

the best possible evidence that from a financial standpoint the service is justified.

In our own province some of our employers, realizing the need of better health conditions and a species of health insurance, have inaugurated various systems among their employees. For this thoughtful consideration they will ultimately find themselves well repaid. The worker will naturally realize that his welfare is receiving consideration at the hands of his employer. He will be drawn closer to that employer and it will mean that a better and mutual understanding will grow into their business transactions. Such a "get together" principle cannot help but get results.

Briefly summarizing, a workman is at his maximum of efficiency when in good health and when not depressed by fears arising from home conditions that he is unable to cope with.

One of the greatest items of waste in modern society is the time lost and the reduction in physical standard caused by disease that could either have been prevented or at least limited by efficient medical service. Another factor is the loss sustained by a family when its support is either withdrawn by death or a long siege of illness.

There would seem to be no way to meet the awful problems of misery and poverty except by health insurance. It is well known that there are thousands of deaths yearly from preventable diseases such as typhoid fever, etc. A celebrated German authority on health insurance, Dr. Zakor, reported in 1914, that by reason of health insurance the workman's period of productiveness had been increased by twelve years. Dr. Pasteur has convinced us that it is within the power of man to rid himself of every parasitic disease, and his successor, Metchnikoff, went far to show that the normal life span for future generations is much beyond the century mark.

Relation to Workmen's Compensation

Health insurance might truly be said to be a sister to workmen's compensation—health insurance carrying on where workmen's compensation ends. Prior to workmen's compensation legislation coming into effect, accident prevention measures were particularly limited. Since that time, for example, factory inspection, boiler inspection, metalliferous mines inspection, coal mines inspection, electrical energies inspection, and railway and tram inspection have been organized, and the work so co-ordinated that the workmen's compensation offices became a clearing house for accident prevention. First aid services were put into being with the result that thousands of severe injuries have either been eliminated or so reduced that thousands of dollars have been saved to the industries of this province. At the present time we have inspection of schools, particularly of the lungs and teeth of the pupils, inspection of camps and hotels, vaccination and quarantine regulations, and other efforts made at sickness prevention. These to-day are in exactly the same position as were the old accident prevention measures prior to the Workmen's Compensation Act coming into effect. It has been truly said that the accident prevention measures in all states and provinces prior to workmen's compensation legislation, were wholly inefficient and unsuccessful until workmen's compensation legislation became effective. In the same way it is believed that sickness prevention will not be efficient until the work is conducted through some clearing house, the clearing house being authorized to enforce regulations and being in control of a body untrammelled by politics.

Practically every state federation of labor which has considered health insurance, has endorsed it; a large number of medical associations and some of the larger employers have expressed themselves as in its favor. It is believed that under compulsory health insurance both employer and employee would co-operate with the general public in securing better water supply, better sewerage, better milk, better meat and food regulations, better school hygiene, etc. It will help to stimulate a more general scientific study of disease and its prevention. It will indirectly and powerfully tend to reduce poverty. Without health insurance a vast number sooner or later exhaust whatever margin they have and sink into poverty. A workman without health in-

surance is gambling with his livelihood and in many cases is sure to be thrown out of the game. It is definitely known that sickness causes the great bulk of destitution. Health insurance is needed to tide the worker over the grave emergencies incidental to illness as well as reduce illness itself, lengthen life, improve the working power and diminish the causes of industrial discontent.

It is believed that the employer will get back a great deal more than he puts in, in greater efficiency, more steady employment, greater loyalty and other indirect benefits, as well as turning out a better article. It is well known that workers running into debt on account of sickness, are worried and depressed, and this necessarily reduces the quality and quantity of their work, and thereby increases their own liability to sickness and accident.

In general, business men should quickly revise their ideas regarding methods of handling labor, if the movement toward radicalism generally described in a loose and incorrect way as Bolshevism, is to be offset in this country, in general, the government and most of the employers on the British Island, are agreed that the spirit of co-operation between the worker and the capitalist is highly desirable as is the spirit of conciliation, and in England they are going the limit to bring that situation about. It is quite frequently argued that health insurance will do more toward allaying the present unrest and bringing capital and labor into contact, than any other form of legislation.

PETERBOROUGH LIFE UNDERWRITERS' CONGRESS

Third Meeting of the Kind in Canada—Agents Hear Many Points on Selling Insurance

A SUCCESSFUL congress was held in Peterborough, Ont., November 6th and 7th, by the Central Ontario Life Underwriters' Association. About one hundred were present, including agents from surrounding towns and representatives from the head offices of several companies. This is the third gathering of the kind in Canada, apart from the annual and semi-annual meetings of the Life Underwriters' Association and monthly gatherings of local underwriters' associations in the principal cities. London, Ont., took the lead with a meeting last June, and a second one during the last week in October, both of which have been mentioned in these columns. They are being held in order that the agents may benefit by the exchange of experiences, and that a sufficient number may be brought together to make it worth while to bring in outside speakers.

After an address of welcome by A. J. McClellan, president of the Central Ontario Life Underwriters' Association and an introduction by A. E. Dawson, chairman of the congress, an address on "The Broad Principles of Life Insurance" was given by W. Lyle Reid, of Ottawa, a past-president of the Life Underwriters' Association of Canada. Mr. Reid dealt with the importance of life insurance in the community, pointing out the vast field of service still open to agents. E. J. L'Esperance, of Montreal, in a lecture on salesmanship, gave practical demonstrations of how the need for insurance could be driven home to all classes of people. A lecture on field work was given by J. E. Kavanagh, third vice-president of the Metropolitan Life, New York, and one on head office and field co-operation by A. N. Mitchell, of the Canada Life, Toronto. One point which was emphasized by both these speakers was that the disparaging of other companies was no longer part of the agent's work, and that the Life Underwriters' Association had played a useful part in bringing about this improvement. The microscope had some time ago been applied to all the companies doing business in Canada, said Mr. Kavanagh, and the agent could be assured that if he lived up to his duties, the company would do its part. Mr. Mitchell, as evidence of the better spirit now prevailing in the field, stated that fifteen years ago such a meeting of agents of different companies for mutual assistance would have been quite impossible.