

only require that the compensation be just and adequate, but has no right to interfere with the methods for carrying on private business. This argument raises such a fundamental distinction between two diametrically opposed ideals of life, of business and of government, that it cannot be discussed fully here. It may be remarked merely that the consciousness of the modern world has laid down the principle once and for all that because all members of society are so closely dependent upon one another, no man's conduct or business can ever again be regarded as an exclusively individual matter.

(2) Company insurance is the most convenient and the safest for the employers. That it is convenient and safe is beyond all dispute, but that it is the most so remains unproven; experience on this continent is as yet so inconclusive that from the same mass of facts, advocates of opposing systems secure ingenious arguments for their claims.

(3) "It furnishes complete indemnity at fairly differentiated level rates, may readily be combined with insurance of other liabilities and carries with it expert inspection of boilers, elevators, machinery, etc." With the exception of the combined insurance, these are all to be reasonably expected as the outcome of such mutual associations as have so far gone into operation and the possibility of combining insurance is not in itself of weight.

(4) A favorite line of argument is made up of prophecies as to the disaster and uncertainty that are almost certain to be the outcome of mutual or state insurance. Experience has proven prophecy to be oftentimes a dangerous argument; it becomes most effective when translated into history.

We must turn now to mutual insurance, particularly when under state control as in Germany, Ontario and United States. This is the form which seems to be in the ascendant and consequently has received the most serious consideration from its opponents. Some strong arguments have been urged against it.

The German system for compensation has been longest in operation and has received the strongest laudation from its friends and the most severe condemnation from others.

Two pamphlets have been circulated widely in this country, both of which are written by German authorities and criticized quite severely the German system. The first appeared in 1911 from the pen of Dr. Ferdinand Friedensburg, a retired member of the governing body of Germany's Imperial Insurance Department. The author was originally appointed on the board to represent the ultra-conservative element who opposed the whole insurance scheme. The criticisms concern various details of administration,