

## Insurance News and Views

## The Failure of State Insurance

## Out-of-Work Insurance for Munition Workers in England—the New Scheme of Paying Dole to Out-Of-Work Soldiers Here—How State Insurance Has Worked in U.S.A.

The armistice threw thousands of people out of work in England. Munition workers earning big money had been improvident and the result was they had little to fall on when the work ended. An unemployment scheme was evolved and each person was paid so much each week until work could be procured. It is claimed that the Government was duped by innumerable impostors and the scheme has been stopped. Perhaps its failure to seem to provide for genuine out-of-works was helped by the fact that the whole working world went through a giddy period just after the armistice was signed. The tendency was towards relaxation from the strain of war and not towards work.

England has also a very carefully worked out scheme of workmen's insurance. A certain amount is deducted from the worker's wage and they are paid when laid up by injury or illness, a certain sum of money. The system has to be thoroughly gone into in detail and inspectors have to call every day on the person receiving this pay in addition to the attending doctor.

In Canada the returned soldiers received a certain sum of money for so many months, according to the length of service overseas. This was to tide them over the period of transition from the army to civil occupation. Practically all the returned men are now through with this. There is still a large number of these men out of work. The latest move has been similar to that of the British Government provision for munition workers; they have instituted an out-of-work dole for ex-soldiers. This is really out-of-work insurance, although the men have never contributed anything in the nature of premiums.

The Canadian Government has been invading many fields. It is very likely that the payment of this unemployment dole will suggest a Govern-

ment insurance scheme. We may judge something of the working of such schemes by the words of Joseph G. Brown, insurance commissioner for Vermont, speaking to the convention of Life Insurance Presidents of America in New York city last month.

He said, "During the past few years there has been a growing tendency toward Governmental or State-owned and State-managed business and from the result we are more than ever convinced of the fallacy of this principle. Prussia played the game of Government with monopolies—and lost. One of her cards was State insurance for her working people. She held it up for the world to admire, and for a time it looked effective. It became a part and parcel of German propaganda in America. Von Bernstorff preached the doctrine in this country and read his sermons on the subject from carefully prepared manuscript. Therefore, unfortunately before the mask of "efficiency" was torn from the face of the German Military State, the idea of a State monopoly as the most effective medium in the matter of insuring the employer's liability under the new workmen's compensation laws was being cultivated in America.

"The thing was entirely foreign to American ideals, but in our characteristically unsuspecting American way, we gave it birth, watched its growth, and finally admitted it to citizenship. Despite a constant agitation in its favor, however, it has not thrived. Inefficient, extravagant and absolutely unsatisfactory in every particular have been the attempts along this line, and there is no prospect of better results in the future. Such business can only be conducted under an autocracy, where every interest and every man can be arbitrarily directed and where freedom is sacrificed to the dictates of the autocratic power. This system, which has been constantly paraded by the socialists as their idea of perfect social conditions, is really a part of the vast Prussian system of domination of the interest of the individual and the complete obliteration of any semblance of freedom. The American people will not pay this price for State-owned and State-managed business.

"The republican form of government means freedom of opportunity for the man to develop himself to the utmost, and he cannot achieve this if business is directed solely and controlled completely by the State, thus taking from him all opportunity for individual initiative, the most potent factor towards personal efficiency and development. Government and State insurance have been conducted in an extravagant, arbitrary manner, at heavy cost to the public for the benefit of a few, contrary to the ideals of a free people, and have furnished inferior service as compared with that rendered through individual effort.

"Government monopoly of insurance now stands out as an advance guard of extreme radicalism. Business has come to realize that the present condition throughout the country is but a development of the earlier scheme of monopolistic State insurance. Men in all walks of life are now convinced that any proposal to destroy personal initiative and confiscate the private dollar is a thrust at the vitals of our American form of government."

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