

STATE INSURANCE AGAINST DISABILITY.

In his presidential address to the Canadian Medical Association, Dr. A. G. Blackader, of McGill, paid considerable attention to the matter of compulsory invalidity insurance. Dr. Blackader advocated the adoption of a State scheme upon German and British lines, and asked that a committee of the Association be appointed to consider the question and possibly draft a bill. In his advocacy of this measure, Dr. Blackader was undoubtedly actuated by the highest motives of humanitarianism. But it is at least a matter for argument whether his remedy would not be worse than the disease which he proposes to cure. History records that the German schemes of State insurance against disability and invalidity were originally introduced by Bismarck, not out of any particular love for the proletariat, but as a sop to the Socialists, and as a means of securing the acquiescence of the working classes in his militaristic schemes and plans for increased armaments. In their inception, a wily diplomacy, and not a practical humanitarianism, was the dominating factor.

These schemes, with their subsequent developments have since become a favorite theme for somewhat exaggerated admiration by certain types of foreign observers with prepossessions in favor of State action. But that the German plans are by no means as perfect as the enthusiasts would have us believe, was shown in a report, which we recommend to Dr. Blackader's perusal, published some six years ago by Herr Friedensberg, formerly president of the Senate of the Imperial German Insurance Office. Herr Friedensberg, from his position, naturally speaks with authority. His pamphlet, which has been translated into English, expresses the conclusion that the whole German insurance system is a *circulus vitiosus*. Charity, pauperism and fraud, says Herr Friedensberg, are the segments of the circle; and "to those who do not see in their countrymen a mere mass, it is a deeply painful experience that the insurance has directly led to a general alienation and demoralisation."

According to this critic, in the administration of the insurance system, workmen were treated not as litigants but "as ill-reared fractious children, who could easiest be reformed through kindness," and in the rear of charity came endless litigation, the arrangement of "accidents" for the express purpose of obtaining compensation and other frauds on a wholesale scale. Local authorities acted on the principle of getting as much as they could for local people, as a result of the popular opinion that the insurance funds have more money than

they know what to do with—an idea which, says Dr. Friedensberg, "strikingly deadens the conception of legality and love for the truth." Employers, on the other hand, do all that is possible to escape their burdens, bitterly complaining of the increase in their working expenses which the insurance entails.

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This is not an attractive picture and does not inspire enthusiasm for the transplanting among a self-reliant and independent free people, of a system which was originally bestowed as spoon-fed pap upon a docile proletariat—and abused by them. The experience of British schemes of State insurance has not been so bad as the German. But it is common knowledge that there have been considerable financial difficulties, and that Mr. Lloyd George's first grandiloquent scheme, which was to make a new Heaven and a new earth for the British worker, would never have been set going but for the capacity and devotion shown by experienced administrators, who are always available in Great Britain (though there as elsewhere their services are not always sufficiently appreciated), but in Canada are not conspicuous by their presence.

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It is scarcely generalising too broadly to say that practically every scheme of State beneficence has, as a result, a certain loosening of the moral fibre in those benefited. That is perhaps inevitable in the present imperfectly-educated stage of democracy, but scarcely to be encouraged on that account. Under present conditions in Canada, all, except possibly a small minority, who have the will, have also the power to provide for a rainy day, for periods of sickness or misfortune. Numberless agencies are available, whereby that provision can be made. Moreover, practical every-day experience does not fill Canadians with enthusiasm for further extensions of the functions of Government. We are already over-governed—mostly by mediocrities. The size and numbers of our bureaucracy are out of all reasonable proportion to population, and our bureaucracy does not impress by the distinction of either its attainments or its achievements. A false economy is, of course, easy enough. But it can scarcely be said that present circumstances are favorable for launching out great schemes involving either immediately or ultimately, large expenditures of public money. Further, if it is conceded that insurance is a proper function of the State, why should not the State extend its functions to every branch of activity—business or professional. Does Dr. Blackader look forward to a new world after the war, when we shall all be obediently doing what an all-embracing State tells us to do, and the medical profession will be merely a branch of the civil service?

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