

The Standard

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ST. JOHN, N. B. TUESDAY, JULY 16, 1912.

THE BRITISH INSURANCE ACT.

The Insurance Act which came into force in the United Kingdom on Monday last, July 15th, has provoked more criticism from the friends and foes of the Asquith Government than any recent act of Parliament. It touches the life of the nation at almost every point, imposing a tax upon the employers, upon the workers and upon the State itself. It is admittedly full of complications. Many of the people who will be affected by it do not understand its provisions. No less than \$100,000 has been expended by the Government in lectures, leaflets, pamphlets and hand books in an effort to explain its details. Efforts were made by prominent men throughout the country, friendly to the Government's policy of so-called "Free Trade," to postpone the date on which the act was to come into operation until next year. Their request was ignored. The act is in force. So sweeping are its provisions that, unless unforeseen contingencies arise in the meantime, it is not too much to say that the Asquith Government will stand or fall by its success or failure.

The bill "to make provision by insurance for sickness, invalidity and unemployment" was introduced by Mr. Lloyd George in the House of Commons on May 4th last year. Received rather favorably at first it had a long and stormy passage through the House of Commons, the opposition to it increasing as the scope and resultant effects of the legislation were better understood. The bill is divided into two parts: Part I provides for insurance against loss of health and for the prevention and cure of sickness; Part II relates to unemployment and as it deals only with precarious trades it is not so far-reaching or important. Part I, however, is national in its scope in decreeing compulsory insurance for millions of the people and will be briefly referred to.

The act, as already stated, concerns the employer, the wage-earner and the State. The insurance is effected by the employer procuring Health Insurance stamps from a post office to cover his own and each of his wage-earners' contributions, stamping a card, produced by the wage-earner each week when receiving his pay, and deducting the wage-earner's share from his wages. The ordinary weekly contributions are divided up as follows:

Worker.....	4d.	Worker.....	3d.
Employer.....	3d.	Employer.....	3d.
State.....	2d.	State.....	2d.
.....	9d.	9d.

In a general way, for it is impossible to give a minute explanation of all the provisions of the act, the employer's contribution varies in the case of men from 2d. a week—where he guarantees to pay full wages during the first six weeks of illness in any year—to 6d. in the case of persons of twenty-one years or upwards (not receiving board or lodging), whose earnings do not exceed 1s. 6d. a day. In these latter cases the employee contributes nothing and the State provides one penny. The employer's maximum contribution in the case of women workers is 6d. paid with regard to a person of twenty-one years and upwards (not receiving board and lodging), whose earnings do not exceed 1s. 6d. a day. Such women pay nothing themselves for their insurance, and the State contributes a penny.

Coming now to the wage-earner, all workers of sixteen years and upwards, unless exempted, not earning more than £100 a year, are compulsorily insured. Manual workers, such as men engaged in highly-skilled trades, are compulsorily insured even although they earn more than £100 a year. Persons not working under an employer, such as a small tradesman or storekeeper, may, if their income does not exceed £100 a year, become voluntary contributors by paying the two contributions as workman and employer, the State contributing the third payment. The State, it should be explained, pays two-thirds of the benefits in the case of men and one-fourth in the case of women.

In order that the wage-earner may receive the full benefits of the act it is essential that he join what is called "an approved society"—that is a society for administering benefits which the Insurance Commissioners have approved. All kinds of societies have been approved, such as friendly societies, trade unions, provident societies, dividing societies, etc. The wage-earner is required to join one of these societies before Oct. 14 at the latest. If he does not join he becomes a Deposit Contributor, which means that his benefits cease when the fund standing in his name in the post office, as the result of the weekly deductions from his wages, is exhausted.

The benefits to be derived under the act may be briefly summarized. The insured person will receive medical benefit (except in Ireland), sanatorium benefit, and sickness benefit, the ordinary rates for men being 10s. a week for twenty-six weeks from the fourth day of illness, and for women 7s. 6d. a week. There is also a disablement benefit of 5s. a week for men and women alike, and for women a maternity allowance of 30s. It is claimed by friends of the measure that if a friendly society manages its funds with prudence it can afford to give not only the above benefits but certain other additional benefits, such as sick pay from first day of illness.

There is a lengthy list of employed persons who are not required to be insured under the act. Among those included are apprentices not receiving wages; children employed by their parents without wages; wives employed by their husbands and husbands employed by their wives; persons casually employed, with some exceptions; commission agents, unless dependent on one employer; persons employed at a rate of more than £100 a year, unless engaged in manual labor, in which case they must be insured, whatever their earnings; elementary school teachers; persons in the employment of the Crown or local or other public authorities; clerks or salaried officials in a statutory company entitled to rights in a superannuation fund.

An act of this kind is naturally full of difficulties. The Chancellor of the Exchequer admitted, in introducing the measure, that, for instance, the casual laborer, the man at the docks, the hop and fruit picker, and the charwoman, were not easy to provide for. Take the case of the charwoman who works for several employers in the course of a week. Each employer obviously is bound to contribute a proportion of the contribution, but it would be troublesome to divide such a small sum between, perhaps, six mistresses. The difficulty has been overcome by a plan which obliges mistresses employing a charwoman to pay the week's contribution turn about. In this way, if a charwoman is employed in six different households, the contribution of the mistress will not be split

up every week, but will be paid by her in full only once in six weeks. It is not surprising that this compulsory scheme of insurance is looked at askance by many of its best friends.

Having outlined the scope of the act and the benefits to be derived, brief attention must be directed to a criticism of the measure and its detrimental effects. In the first place it is an amazing departure from the elementary principles of "Free Trade," which the Asquith Government are supposed to support. The manner in which the revenue is to be raised puts a tax on every British industry. It is a direct tax on British capital, British labor, British materials and British foodstuffs. There is no corresponding tax upon foreign imports. The foreign importer is given a distinct advantage over the British manufacturer in his own home market. The measure is a blanket insurance, covering every industry in the country. It is not to be supposed that the employers are going to bear the additional expense and the act must certainly increase the cost of production.

The labor world in Great Britain is today seething with discontent and unrest, due to the prevailing low level of wages and the increasing cost of living, and yet this is the time selected by the Government to exact a weekly contribution from every man and woman in the country. The London Economist, a "Free Trade" journal supporting the Government, gives due warning of the dissatisfaction which will be caused among the working classes by this impost. It says:

Mr. Lloyd George will be soon met with a general outcry that, whatever employers may be able to afford, the working classes cannot be expected at this moment to give up another four pence out of their wages, even in return for a handsome scale of benefits. It is not a matter of theory but of cold, hard fact that the working classes in the Old Country today, under present conditions, cannot afford to pay an extra four pence per week. This statement will hardly be credited by the small wage-earner in Canada, who lives under more favorable conditions, but it is none the less true.

It has been urged, and rightly urged, that the principle of State-aided insurance is good. That is not in dispute. The weakness in the British Insurance Act lies in the attempt to adapt a plan, devised and successfully carried out under a protective system, to the conditions in a country governed under a system of "Free Trade." The German system of Industrial Insurance was the model taken by Mr. Lloyd George in framing his bill. This system was based on the tariff system introduced by Prince Bismarck in 1879. It works smoothly in Germany—the land of its origin—because in that country there is a protected home market of 65,000,000 Germans. German wages are rising at a greater rate than British wages, and German trade and industry in almost every branch are developing more rapidly than in the Old Country.

If the measure Mr. Lloyd George introduced and the Government have forced upon the people, had been based on a similar foundation of protection, instead of taxing home industries, the money to pay the State's contribution could have been obtained from reasonable duties of foreign manufactured goods. Under a system of protection the wage-earners of Great Britain would not have to compete in the home market with the surplus products of foreign countries. A rise in wages with a corresponding ability to pay an insurance tax would prove a National National Insurance under a tariff would prove a National Government. It is more likely to prove a National handicap upon production and the cause of increased unemployment and diminished wages.

THE "TIMES" PLACES THE RESPONSIBILITY.

There was a disposition on the part of people generally to withhold criticism with reference to the mismanagement of affairs in connection with the Old Home Week until the committee of the Young Men's Branch of the Board of Trade, or the 1917 Club, had submitted a report. The Times, however, has stepped boldly into the breach and explains the situation to its entire satisfaction. The members of the 1917 Club, it infers, were not much to blame, it was the people of St. John who were at fault. "Old Home Week having arrived," asks the Times, "what should have been the disposition of 'citizens of all classes'?" Should it not have been to "John, to make the affair a complete success? Should 'not this have been the determination of the people even if they felt that the programme was inadequate and the '1917 Club ill-advised in some matters?' Surely."

Might two questions in return be hazarded by The Standard: How were the citizens of all classes to make the affair "a complete success" when nearly half the programme did not materialize? How could the affair be successful when the majority of the executive officers of the organization supposed to be responsible for it, in interviews published on another page, wash their hands of the whole business? Citizens of all classes were expected to pay the bills and no doubt are living up to their obligations. The management of the Old Home Week celebrations was undertaken by a permanent executive. For some reason, probably from the lack of competent business management, the permanent executive failed to produce the programme as advertised.

The citizens of all classes are not to blame, and, probably, if they expressed their views, would not hesitate to say that they were disappointed and disgusted with the whole affair. This hardly seems the time to lecture the citizens of all classes on their failure "to unite in a hearty manner." The citizens were not responsible for the mismanagement of the Old Home Week celebrations. They are awaiting the report of the permanent executive to know where the responsibility rests.

Current Comment

(Vancouver Sunst.)
Did you ever bake bread in a frying-pan beside a camp-fire in the rain? Did you ever try "lapjacks" and make the salt pork "dope" to go with them? Did you ever manufacture a blueberry pudding in a condensed milk can? Did you ever spend a day in concocting a kettle of pea soup a la Canadienne? If you have done these things, you know what the acme of sport is. You have an inkling, even if you have only seen others do them; but the only man who gets the thick cream of camp-life is the one who does the cooking.

(Toronto Mail and Empire.)
The price of tobacco has advanced in England, the workman having to pay four cents a pound more for the grades he commonly uses, though the choicer brands remain stationary in price.

(Bangor News.)
Some people enjoy the realization of their highest hopes when it is mentioned in the society columns that they "left on the Twentieth Century Limited for New York."

(New York Post.)
Only the proper has a hard time in his own valley. The discredited financier and the crooked politician are always sure to be "vindicated" by their neighbors.

(Toronto Globe.)
M. Etienne Lamy says the French language is indestructible. Will it survive the reporting of baseball matches?

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Accident in Union Depot.
Hubert Payne, a truckman in the Union Depot, received the surprise of his life yesterday afternoon when the large truck which he was hauling responded to his efforts much easier than he had expected with the result that the heavy truck struck him a hard blow. The unfortunate man was at once carried into the mailing room in the train shed where he rapidly recovered.

Leak Less Serious Than Thought
The city engineer has not yet completed the tests being made on the water main passing under Little River with the object of determining whether there is a leak there. He stated yesterday, however, that while the tests were not completed, they indicated that the leak there was not as serious as was expected.

Medical Men Go To Moncton.
Among the medical men who went to Moncton last evening to attend the annual meeting of the New Brunswick Medical Society there today, were Dr. Thomas Walker, Dr. Murray MacLean, Dr. A. F. Emery, Dr. G. O. Corbett, Dr. S. Skinner, Dr. W. W. White and Dr. J. S. Bentley.

The News in Short Meter

LOCAL.

Happy Days Cruise Saturday.
The members of the R. K. Y. C. will start upon their annual cruise on Saturday. A meeting was held in the club room at noon yesterday when preliminary arrangements were considered. It was decided that this year the cruise would be more in the nature of a series of daily picnics with no attempt to cover a great amount of territory. Robertson's Point will be the object of the first day's cruise, and more attention will be given to the enjoyment of the occasion than to the work of sailing. It is expected that delegations from other clubs will participate in the outing. The following course was outlined for the cruise at the meeting of yesterday: Start from Millidgeville at 3.30 o'clock Saturday; Saturday night, Belyea's Point; Sunday, Belyea's to J. O. Vanwart's; Monday, Upper Jemse; Tuesday, Douglas Harbor, Grand Lake; Wednesday, White's Cove, where picnic will be held; Wednesday evening, Robertson's Point; Thursday, return from Robertson's Point to Gagetown; Friday, Hampstead; Saturday, Belyea's Point; Sunday, annual church service at Belyea's Point.

Police Court.
William Short, charged with assault, was remanded, Walter Babb, charged with using abusive language to J. H. Graves, was fined \$5, and a similar fine was imposed on Mary Whelan, charged with using profane language.

New Police Officer.
Sylvia J. Leighton, a native of West End, was sworn in a member of the police force yesterday as a successor to Charles H. Roady. The new man is 32 years of age, is six feet tall, and weighs 200 pounds. He was formerly a seaman. Leighton is to be given three months' trial, and if he makes good, will become a permanent member of the force. Two members of the force, P. Campbell and J. S. Campbell, are ill at the present time, and two others on their holidays.

Resigns from Hospital.
Dr. John A. McCarthy has resigned from the staff of the Public Hospital, and has opened an office on the Main Street, near the Post Office. Dr. McCarthy was a general favorite in the hospital, and his friends feel confident that he will meet with success in private practice.

Commissioner of Commerce Coming.
R. Grigg, commissioner of commerce, in the department of trade and commerce, has wired to the secretary of the Board of Trade asking for a meeting with the council of the Board on the 17th inst. His mission to St. John is to arrange for the collection of statistics regarding the manufacturing interests of the city and the domestic and export trade.

PROVINCIAL.
Work on the Valley Road.

Fredericton, July 15.—Operations at two more places on the contract on the St. John Valley Railway from Fredericton to Rothesay will be commenced by James H. Corbett & Sons Co. Inc. this week. The first men to start on the work at Swan Creek, a short distance above Upper Gagetown, were taken there by the contractors, and plant to start the work at Oromocto is being loaded on barges at Gibson, and will be towed down the river. There will be steam shovels at work both at Oromocto and Swan Creek, and another farther down the river, probably at the point where the bridge crosses St. John River.

GENERAL.

Fire on St. John's Exhibition Grounds
St. John's, Que., July 15.—Over half the buildings belonging to the provincial government on the exhibition grounds were burned down Saturday. A detachment of the Royal Canadian Dragoons pulled down some smaller buildings and these, including the fire from spreading to the town.

Tell Game Ended Fatally.
Altona, Pa., July 15.—While alone in their home Saturday, Wm. D. Sear & miner's son, had his head blown off with a shot gun in the hands of his brother, George, aged 5. They were playing William Tell with a baseball for an apple, but they didn't know the gun was loaded.

H. B. Ames in Yachting Wreck.
Port Hood, July 15.—The sailing yacht Mona, owned by H. B. Ames, M. P., Montreal, struck at the southern end of Port Hood Island, Cape Breton, Saturday night and foundered. Mr. Ames and party consisting of Mr. Middlebro, M. P., Owen Sound, Ont.; Dr. Wood, Brooklyn, N. Y., and Mr. Sherrard, Montreal, were rescued by boats and landed at Port Hood island, where they are camping out while making arrangements for the continuation of their cruise. The party were cruising from Montreal to Cape Breton thence to Labrador for a couple of months.

Runner Dies of Sun Stroke.
Stockholm, July 15.—F. Lasero, the only Portuguese entrant in the Olympic Marathon race, who suffered from sun stroke yesterday, died in the hospital today. He had completed 19 miles of the race when stricken.

King Inspects Visitin' Artillerymen.
London, July 15.—King George inspected the Ancient and Honorable Artillery Company of Boston, and the Honorable Artillery Company of London, here today. The inspection took place in Buckingham Palace grounds and at the function the King was photographed with the visitors.

PILES
Dr. Chase's Ointment is a certain cure for piles and hemorrhoids. You can use it and get your money back. It is sold at all druggists or by mail to J. O. Corbett, Dr. S. Skinner, Dr. W. W. White and Dr. J. S. Bentley.

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