

LABOR CRITICISM OF STATE INSURANCE SCHEMES.

Under the caption of "The Fallacy of Social Insurance," there appears in the current issue of the American Labour Review, one of the leading labour union publications of the United States, editorial comment on the development of the social insurance idea, which is of considerable interest, in view of the attempts being made to put forward the same idea in Canada. It is said inter alia:—

If the low-wage conditions that prevail in the Old World countries are to be accepted by the American workman voluntarily as his lot and that of his offspring, then he may readily consent to the denial of his rights to live in the manner he pleases, and to negotiate for his insurance where it best pleases him, at the same time that he amicably surrenders his other forms of individual freedom of action which he has always considered his rights, but which Europe and Asiatic workers have never enjoyed.

It is idle to plead that the state should exercise control over the insurance of the workers. No state, for illustration, has thrown more, or more effective safeguards about insurance in all forms, than has Massachusetts. That the legislative and professional experience in insurance matters that Massachusetts has acquired in more than a century of constructive work can be utilized to improve conditions still further, is not doubted. But progress along sensible and modern lines has been satisfactory.

Social health insurance was the subject of serious consideration by the delegates to the convention of the Massachusetts State Branch of the American Federation of Labour, held in Lawrence, September, 1917. The conclusion arrived at by this body, as stated in the report of the official proceedings on this subject, is:

"Health Insurance—Its wonderful promises of good for the labouring people are attractive, but every bill before the Legislature, and seemingly every bill that ever could be drawn on the subject, interferes with so many vital rights of the labouring people, that it appears better to forego the benefits that might be secured than incur the evils that might follow the adoption of such a system."

Labour Benefits By Insurance Premiums.

Like everything else that he buys, the American workman pays liberally for his insurance service. By far the greatest portion of what he pays in excess of what he receives in the form of benefits is paid out again in wages of solicitors, clerks and other employees, who are themselves workers, and some of whom are members of organized labour. The construction and maintenance of the office buildings that are the headquarters of the insurance companies, provide a livelihood for a considerable army of people.

In place of this system, the advocates of this socialistic propaganda (namely, universal health insurance) seek to create a vast body of state investigators (few, if any, of whom will be drawn from the ranks of the workers), who will be empowered to peer into and regulate the manner of living of the wage workers; in addition, it is

sought to erect and maintain innumerable institutions, presumably for the sick and injured, but which for the most part will be used for herding together those workers and their families whose mode of living does not meet the approval of these high salaried supervisors.

Without compulsion in some form, a state insurance monopoly cannot be successful. The alternative that the propagandists offer to insurance in a state-owned and operated company, is membership in mutual aid associations and other forms of self-insurance which organized labour has persistently opposed because they look upon them as the devices of employers, to be used as an excuse for not paying more liberal wages, to prevent employees joining labour organizations; and in order to reduce the benefits paid to those who are unfortunate enough to meet with accidents in the course of their employment.

Compulsion Against Labour's Best Interests.

This propaganda has deceived many of our workers, and has even been endorsed by a few of our large international bodies. The success of the system depends on two things that are bitterly opposed to the best interests of Labour; compulsory physical examination; and compulsory contribution, over which they will have no control.

With but few exceptions, the leaders of the American labour movement look on this scheme as dangerous to the best interests of labour. President Samuel Gompers sums up the thought of the great majority of the leaders of the movement when he says:—

"There has never been a system of compulsion in any government, or any form of government in the world containing the element of compulsion, that has not resulted in greater compulsion."

John P. White, president of the United Mine Workers of America, declared before the Conference on Social Insurance at Washington, "that with industry organized for private profit, the weeding out of men not physically perfect, by physical examination, means only that those who pass the test will be subjected to greater strain than before. The license to increase the strain will operate finally to add these accepted men or their descendants to the class of the physically unfit."

PARCELS FOR PRISONERS OF WAR.

The German authorities have issued a memorandum to the effect that parcels for prisoners of war interned in Germany must be addressed to the "parent" (or main) camps to which the prisoners belong and must not bear the names of any branch or working camps or of any other place to which the prisoner might be detailed for special services.

In the interests of the prisoners it is therefore essential that these regulations should be strictly adhered to as otherwise the German authorities will not deliver the parcels to the prisoners of war for which they are intended, and it is suggested that persons in Canada when writing to prisoners in Germany should ascertain definitely the name of the "parent" (or main) camp so that they can comply with the regulations of the German authorities in addressing parcels to prisoners.