protect him from such losses, the advancement of processes which would injure him is rightly prevented by moratoria and by other devices. How far economic war losses will be made good by the various governments is uncertain; by marine insurance Great Britain and the United States have done much towards distributing civilian losses at sea among their citizens; Great Britain offers cheap insurance against air-raids; France says, out and out, that all