had less than a hundred members each. It it obvious that this minute subdivision must entail expenses of administration, and that the smaller societies with their "dwarf sick-funds" must be a source of financial weakness. I am officially informed, however, that the Government contemplates amending the law with the view both to simplify and to centralise its administration.

The collective transactions of the Austrian sick-fund societies are on a considerable scale. In the year 1902 the total receipts reached the figure of about £2,050,000 sterling. The expenditure was about £125,000 less. Slightly more than four-fifths of the expenditure came under the head of insurance obligations. Very nearly a million sterling went in sick-pay, about £30,000 in medical charges, over £20,000 in medicine, about £10,000 in hospital fees, and about £5,000 for funeral expenses.

Miners' Societies.

With a few exceptions, miners in Austria are exempted from the operations of both sick-fund and accident fund insurance laws, and are dealt with under a special law applying to them alone. By this law all permanent workers in a mine are grouped together in a friendly society of which the mine-owner is chairman. The funds of these societies are supplied by subscription, half from the men the other from the owners. There is a managing committee, of which the men elect two-thirds. The subscriptions go to establish two funds, a sick-fund and a provident fund, which are kept distinct. Between the two provision is made not only for sickness but for accident and, in the case of death, for funeral expenses and the maintenance of windows and orphans. In addition, some provision is made for old age. The law therefore is very complete in its scope. Membership is compulsory for all miners regularly employed. The societies are by law obliged to accumulate reserve funds. One interesting section of the statute obliges mine-owners to lay by a special reserve fund to be used in the case of accidents on a large scale—*i.e.*, in which many persons suffer death or injury. All disputes concerning the claims of members of these miners' friendly societies are referred to a tribunal of arbitration, of which every mining district has one.

State Insurance in Germany.

In spite of the progress which the insurance of workmen has been and is making in many parts of Europe, much the most important group of laws on the subject is still formed by those in force in the German Empire. Germany has now a triple system of compulsory provident and compensation laws at work, laws which have now brought under their operation masses of the working-class of the Empire as well as a considerable portion of the poorer middle class.

The three divisions of the triple system are, of course, (1) sick-insurance, (2) accident insurance, and (3) old-age and invalidity pensions. In their main intent and operation these laws are compulsory, and, roughly speaking, they apply to that class of the population which is in regular employment but whose earnings do not exceed £100 a year. Allowing for the difference of the rate of wages in Germany and New Zealand, such a law in our country would apply to all persons earning less than £3 a week. In addition, however, to the classes compulsorily affected by the insurance laws, several other sections of the poorer among the people are allowed to take advantage of the sick, old-age, and invalidity insurance laws and insure themselves if they so wish it. The colossal scale on which State insurance is carried out in Germany may be understood from the single statement that from the initiation of the system in 1885 down to the year 1903 the outgoings amounted to over one hundred and fifty millions sterling —this although the old-age and invalidity branch only dates from 1891. The best summary I know of the operations of the triple system is found in a table published in Dr. Zacher's official compilation, and which is as follows:—

The Workmen's Insurance of the German Empire.

Total population	58,000,000
Wage workers	14,500,000

1902 *Summary.*

	Insurance against: Sickness.	Accident.	Invalidity and Old Age.
Persons insured	10,320,000	19,083,000	13,381,000.
Persons compensated	3,983,900	934,600	1,061,000
Receipts (marks)	200,350,600	141,394,100	210,677,100
Including contributions of Employers ..	58,624,900	125,663,300	69,492,900
Including contributions of Employed ..	130,784,000	..	69,492,900
Expenses (marks)	194,060,000	124,796,900	132,361,800
Including costs of Compensation	183,174,100	108,133,100	120,414,100
Including costs of Administration ..	10,885,900	16,663,800	11,947,700
Accumulated funds (marks)	186,645,200	199,194,300	1,007,477,500
Compensation per case (marks)	46·0	128·7	113·0
Charges per person insured (marks)	18·8	7·1	13·2

The analysis of the above table shows that, while all three systems are contributory, the wage-earning classes in Germany who draw the benefits contribute less than one-half of the total subscriptions. Employers of labour pay considerably more than the workpeople, as the table shows. In addition, there is a substantial contribution by the State in the case of invalidity and old-age pensions, though not in the other two divisions. To New-Zealanders the most interesting of the three divisions is that which includes insurance against invalidity and old age. Invalidity includes total or partial incapacity