

interdependence of each citizen in a commonwealth is again acknowledged. That community of interest is especially felt in closely-organized communities. Consequently, it is especially in the Old World that nations provide both pensions against the risks of war and, against the risks of peace, State insurance for death and ill-health.

Because it is often impossible to decide whether a disability is due to the risks of a soldier's war service or to the accustomed risks of existence which continue during his service, pensions are usually paid for all disabilities incurred during service. It is logical to do so in countries where State insurance against ill-health and death exist. The United States' system of War Risk Insurance—War Pensions—has a similar tendency. It differs from other pension systems in the arrangement by which a soldier, who is always protected against war risks by an adequate pension, may purchase insurance against death and disablement at normal rates. The insurance protects him both during his service and after his discharge. The plan is a sound one. It presents a means by which those who are accustomed to a high standard of living may arrange for an income larger than an ordinary pension in the event of their being disabled or killed; and it obviates the difficulties which often make it impossible to decide whether a casualty, appearing during service or after discharge, is or is not the result of war risk.

The difficulty of doing otherwise makes it justifiable to accept all detriments affecting a soldier during his service as being due to war risks and to pay pension in compensation for them. It is not justifiable to do so after his discharge. Yet, protection for discharged men must be provided against disabilities and death, the result of war risks, which may appear after service is ended. That protection may be provided by war pension, by insurance services, or by both. It has been suggested that it should be possible, at a soldier's discharge, to make an estimate of any reduced expectation of life or of any increased susceptibility to ill-health and accident and to pay him a proportionately increased pension.