I should like, however, to add that the impressions left on my mind are, first, that employers are in many cases loth to press at all hardly upon each other, even where it would seem to be to their direct interest to do so. Therefore it is not safe for a Government to leave the prevention of accidents largely to an insurance corporation of employers, even though workmen also are represented on the management of the corporation. Secondly, if State Factory Inspectors are to inspect at all they had better take the entire responsibility for the work and leave nothing to others. If corporations of masters or workmen desire to second the efforts of the official Inspectors, by all means let them do so; but it is dangerous for a Government to rely on such co-operation.

*Weak Points of the German Insurance System.*

It would be strange if a social organization so gigantic and—until our day—so entirely novel as the German State system of triple insurance had not brought upon itself incessant and sweeping criticism. And it would be strange, likewise, if it did not deserve some of this. The triple system is compulsory; it is complicated; it exacts in the sum total an enormous contribution yearly from persons many of whom are unwilling contributors; finally, the returns it makes to the workpeople whom it insures are, though not unreasonable, by no means lavish. The wonder is not that it has been criticized, but that it has managed to survive for twenty years and to conquer something like general acquiescence and cold approval. A New-Zealander, accustomed as he is to social experiments in his own country, can guess easily enough the nature of the wilder and angrier sort of complaints made in Germany against State insurance. He will not be surprised to be told that there are critics who call it an immense forcing-house for fraud and imposture; who declare that no sooner do dull times set in, or the ordinary slack winter season begin, than thousands of workmen at once place themselves on the sick-list; that a new kind of disease known as "pension sickness" has become epidemic in Germany; that physical injuries are carefully cherished as valuable assets; and that bodily hurts are attributed to industrial accidents although in truth they result from other causes. On the other hand, workmen complain that in the matter of the payment of their contributions—by affixing stamps to official cards—they are swindled right and left both by employers and employers' servants. As a matter of course, too, workmen grumble that they pay too much and get too little in return. Generally, both employers and workmen think that the other side has too large a say in the management of the various autonomous insurance societies. Both unite in alleging that the triple system is much too complex; that it is over-officered; and that in consequence it is far more expensive than it should be.

That the German system is cumbrous and too complicated is admitted by some of its best friends. To begin with, it is divided into three independent branches—sickness, accidents, and invalidity—the fusion of which is admitted on all hands to be desirable. On the 20th April, 1903, the Reichstag of the Empire unanimously adopted the following resolution: "The Federal Governments are requested to consider and ascertain the possibility of simplifying the workmen's assurance laws and reducing their cost, also of unifying the three kinds of assurance—that is to say, sickness, invalidity, and accident insurance—and of codifying them in a single enactment." The resolution summarises the aims of the more friendly reformers. That they have much to do cannot be doubted. German insurance has been expanded tentatively. It is admitted on all hands that, if it were possible to wipe the slate and start afresh, a simple and uniform system would certainly be adopted. The degree of complexity which the present systems entail may be indicated by a mere list of the societies administering the various forms of insurance. The work of sickness insurance, for instance, occupies the energies of 8,528 communal sick-fund associations, 4,699 local sick-clubs, 7,626 factory sick-clubs, 1,445 miners' sick-clubs, 52 building sick-clubs, 639 sick-clubs of trade guilds, 225 sick-clubs of other kinds—or a total of 23,214 organizations.

Accident insurance is administered by sixty-six great industrial corporations and forty-eight rural corporations. These bodies, however, are subdivided into 932 sections. To them must be added 198 official bodies of State control and inspection, and a large number of provincial and local administrative offices. In all, accident insurance is responsible for the existence of 1,547 bodies and authorities, employing no less than 26,000 confidential agents, and, needless to say, numbers of other paid servants.

By the side of these figures the administration of the invalidity and old-age pensions branch seems but a simple machine, for it does its work by means of forty offices and establishments. This is because it is territorially centralised.

The size of the sick-fund societies is very unequal; those of Berlin, which comprise six hundred thousand members, are only two more in number than those of the little Duchy of Schwarzburg-Rudolstadt, which comprise only twenty thousand members. Moreover, the expenses of administration differ in the local sick-clubs in an extraordinary degree. For instance, there are 55 local sick-fund clubs in Berlin: in 10 of these the cost of administration ranges from 1s. to 1s. 9d. per member, in 26 others from 2s. to 2s. 9d., in 11 others from 3s. to 3s. 9d., in the remainder it is more expensive still, and in one society it rises to about 17s. 3d. per member. It would seem, therefore, that uniformity and centralisation ought to make for a lower average of cost.

Space does not permit me to give even the briefest sketch of the bewildering complication of transfers, clearances, balances, and set-offs amongst these thousands of insurance offices and societies, and of the innumerable disputes which arise over the question of whether this or that case rightly belongs to this or that office. I doubt whether any nation less patient and less methodical could tolerate such a system or carry it out with any efficiency. German public servants, however, are among the best in the world.

Among the loudest complaints are those directed at the system of the payment of subscriptions by stamps in the invalidity and old-age departments. The duty of affixing the stamps which are the chief evidence of payment is laid by law in the first place on the employers; it is admitted that em-