

Military Pensions and Social Insurance

If a pension system is to provide for the burden of sickness and want arising out of the war it must include those diseases which the soldier contracted while a soldier

By J. W. MACMILLAN.

The student of social conditions in Canada has before him, without stretching his memory to reach more than ten years back, a curious comparison between two nation-wide efforts to provide accident insurance. Within the last decade practically every province in the Dominion has written a Workmen's Compensation Act upon its statute-books. And now we are facing the problem of pensions for disabled soldiers and for the surviving dependents of those who met death in the course of their military duty. Thus we have, side by side, industrial and military accident insurance.

The effect upon the system of giving pensions of the familiarizing of the people with the social principles underlying workmen's compensation is very evident in the bill now before the Congress of the United States to provide insurance for enlisted men. This insurance does not aim to take completely over the business of granting pensions. It is to be optional with the soldiers whether or not they become insured. But the intention and hope behind the bill manifestly are that many soldiers will avail themselves of its provisions, and that thus public indemnities for injury in "the business of killing and maiming Germans" will be bestowed upon the juster social principles involved in the modern Compensation Acts rather than upon the ancient and unsatisfactory principles which governed the granting of pensions for the civil war.

MODIFIED.

The original bill has been already modified to a considerable degree in the House of Representatives. It has yet to pass through the fires of Senatorial criticism. No one can say how much it may be altered. But, whatever be its fate, it is a notable and significant tribute to the sounder thinking which has been recently brought to bear upon all matters of social injury and indemnity.

The cardinal principle which sharply distinguished the Compensation Acts from the old common law in regard to accidents in industry was that the injury was regarded not simply as a disaster to the sufferer but also as a loss to society. The community became the Good Samaritan which lifted the wounded man out of the ditch and brought him to an inn. It is true that the injuries caused by war had been recognized as deserving of public recompense long before those caused in industry, but, when the industrial casualties came to be dealt with sincerely and frankly by the state, far superior methods of administration were employed.

SUGGESTIONS.

Without pursuing farther the comparison between the two sorts of injury, or making any closer examination of the United States Insurance Bill, let me try to set forth what seem to me to be the suggestions which a modern enlightened Compensation Act might make to a pension bill, and, conversely, what suggestions the pension bill might make to the industrial act.

For one thing, the question of "arising out of employment" should be ruled out. When a switchman is mutilated by a locomotive the question is not raised as to whether or not it was his fault, except in the exceedingly rare instance of wilful suicide. If a pension system is to provide for the burden of sickness and want arising out of the war it must include those diseases which the soldier contracted while a soldier, independent of the means by which he contracted them. This is a contested point, as a rule, in regard to venereal disease. If society is to protect itself against poverty and sickness following the return of the soldiers to civil life it must father the victim of his own vices as well as the victim of the enemy's attack. The necessity of self-protection on the part of the community must exclude any question as to the personal character or moral fault of the soldier.

TO ADJUST.

Again, a wise pension act should aim to adjust the benefits conferred to the previous earning power of the man invalidated or slain. There is a great deal of justice in the demand that pensions should not be graded according to military pay. In a democratic army such as has gone from Canada to Europe there is no such distinction in civil rank, wealth, or income as would justify the huge spread between the priv-

ate's pension and the officer's. One of the changes which the House of Representatives introduced into the Insurance Bill was to equalize pensions for officers and privates. The net result of their amendment was to diminish the officer's pension without increasing the private's. A more sagacious amendment would have been to adjust the pensions to the earning capacity of the soldier before he enlisted. As a rule the standard of living of any member of society is determined by his income. A financial rehabilitation is achieved when he is put back in the same income grade to which he belonged when he enlisted. To grade pensions according to pay is probably the right thing to do for the members of the permanent force. But for a volunteer army, which interrupts its civil occupations for a few years only, the logical thing to do is to make an effort to replace its members in the civil class to which they had belonged.

OTHER DEPENDENTS.

Once more, other dependents than wife, children, and widowed mother of whom the soldier is the sole support should be included as eligible for pensions. Most of the countries in Europe have included illegitimate children of soldiers among the possible beneficiaries. In addition, an aged father, or minor brothers and sisters might properly be included. The principle to follow is that the pensions list shall leave

nothing to private charity, with its short memory and its demoralizing methods.

There is one development of the war which ought to be adopted by industrial insurance. It is the organized endeavor at rehabilitation, re-education and vocational training which is already in full swing as a sort of post-graduate course of the Army Medical Corps. Industrial social insurance has not yet attempted anything of this nature, though resolutions favoring it have been adopted here and there. It is to be hoped that this activity will be carried over into workmen's compensation, for nothing more beneficial, wise and salutary can be conceived of.

And with it might well go one of the provisions of the United States Insurance Bill, which enjoins the co-operation of those injured with the efforts which society makes for their recovery and rehabilitation. This is not needed so long as the soldier is in uniform, for he is subject to the orders of his officers. But once he is discharged, and always in the care of a victim of an industrial accident, it is quite different. He is then liable to become the dupe of some of the numerous healing fads which are prevalent, and, as they are mostly "on the make" we may be sure that they will mark the recipient of a regular pension as their prey. Moreover the inertia or prejudice of the injured man himself may interfere with his re-education or vocational training.

This country will have to pay a huge annual sum in pensions for a generation to come. No patriotic Canadian will grudge one penny of it. It is highly important, however, that it be spent in the wisest way, being distributed impartially and administered so that the net result may be no increase of the poverty and misery of our people. To accomplish this result the Pension Boards, or whoever it may be that devises the system to be adopted, dare not be deaf to the wisdom which has been gathered together during the last half century in the field of social welfare.

Book Reviews

Small, Maynard and Co. of Boston, Mass., have just issued a useful little book "How To Make Your Will" the author being William Hamilton Osborne of the New York and New Jersey Bars. The law relating to wills being practically the same in the United States and Canada this book will be of value to Canadian business men and lawyers.

B. W. Huebsch of New York City has just issued (\$1. net) "Second Wind", by Freeman Tilden.

Most people have dreamed of sometime getting a living on a farm. Alexander Hadlock did it and this book tells how.

Here are the rules for success and the receipt for happiness especially for the city man who goes a-farming.

This is not a romance or sentimental fiction but the plain story of a plain man with no capital but the will to be happy and successful.

Hadlock was sixty-two when he commenced farming. He suggested the following advertisement for men to "go back to the land" as owners of farms. "Wanted—Men. Middle-aged men, preferably. Men in particular, who are has-beens in their present jobs, not through their own fault, but because the job is a has-been job. Men who have worked hard, and intelligently, and faithfully, and have found out that they are cast for the wrong part. Men who feel a strong desire to get out for themselves and DO. But most of all, middle-aged men, which means, from thirty-five to seventy years old. Splendid failures also need apply". "And this advertisement includes, of course, the wives and children, and others dependant on the aforesaid men."

The Macmillan Company of 66 Fifth Ave., New York, and Toronto, has just issued "Philosophy And The Social Problem" (\$1.50) by Will Durant, Ph. D., Instructor in Philosophy, Extension Teaching, Columbia University.

The purpose is to show: first, that the social problem has been the basic concern of many of the greater philosophers; second, that an approach to the social problem through philosophy is the first condition of even a moderately successful treatment of this problem; and third, that an approach to philosophy through the social problem is indispensable to the revitalization of philosophy.

By "philosophy" is understood the study of experience as a whole, or of a portion of experience in relation to the whole.

By the "social problem" is meant simply and very broadly, the problem of reducing human misery by modifying social institutions.

The book is brilliant and filled with wise sayings/

of the author and older philosophers. There are pregnant epigrams on practically every page.

The author says, "We do not seem to understand how much of the past is dead, how much of it is but a drag on the imaginative courage that dares to think of a future different from the past, and better. Philosophy is too much a study of details of superseded systems; it is too little the study of the miraculous living moment in which the past melts into the present and the future finds creation. Most people have an invincible habit of turning their backs to the future; they like the past because the future is an adventure. So with most philosophers to-day; they like to write analyses of Kant, commentaries on Berkeley, discussions of Plato's myths; they are students remembering, they have not yet become men thinking. They do not know that the work of philosophy is in the street as well as in the library, they do not feel and understand that the final problem of philosophy is "not the relation of subject and object but the misery of men."

"HATS OFF."

Hats off!

Along the street there comes

A blare of bugles, a muffle of drums;

A flash of color beneath the sky;

Hats off!

The flag is passing by!

Blue and crimson and white it shines

Over the steel-tipped, ordered lines.

Hats off!

The colors before us fly;

But more than the flag is passing by.

Sea fights and land fights, grim and great,

Fought to make and to save the state;

Weary marches and sinking ships;

Cheers of victory on dying lips.

Days of plenty and days of peace;—

March of a strong land's swift increase;

Equal justice, right, and law;

Stately honor and reverent awe.

Sign of a nation great and strong

To ward her people from foreign wrong;

Pride and glory and honor, all

Live in the colors, to stand or fall.

Hats off!

Along the street there comes

A blare of bugles, a muffle of drums;

And loyal hearts are beating high;

Hats off!

The flag is passing by!