

TABLE 16—GIVING FRIENDLY SOCIETIES' INSURANCES IN ONTARIO IN 1916

I—LIFE INSURANCE BENEFIT SOCIETIES	
Number	24
Death benefits paid	\$2,801,969 17
Invalidity benefits paid	169,917 97
II—SICK BENEFIT AND FUNERAL SOCIETIES	
No. of societies	119
No. members reported	133,372
No. of sick members	11,371
Per cent	30
No. of weeks' sickness	220,890
No. of days' sickness for each invalid	17
Average days sick for total membership	11 5
Sick benefits paid	\$966,778 83
Funeral benefits paid	\$118,455 78
Cost of medical attendance	\$96,624 34
Amount paid for relief	\$41,565 42

State Health Insurance

With such facts before us, it is inevitable that the question should arise, whether, since the state is spending such enormous sums in the cure of disease and the care of the infirm, it should not carefully investigate the propriety of spending these funds rather in preventing sickness for the sake of increasing the man-power of the state, thereby lessening an unproductive expenditure on curing disease. So clear has this point become to economists elsewhere that Dr. Zahn, Director of Statistics for Bavaria, may be quoted: "By means of a carefully organized body of workingmen's insurance statistics, which indicate the course, cause and consequences of cases of sickness, invalidity and industrial accidents, the principal dangers which threaten the life of the workmen become known, and the manner in which these evils can be most successfully attacked is evident. There follows, in consequence, a systematic campaign against tuberculosis, drunkenness, venereal diseases, the lack of workingmen's dwellings, unemployment, schooling of the workingmen and their families in social hygiene, enlightenment of the insured by regular lectures, etc." As, in any modern industrial country, the number of persons of the wage-earning class is about one-third to one-fourth of the total population, it is apparent that state insurance against sickness would directly affect at least 25 per cent of the whole people. Thus, in Canada, we would expect to have 2,000,000 persons receive such advantages. In Germany, in 1911, some 15,000,000 persons received \$70,000,000 in sick benefits; consequently this scheme, if applied in Canada, would mean that \$10,000,000 would be distributed here in sick benefits in a single year.

Comparing the value of money on this continent, such a scheme in Canada would include all wage earners up to \$1,000 of income, and the assessments, as in England, would be: Employee's share, 4/9; em-