

property losses caused by the enemy in the war zone will be wholly made good. Up to the present, no nation has compensated individuals for economic loss occasioned to them through their alteration from civilian to military status. There are two possible exceptions to that statement; one is a wise provision of war-risk insurance law under which the United States take over and continue existing life insurance of their soldiers; the other is the system of gratuities through which Great Britain compensates men, who are discharged for various reasons without disability or pension, for the dislocation of their business connections caused by enlistment. The policies of some American life insurance companies are unlimited and permit no increase of premium when a policy-holder becomes exposed to war-risks; other companies, not so bound, have raised the price of insurance for enlisted men to a point (e.g., \$58 per \$1,000) where it becomes impossible for recruits to maintain insurance when they most need it, and surrender of policies and sacrifice of rights is forced. The United States tell their recruits, who are policy-holders, what they should do with their policies, and offer them life insurance, up to \$10,000, at \$8.00 per \$1,000. Wherever compulsory service exists, means should be provided, up to limited amounts, for relieving conscripts from loss to life insurance investments threatened through increase in premiums occasioned by their military service.

When a recruit enlists he brings to the service of his country, and exposes to loss, not only his person but the training, often representing a considerable investment (e.g., student, lithographer), which his person has received. It may be true that his military value is advantaged only by his person and that his training does not enhance his worth as a soldier; but, if he is disabled, and thereby becomes unable to use his training, is it just that he should bear the entire loss of the capital invested in his acquirement of a special capacity, and that the State should share only in the loss occasioned by the disability to his person? Great Britain