

main contributions to the world's welfare, rather than go on trying to grow corn. South Africa and Siberia are making good progress as producers of wool, and Australia is well alive to the wisdom of diversifying her industrial interests.

### The Desire to Travel.

Lord Curzon has been summing up, for the Royal Geographical Society, the evidence of our wider acquaintance with the world outside these little islands. Our Ministers now frequently travel abroad; even our Ambassadors take holiday rambles over adjacent continents. From these altitudes right down to the level of the man who buys the daily picture paper the view has widened. To-day it is unsafe to calculate on topographical indifference. Even our amusements contribute to our information. The picture palaces popularise distant scenes, and the aeroplane races turn thousands of men to the study of atlases.

### The British Insurance Act.

The two recent bye-elections at Newmarket and Altrincham which have for the past month occupied the public mind have made it abundantly clear that there is a large field at the moment lying fallow for the future education of the public in the workings of the Insurance Act. It is at the time of a bye-election more than at any other that individual weaknesses of the various Acts of Government are exposed, for it is a time when the opposition, though it may be without any constructive policy of its own, is able to pose for a week or so before a body of electors and indulge in the destructive criticism of an isolated piece of legislation.

There is no doubt that the efforts of the Unionist candidates in both elections were focussed on the Insurance Act, and the fact that their tactics have proved so eminently successful has undoubtedly come as an unpleasant surprise to their Ministerialist opponents, who supposed that the days of unprincipled misrepresentation were gone and that the worst of the Act's unpopularity was over.

At Newmarket the size of the turnover (some 1,250 votes) was undoubtedly in great measure due to the fact that the electors were largely of the agricultural laboring class and had been estranged by the mal-administration of the Insurance Act as it affected them. This circumstance, possible only by reason of extensive local ignorance of the Act's provisions, had by skilful misrepresentation been made to appear as a part of the necessary working of

the Act. Every case of hardship and every administrative slip by which a new machinery, designed to confer an immense benefit on the mass of the people, has operated to the momentary discomfort of an individual, have been sedulously sought out and exaggerated. Every possible advantage has been taken of the fact there has been cases where Cambridgeshire agricultural laborers have been asked to pay threepence a week out of a wage of twelve shillings. The electors were told, not that the laborers were the victims of the mal-practices of their masters, but that they were the martyrs of the iniquitous legislation of the Government.

Cases were found where mistresses were subscribing threepence a week to Insurance funds on behalf of employees who were uninsurable. This was metamorphosed into a desire on the part of the Chancellor of the Exchequer to obtain, not fourpence for ninepence, but threepence for nothing. And so the campaign of malignant effort pursues its path. In the Newmarket (East Cambridgeshire) division it was the laborers. In Altrincham, the same story with a different caste, it was the clerks. These in their turn have been stampered by the war of revenge carried on by their employers against the Act. There was the same concealment of benefits, the same exaggeration of contributors, the same careful selection of hard cases, few and isolated in a measure embracing some fourteen millions of insured persons.

At the same time—since miracles of human perfection are not yet—it is admitted freely by friends and foes alike, that the working of the Insurance Act stands in need of some amendment, though more in the direction of more thorough administration than increase of benefit or decrease of contribution. The Prime Minister, writing to the Liberal Candidate at Altrincham on the eve of the poll, gave official recognition to the need of certain amendment, stating that such would shortly be brought before the House of Commons.

The causes of the unpopularity of the Act are numerous and varied. The big Friendly Societies, which were incorporated into the Act, have their grievances on the score of the cost of administration; the smaller societies consider that they are deprived of real representation owing to the method of forming the local Insurance Committees which administer the Act. The method, again, by which arrears of contributions are avoided are greatly disliked by casual workers, who have to pay their employer's share in addition to their own so often as they chance to fall out of work. Yet perhaps the most prolific cause of discontent is the combination of a State-paid and State-regulated medical service with a free choice of doctors by patients and of patients by doctors.