

The contributions received in 1910 was £4,500,000 each from the employers and work-people. The assets of these funds were valued at £83,000,000.

AUSTRIA.

The system in this country is compulsory and universal, and on similar lines to the German method, with some variations in detail.

SWITZERLAND.

The social insurance in this country is on compulsory voluntary lines—that is to say, the Federal Act allows the various provinces to declare the insurance to be compulsory, and to be applied to certain trades, &c., as working-conditions warrant it, and this again may be delegated to the various municipalities, who are authorized to establish public funds for these purposes. Employers may be required to collect the employees' contributions, but the employers are not themselves compelled to contribute. The system generally follows the Belgian, and the State subsidizes the Sickness and General Insurance Fund.

SWEDEN.

The first workers' insurance law was passed in 1891, by which societies fulfilling certain conditions were granted privileges and could claim a subsidy from the State towards their benefits. The local-authority government was used in extending the functions of this system, and State supervision is exercised by certain officials as to the operations of the society. The subsidy from the State is higher per member for very small societies, with the object, no doubt, of assisting small organizations in out-of-the-way places where the cost of administration per head is higher than in the more populous centres. The societies must collect from their members as much as the State contributes. It is stated that as a result of this legislation the societies have rapidly increased. In 1906 the total membership was 472,000, one out of every ten workmen in the country belonging thereto. One authority, however, states that their unscientific rates of contributions and benefits render them unsound, and that unless they readjust upon an adequate basis for a voluntary system, or insurance is made compulsory, many of them must fall.

DENMARK.

The system here is on the same lines as that of Sweden. The State subsidizes registered sickness societies. The State's subsidy in 1907 amounted to about £80,000, paid to 1,500 societies in that year. There were said to be 514,000 members in these organizations, representing about 30 per cent. of the adult population.

The old-age-pension system is on a non-contributory basis, and is payable out of general taxation, as in Britain and New Zealand.

NORWAY.

There is a compulsory system, in operation since 1909, administered by means of district or communal organizations operating with a central State Department. The basis of contributing is—Workmen, six-tenths; employers, one-tenth; State, two-tenths; municipality, one-tenth. The benefits are much the same as are provided by a friendly society, and include medical treatment. The contribution comes out at about 12s. per annum per member. It was estimated that this system would apply to about 980,000 persons.

HOLLAND.

Social insurance in this country is on voluntary lines, and much the same as in England before the passing of the National Insurance Act. There are societies which provide for sickness, and the membership is set down at 600,000 out of a total population of 5,700,000. The societies provide for medical treatment, medicines, and sick-pay.

FRANCE.

The insurance for workers' sickness is in the hands of mutual societies, which have been developed on very extensive lines. The system is voluntary, and is State-subsidized. The amount of subvention paid by the State in 1903 totalled about £240,000. The total funds of these societies in 1904 amounted to about £16,000,000. There were 4,170,000 active members, of which 25 per cent. were children. The part the children play in social insurance is a feature of the French system. Special means appear to be taken to interest them in this work, and much of its remarkable growth in this direction is said to be due to the interest taken by teachers in urging the value of these societies on the children.

The old-age provision was up to 1910 on a voluntary and contributory basis, and on these lines has been widely developed by means of State offices and the co-operation of insurance companies and friendly societies. In 1910 an Act was passed making it compulsory on all wage-earners to insure against old age.

ITALY.

Sickness insurance has been carried out in Italy by means of mutual societies, the membership of which is entirely voluntary. The societies which are registered receive some privileges, and in certain cases subsidies from the State, usually in the form of additions to their benefits. In 1905 there were 6,535 societies with a membership of 1,000,000.