## Lessons from Influenza

## National protection—Eliminate fear factor—Health insurance

By J. W. MACMILLAN.

The annual meeting of the American Public Health Association came opportunely for a discussion of the pestilence which is ravaging the world. There were gathered in Chicago in the middle of December a number of the leading physicians of the North American continent. The amount of expert knowledge present was sufficient to represent the best scientific attainments of the world. Moreover, these physicians were, by virtue of their occupation, a body of socially-minded men. They were not physicians in private practice, but public health officials, to whom, in the directest fashion, the problems raised by the influenza were a challenge. It is gratifying to a Canadian to read, in the reports of the gathering, that the office of President was held by Dr. Charles J. Hastings of Toronto, and that his address in opening the sessions of the Association upon "Public Health and Democracy" was considered a brilliant one.

No intelligent society can much longer postpone profound consideration of the health of its members. What the leading peoples of Europe had recognized not long before the war broke out, and were attempting to provide for by schemes of health insurance, has been driven deeper into the general consciousness by the war itself; the value of life and health, and the cost in dollars and in pain of the blundering and inchoate methods we employ for keeping ourselves out of the grave. The world is full of disease, and disease is the thing which we all hate and fear. Rich and poor are alike in their enmity to disease and to the death which it brings in its train. There is already a large body of knowledge in the world as to the nature of disease, and the way to prevent it. But this knowledge is very inadequately used. The number of needless illnesses is very great. The number of needless deaths, particularly among the little children, is horribly great. The one great, organized effort made on this continent against disease is that of the M. H. O.'s. And they are the foremost to complain of the feebleness of the effort! They know, better than others, how much more might be done if the will of society were to make vigorous war upon bodily affliction. These scouts, with no army supporting them, have a right to complain.

The influenza is not one of the disease which is understood. It is not to be classed with small-pox, typhoid, tuberculosis, diphtheria and other scourges which medical skill knows how to overcome. The differences of opinion at the Association, as well as the many open confessions of impotence, make it plain that, as yet, the specific for influenza has not been discovered. The health authorities are not clear as to where they stand, or to what is to be done.

All the same, the discussions of the Association are worth reflecting upon. Though the nature and transmission of the infection continue unknown there are quite a number of items regarding it which are known and agreed upon. And, besides, there are certain social aspects of the epidemic which are important, and which have nothing to do with germs or masks or isolations, prophylaxis or therapy.

There was agreement in the Association that fear played a part in the spreading of influenza. The health commissioner of Chicago said: "It is our duty to keep the people from fear. Worry kills more people than the epidemic. For my part, let them wear a rabbit's foot on the watch-chain if they want it and if it will help them to get rid of the physiological action of fear." Dr. Hoffman, of the Prudential Life Company, held that the greatest value of vaccine therapy was in the fact that it reduced "fluphobia," as it had been clearly demonstrated that worry and fear had to be controlled during the epidemic. Napo'eon's example to his terror-stricken solders at Acre occurs to the mind, when he walked through the plague hosp'tals, claiming that he was immune because he was unafraid.

The psychological truth underlying this fact is that fear is an emotion which, more than any other, paralyzes mental activity, and harmfully affects the functioning of the organs of the body. It rivets attention to the exclusion of everything else. A thrill of anger, pity or curiosity may reinforce mental activity, or may pass away, leaving but little trace of having been present. But fear haunts the mind. Impelling either to flight or concealment, its effect upon the bodily organs is in either case harmful. For it either accelerates the pulse and respiration and induces frantic bodily movements, or, in the other case, tends to stop the heart-beat and respiration, and paralyze bodily movements.

Fear is one of the emotions which is quickened in crowd conditions. It spreads with ever increasing rapidity, and redoubles its hurtful powers as it spreads. It is then, multiplied and intensified by mental contagion, that it becomes panic. The individual is the victim, not only of his own private dread, but of a host of fearsome suggestions which assail him from every side. An epidemic is one of the chief opportunities for the weakening influences of fear.

This would suggest, though the Association did not pursue the thought so far, that public measures, akin to the military censorship in time of war, might be adopted with advantage. Why should the newspapers play up the exciting, dramatic and frightening features of the deadly plague for daily consumption by a people who need to be encouraged and steadied? Of course, it is the terrible that is news, when human beings are dying by the thousand, but life is more than news.

It was stated at the Association that in twelve weeks in the United States the influenza had carried off over four hundred thousand persons in death. This was computed as equal to ten million years of life and a money waste of more than three billions of dollars. If any one will divide these figures by fourteen he will not be far from a just estimate for Canada.

Who bears this cost? Is it assessed against the nation? Not at all; most of it is borne by the individual members of the families which have been bereaved. Is it fairly distributed amongst the families of the nation in proportion to their wealth? No, it does not follow the example of the incometax or the inheritance-tax. Nor is it impartial as between rich and poor. It strikes unfairly at the poor. For its victims are most numerous where there is overcrowding and such low incomes as lead to overwork, or underfeeding, or improper clothing. There is a direct relation between mor-

bidity and income, as many social surveys have shown

That is one of the arguments for higher wages, better housing, and the further democratizing of the world. Perhaps it is not the argument of final authority, nor the argument of the noblest texture. But it is a most practical and convincing argument. It pleads that the cost of our ill-constructed social order is exacted of us, and that we are made to pay in the lives of our fellows.

The fact is that the average worker of civilization cannot afford to be sick. His budget is framed on the supposition that he maintains his health. It is a low budget even then. When his earnings cease, and the cost of doctor, nurse and druggist have to be met he goes into bankruptcy, or he sinks into debt from which he may never extricate himself, or he sinks into the class of recipients of relief, to the injury of his self-respect. Indeed, it does not require that he himself be sick to ruin his fortunes. A serious operation for a member of his family places him before the same alternatives. It is not good for any society to crowd its members to the brink of such a precipice.

Thus arises the argument for health insurance, which is already a live topic in the United States and will, like similar matters of social legislation, cross the border within a few years. At the Association the hope was expressed many times that a Department of Public Health should be created by Congress, which should assure all the people of the nation sufficient preventive and curative medical attention under conditions which should not rob them of their independence and self-respect. Colonel C. C. Vaughan of Ann Arbor, put it thus: "I believe the time should come when in addition to our public school system we should have our health centres, with hospital, laboratory and clinics, as well equipped and as abundantly scattered over all the land as are our high schools, and just as free to the people."

It cannot be but that the experience of the war will increase the demand of the public for better governmental health administration. The number of men who had to be refused at the recruiting offices on account of physical disabilities is disconcerting. Hundreds of thousands have had the advantage of a free and efficient medical service during their service as soldiers. With the reduction of the population through casualties, and the further lessening of the prospective population through the death of potential fathers of children, the value of human life will be priced somewhat higher. It may be that, with the enormous debts which have been incurred, and the pressure of the critical problems of reconstruction, any reorganization of public health administration will be halted for a while. But such things have a patient way of remaining just around the corner till their chance comes. And the play of action and reaction in social forces and movements is apt to bring the awaited chance before many

## Royal Bank Announces Most Comprehensive Plan of Extension that has yet been made by any of the Larger Canadian Bank

Branches will be Established at Rio de Janeiro, Brazil, Buenos Ayres, Argentine, Montevideo, Uruguay and Paris, France.

MONTREAL, January 14, 1919. — As a result of the vital importance to Canada that the foreign trade of the country should be extended to the greatest possible extent, the Royal Bank of Canada to-day made the most important announcement of plans for new branches that has yet been made by any of the larger Canadian banks. The Royal Bank has had twenty years' experience in the foreign fields of Cuba, West Indies and Central and South America. On this account it is especially equipped to handle foreign business and to help attract more of it to Canada. Following on a careful investigation extending over the past couple of years, the Royal Bank now announces that it will help to direct a larger amount of South American trade to the Dominion by the immediate establishment of important branches at Rio de Janeiro, Brazil; Buenos Ayres, Argentine and Montevideo, Uruguay.

As is well known in Canadian banking circles no Canadian capital has been required for the extension in foreign countries by the Royal, as the foreign deposits at every point have always greatly exceeded the foreign commercial loans.

In addition, the Royal has concluded arrangements to open a branch at Paris, France, in order to secure for Canada a share of the commerce which is expected to develop as a result of the rehabilitation of Northern France and Belgium.

The Royal now has the largest number of branches in Canada of any Canadian bank.