

keep up even the small payments demanded for that insurance.

To be sure, in late years the whole system of private insurance has improved greatly, and it might be improved still more, so that life insurance would cost the poor less and give them greater benefits. But no system of private life insurance or the payment of annuities could ever solve the problem of providing adequately for old age, for it would provide only for the better-paid class of working-people, not for those who need such provision most.

Now, if the very poor can't pay for voluntary insurance, how could they pay for compulsory insurance, even if that insurance were contributed to by the state and by employers also? On p. 19 of the American Statistical Association Publications for March, 1910, F. Spencer Baldwin says in the article before referred to on "The Findings of the Massachusetts Commission on Old-Age Pensions": "It may be that eventually the state will undertake to enforce this obligation upon the individual by law. The state may, in the interest of all, say to the individual: 'You shall provide for your old age through saving made easy by a system of insurance established by government, in order that the general welfare may not be disturbed by your coming to the state for support in your old age.' The principle of compulsory education has been adopted and widely extended. The principle of compulsory sanitation has been applied in various directions. The principle of compulsory insurance might be defended as a needful measure of further state interference for the protection of society against the burden of old-age pauperism, precisely as compulsory education and compulsory sanitation have been instituted to protect society against ignorance and disease. A system of state insurance thus grounded, however, would be based on the principle of enforced obligation on the part of the individual to insure himself and not on that of recognized duty on the part of the state to pension all worthy citizens. The British and Australian pension systems are based on the latter principle, involving the doctrine that a citizen may claim a