

many the employee pays two-thirds, employer one-third, and the Government pays for certain expenses of supervision. Under the English National Insurance Act the employee pays four-ninths, the employer three-ninths, and Parliament appropriates two-ninths. In the case of women and persons employed at certain low levels of wages the payment of employer and Parliament are increased and the proportion paid by employee is decreased.

*Administration.*—The administration, both central and local, is usually according to some form of representative government. In the local Government, in addition to governmental bodies created for the purpose, unions, industrial establishments, and certain societies are utilized for purposes of the local administration of the funds.

*Extent of health insurance.*—In foreign countries voluntary health insurance systems have been subsidized by the Governments of France, Belgium, Denmark, Sweden and Switzerland. But more significant as an evidence of the recognition of the efficacy of health insurance is the fact that compulsory systems have been established in Germany, Austria-Hungary, Norway, Great Britain, Serbia, Russia, Luxemburg, Roumania, France (for miners, seamen and railway employees), and Italy (for railway employees).

In this country we are in the first stage in health insurance. No State, municipal, or other government in any way provides for or aids health insurance. There are, however, large numbers of private systems such as mutual benefit associations and other societies which provide for health insurance; in addition to these there are various employers' benefit associations, trade union benefits, and commercial insurance with health insurance policies.

Bills providing for the establishment of governmental health-insurance systems have been introduced in the Legislatures of Massachusetts, New York and New Jersey. In California a State commission has been created for the study of social insurance.

*Occupational disease insurance.*—In several States occupational diseases have been included in the workmen's compensation acts and the constitutionality of these laws has been upheld by the State Supreme Courts. This shows a tendency on the part of lawmakers to apply insurance methods in provisions for sickness. Few diseases, however, are altogether due to the hazard of the occupation; in fact, at times the occupational hazard may be greatly aggravated by other conditions which cause impaired resistance in the worker. Thus the responsibility for many of the so-called "occupational" diseases is divided and the classing of them with industrial accidents is not only often impracticable,