

INSURANCE BY THE STATE.

Several of our English exchanges have recently referred to the proposition made by Mr. W. A. Hunter, a member of Parliament from Aberdeen, for a compulsory insurance and annuity scheme for workingmen. Briefly, the plan provides, first, that a weekly pension of 10s. be paid the family, in case of the early death of the assured, until the youngest child attains the age of 16; second, a pension, weekly, of 10s. to the assured, in case he becomes permanently unable to work; third, when age 65 shall have been reached the assured is to receive 10s. per week during life. These benefits are to be secured by the payment at all ages from 20 to 60 of one shilling per week, one-half to be collected from the workman's employer and deducted from his wages, and the other half paid by the government.

Conceding the claim that it is one of the functions of the State to pension the dependents of its workingmen when dead, or the men themselves when living, after a period of incapacity is reached, this plan is in the main commendable. We, however, most emphatically deny the existence of any such function. Its exercise is impracticable, and if practicable would be unjust. There are thousands of small tradesmen with families, whose support as much depends on the little stock of goods kept for sale as does the support of the workingman's family on his employed muscle. If the State should insure the latter against death or incapacity, so it should the former against fire. The principle once conceded that the State is bound to provide not only for its existing incapacitated poor, but prospectively for all who may become so, and the Government becomes little more than the manager and provider of a gigantic charity hospital. Such a scheme as above proposed may be very creditable to the hearts of those who favor it, but is far from complimentary as to the soundness of their heads. The State cannot justly guarantee indemnity or partial indemnity for a certain kind of loss to one class, without extending its guaranty to all classes where loss of any kind shall produce corresponding disaster. The "paternal idea," impartially applied and carried to its logical conclusion, would mean in any country little less than national bankruptcy.

We have preferred to refer to the first principles underlying this whole question of government insurance rather than to the weak point of Mr. Hunter's plan, considered in itself from the insurance standpoint. The plan, while assuming that one half of the premium is to be paid by the workingman, saddles upon the Government a good deal more of a burden than appears, for the proposed premium is a good deal too small to purchase the stipulated benefit. That, however, is of small consequence, for if the State may legitimately pay one-half of an adequate premium, it can legitimately pay two-thirds or all of it; the principle conceded, it becomes only a question of expediency.

We have given this plan of the Aberdeen visionary more prominence than in itself it deserves, mainly because some wily politician or some impracticable philanthropist is pretty sure to revive the scheme

proposed last winter at Ottawa, and spring it upon our next Dominion Parliament to do just what Mr. Hunter would like to have the British government do. The people, however, do not want and will not have government insurance. That has already been demonstrated, for not even a respectable minority of the government employees themselves patronize the British post-office insurance plan, but, on the contrary, have recently, as if to emphasize their repudiation, arranged with a strong company (the North British) to take their insurance by special contract. Even in Germany petitions and protests are becoming ominously numerous against the government insurance scheme adopted at the last session of the Reichstag. There is a limit to "paternity" even in the Fatherland.

THE ROYAL AND QUEEN.

The shareholders of the above companies have not yet taken action on the amalgamation proposition, and just when their meetings will occur for that purpose is somewhat uncertain. The *New York Commercial Bulletin* reports the following as the latest statement of Mr. E. F. Beddall, the United States manager of the Royal. The assertion of what calamities will happen to those who attempt the seduction of the present members of the Queen's household from their allegiance to the prospective bride is sufficiently entertaining to be of interest. This is what Mr. Beddall said:—

"Large bodies, as you know, move slowly. I have not yet been advised of the approval or rejection of the agreement, nor am I aware of the causes that have produced the delay. In a transaction of this magnitude and importance it is of course necessary to proceed with the utmost care, and that every step be taken under the best advice, in order that the agreement may be legally unassailable when once completed.

"So far as the United States business of the Queen is concerned, while I am not authorized to speak on its behalf, I would say that it was to be expected that the agents would be anxious to know what their future relations to the company would be; and it would not be surprising therefore if, under the present circumstances, a temporary suspension of its growth and development should occur. Its competitors for the most part, I learn, have treated the company with fairness and consideration, while there are others whose sense of honor never rises above the level of their pockets, who have not hesitated, by false statements and other contemptible means, to try and gain advantages to themselves out of the present situation.

The relations of the Royal to the Queen are now akin to those of a lover to his *fiancée*, and until these relations have either been consummated by a marriage or severed by mutual consent, we shall make her cause our own, and any attack upon her rights or insults upon her good name and fame must be answered for to us. For every agent detached from the Queen through misrepresentation or unworthy means, and for every policy so procured, the Royal pledges its word and its assets to procure from the offender two for one by way of reprisals, let the cost and consequences be what they may. The Queen's agents have nothing whatever to fear; and if the control of the business of that company shall ultimately pass over to the Royal, self-interest, if not a sense of common fairness, will compel us to respect their power and rights. This fact they fully appreciate, and will govern their action accordingly."