

Health Insurance

Safeguarding the Health of the Nation Should be of Vital Importance in the Consideration of Post-Bellum Problems

By J. W. MACMILLAN.

Keeping far and away within the minimums, we calculated, in a recent article, that Canada's bill for sickness was more than eighty millions a year. This is a purely commercial estimate and leaves out of view all the suffering of body and soul which the invalids and their relatives endure.

Any person will be moved by his own suffering. And any person (except a war-mad Teuton) will be moved by the sight of suffering. But very many people, in this individualistic and financial era, are not moved by any description of suffering. They must feel, or at least see, in order to be motivated by pain. They account an appeal based on a story of hardships and distress as so much sentimentalism, a kind of pathetic bosh for which they entertain a lordly contempt.

But it is possible to outwith these unimaginative and matter-of-fact people. We can get around their flank, so to speak, by pointing to the eighty millions of waste. For they are peculiarly susceptible to financial calculations. That waste is just so much human machinery to be discarded and replaced. It is just so much human material spoilt for consumption and thrown in the ashbarrel.

State Health Insurance.

Other countries discovered this condition before Canada did. Quite a number of the nations of Europe, including Great Britain, have known it for several years. There are signs that the United States is becoming aware of it too. And the device which these nations appear to prefer as the Method of fight—the disastrous morbidity is State Health Insurance.

Nothing else is comprehensive enough. Other schemes have been tried, some of them in our own Dominion. They have been more or less successful in abating illness and countering its devastations, but none of them have grasped the situation in its entirety. They have been at best but partial and palliative, and their chief value will probably be reckoned in future years to have been that they served to awaken public interest and show how the thing could not be done.

Commercial health insurance appears to be a particularly expensive way of recouping loss due to illness. Fraternal orders do not reach the lower paid workers. Trades Union benefits go only to their members, who are the more highly skilled and better paid workers. There remains the public ward in the hospital and free dispensary. These too are partial, being quite insufficient to meet the need in times of prevailing sickness. And, worst of all, they are charity. The poor accept them with reluctance, and count it a disgrace to be helped that way.

State health insurance, as normally carried out, provides for a system of medical prevention and cure without fees. Under this system there is provided the necessary medical care, drugs and supplies, cash benefits and relief from financial stress during illness; and funeral benefits. It is paid for jointly by the government, employers and employees, and is compulsory.

The American Association for Labor Legislation deals exhaustively with the question in a recent number of its quarterly Review. It shows itself a vigorous advocate for health insurance in the United States and submits a tentative draft law.

The American Medical Association has taken up the study of health insurance. It has had a committee at work upon it for two years. This committee has opened an office in New York and engaged the services of a health insurance expert. Naturally it is concerned to preserve the dignity and perquisites of the medical profession. But it recognizes that the movement is bound to grow, and, indeed, it shows a creditable largeness of spirit in its dealings with it. The Medical Association acknowledges the defects of the present haphazard way of treating the diseases of the people and declares that the efforts of the fraternal orders and other voluntary agencies have been unfair to the medical profession.

Britain's Compulsory Law.

It is only five years since Great Britain enacted a compulsory health insurance law and two of those have been years of war. It is quite probable that later legislation after peace has come again, will amend this act in certain features. It has had harsh critics and there were obstacles in the way of its working smoothly. But it is apparent that the law

is to be improved, not repealed. Even a taste of its benefits has been enough to guarantee its being continued. An official investigating commission declares, "Already there are indications that as a result of the rest obtained under the act a better condition of health has in certain cases been attained than has been experienced for many years."

It appears that compulsory health insurance compels interest in sanitation. It pays the employer to reduce the mortality and morbidity rates. The monthly assessment is worth thousands of sanitary inspectors.

The whole antituberculosis movement has been strengthened. There is increased use of certified midwives through the provisions of the maternity benefit. Cities like Bristol and Manchester report a diminution of pauperism, and attribute it to health insurance. An incidental benefit of extraordinary value is that the medical relief, unlike the practice under the Poor Law, is administered in the home, and thus aids in preventing the breaking up of homes.

The chief indirect result, however, is the contribution it makes to the cause of health conservation. It shows the state, as it does the employer, that it is financially profitable to prevent and cure sickness. Factory inspection is developed. Preventive medicine is stimulated. Popular education on the prevention of disease is extended.

A wage earner, with a family to support on an income of less than \$1,000 a year cannot finance a serious illness in his home. (And very many honest workmen in Canada earn much less than \$1,000 a year.) If he himself chance to be the victim, so that the loss of income is heaped upon the cost of the sickness, the burden becomes a crushing one. All the poverty statistics make sickness one of the main causes of pauperism. Thus the bill of costs is ultimately mulcted against the community, which is forced to pay it, and does pay it ten times over, in the loss consequent on a productive unit having become dependent, and all the entail which pauperism creates.

And back of the acute illness lie the minor ailments, which the wage earner usually neglects and does nothing to prevent. These come to a surprising bulk when added together, and are beside the first warnings of more serious troubles. The "common colds" are the eggs which neglect hatches into many kinds of deadly disease. Doctor Gulick is "inclined to believe that something like nine-tenths of all the minor ailments that we have, and which constitute the chief source of decreasing our daily efficiency, could be removed by careful attention. With the removal of nine-tenths of our disabilities and the conservation and further development of our natural powers, the average person can increase his efficiency 100 per cent, that is, he can be twice as effective.

Mobilization of resources is one of the watchwords of to-day. Royal commissions are preparing schemes for the revival and extension of trade and production by means of great co-operations. The State is extending its paternalistic arm into regions which were considered, not long since, the sacred and inviolable precincts of individualism. And no one invokes the shades of Bentham and Cobden in protest. The war is teaching us some sharp lessons as to the crude, slovenly and wasteful methods of the past. It should not be forgotten, as we organize for post-bellum enterprises, that the chief capital and resource of a nation is the citizens of that nation themselves.

MAJOR A. F. MANTLE KILLED.

Last week's casualty lists reported Major A. F. Mantle of Regina as killed in action. Major was Deputy Minister of Agriculture for Saskatchewan, having been appointed to that position at the early age of 27. The Manitoba Free Press, editorially has voiced the sentiment of the entire west as to the loss of this brilliant young officer and official: "The death of a man like Frank Mantle illustrates the savage, senseless wastefulness of war. We question whether there was in the whole of Western Canada a life that was more valuable to the community. He was already a recognized leader in the great movement of progressive agriculture, in which the whole future of Canada is involved; with every prospect of attaining a position of still greater eminence and authority. Now he is gone, with his work unfinished, his splendid promise unfulfilled."

GOVERNMENT CROP ESTIMATE.

Second Annual Provisional Estimate by Census Bureau.

The Census and Statistics Office has published the second or provisional annual estimate of the yield of the principal grain crops of Canada in 1916, a statement of the quality of these crops at the time of harvesting and the condition of root crops on September 30th.

Yield of Principal Grain Crops.

In general the reports of correspondents on September 30th confirm those of a month ago, but the average yields per acre are for most crops somewhat less. The reports also indicate that the areas estimated to be unproductive of grain are if anything larger than those already deducted; but pending further inquiries no change has been made in the harvested areas as reported last month. The results now provisionally estimated are a total yield of wheat of 159,123,000 bushels from a harvested area of 10,085,300 acres, a yield per acre of 15.78 bushels as compared with 29 bushels last year and 15.67 bushels in 1914. The total yield of oats is now placed at 338,469,000 bushels from 9,795,000 acres, a yield per acre of 34.55 bushels, as against 45.76 bushels last year and 31.12 bushels in 1914. The yield of barley is 32,299,000 bushels from 1,328,800 acres, or 24.31 bushels per acre and of rye 2,058,500 bushels from 101,420 acres or 20.30 bushels per acre. For the three prairie provinces the estimated yield of wheat is 138,542,000 bushels, of oats 232,409,000 bushels, of rye 659,000 bushels, of barley 22,862,000 bushels and of flaxseed 7,707,000 bushels. The yields of remaining crops are reported for the first time this year as follows: peas 2,166,000 bushels from 150,280 acres, beans 541,400 bushels from 32,500 acres, buckwheat 6,720,000 bushels from 341,500 acres, flaxseed 7,759,500 bushels from 710,000 acres, mixed grains 10,333,000 bushels from 397,770 acres and corn for husking 6,271,000 bushels from 173,000 acres. For peas, beans, buckwheat, mixed grains and corn for husking these acreages represent the areas actually harvested after deduction from the areas sown in Ontario and Quebec of proportions estimated to have been entirely unproductive through drought.

Quality of Grain Crops.

Correspondents were asked to report on the quality of the grain crops at the time of harvest, as measured against a standard of 100, representing grain well headed, well filled, well saved and unaffected to any appreciable extent by frost, rust, smut, etc. The average results for the whole of Canada are as follows: Fall wheat 78, spring wheat 68, all wheat 70, oats 75, barley 72, rye 84, peas 66, beans 74, buckwheat 71, mixed grains 74, flax 76 and corn for husking 67. In Manitoba the quality of spring wheat is 44 per cent., in Saskatchewan it is 60 and in Alberta it is 73. The estimates of quality are high in the Maritime provinces and in British Columbia, the average for Canada being reduced by rust in Manitoba and Saskatchewan, and by drought in Quebec and Ontario.

Condition of Root and Fodder Crops.

The condition of root fodder and crops is about the same as a month ago, the average points in percentage of a standard or full crop ranging for all Canada from 71 for potatoes and sugar beets to 77 for fodder corn.

JUTE AND HEMP.

According to latest advices from New York there prevailing with the manufacturers still inclined to look on and await developments. In this policy they were confirmed by the heavy tone to the cheaper grades of Manila, which are freely offered from the primary points. The high grades, however, are scarce and firm. As regards sisal, there is no change in the price as yet resulting from the change in the management of the commission, 10% being still accepted on small orders. Istle is quiet and nominal.

Nothing new was said on jute, for which the demand continues dull. There is a fair inquiry for the mills here and some business is passing at steady prices. Calcutta is not doing much cabling and offers are not pressed.

	per lb.
Manila hemp, current spot	0.12
Shipments	0.11½
Midway shipments	0.15
Sisal hemp shipments	0.10%
Isle of Palma	0.03½ 0.03%
Tula	0.03% 0.04
Juamava	0.04%
Jute, October	0.07%