

pension from the state as a civil right. That doctrine is distinctly un-American. The opposite principle of obligatory insurance, as here interpreted, is the only one that could possibly be harmonized with American conditions, traditions and ideals."

Now it seems to me that compulsory education and sanitation, and compulsory insurance are scarcely parallels, for the burden of their payment falls very differently. And also it seems to me that however individualistic our early American methods may have been, we are at last working out ideas of more co-operative responsibility. As Henry R. Seager says in his book "Social Insurance" (p. 19): "The failure of wage-earners to provide, each for himself, against the contingencies that I have specified—accidents, illness, premature death, unemployment and old age—is to my mind merely proof that collective remedies must be found and applied to these evils."

So far no one system of provision for old age seems entirely satisfactory; all pension systems and all insurance systems seem to fail in some respects. But perhaps some combination or modification of these systems will be discovered. It scarcely seems to me that the workers could contribute much money towards any system themselves, but perhaps those receiving over a certain wage might, and perhaps not only all manufacturers but all employers might contribute, and the state might levy some tax for the fund, and then pensions could be graded as to amounts given, with certain qualifications (as was first proposed in England), and this might be administered with less cost than some writers fear, through post offices or banks or municipal employment bureaus, or even municipal co-operative workshops! Surely some provision for the aged ought to be made and will be made in time.

The general situation is well summed up by I. M. Rubinow in his "Social Insurance" (pp. 42 and 43): "To sum up: (1) From two-thirds to three-fourths of all productive workers in the United States depend upon wages or small salaries for their existence. (2) From four-fifths to nine-tenths of the wage-workers receive