

in Missouri, the necessary educational work carried on by Messrs White, Hill, Moser, Herman and Black, and other devoted spirits—will, ere we are aware of it, bear fruit in some sudden manifestation of concrete legislation.

This is the history of all great movements. They are not brought to perfect flower by hot-house methods. The seed is sown by the bearers of the truth; the soil cannot be chosen nor the field for the harvest mapped out; the seed is scattered widely; and ere we know, the winds have carried it, and in the spring time the hills are white to our wondering eyes. This is the Miracle!

No, gentlemen of the Fels Commission, not the best intentions in the world, nor the wisdom of the wisest, can guide you in the selection of God's acre for the planting of God's truth. What you can do chiefly, and what you can do best, is one thing:

Educate, Educate, Educate.

WORKINGMEN'S INSURANCE.

In an address at the City Club, of Chicago, Dr. Edward L. Burchard, director of the Extension Department of the Chicago School of Civics and Philanthropy, had this to say:

"This poster hanging on the wall came to us from London a few weeks ago, and is the smaller size of a poster which was prepared by the National Liberal Insurance League, an adjunct to the Liberal party, to illustrate the benefits of England's new workmen's insurance, not only to the working mothers, giving them, as you see, thirty shillings a week during maternity—and she may not return to work until four weeks after childbirth—but showing also the great economic advantages to the workingmen. The visitor saw these posters everywhere on the dead walls of London last summer at a time when the English workingmen's support was wavering because they didn't know whether they liked to be forced to do compulsory saving or not, even if it was only eight cents a week; it went against the British grain to be compelled

to do anything. But Germany had carried on this health insurance for some twenty years, protecting now forty-five million of her sixty-five million people, and England felt that it was high time for her to begin, and so, July 15 last, the act went into effect for fifteen million workers."

We think this attitude of the British workmen, partly of indifference when not of hostility, toward schemes of State Insurance springs from a truer instinct than this condemnation of British dislike of compulsory legislation. While many peoples seem hastening toward the adoption of measures of this character, which at their best can but palliate the evils of poverty and which at their worst must postpone the adoption of fundamental remedies, English workingmen seem to have set their faces toward the pole that lies at the other side of the economic world, and it is a cause for congratulation.

In this connection it seems to us a matter of grave regret that Herbert Bigelow should have given countenance, if he be correctly reported by the *Hudson Observer*, to the scheme of state insurance embodied in the Ohio Constitution in a speech delivered in Jersey City, early in December.

Even in Germany Dr. Ferdinand Friedensberg, who for many years occupied a prominent place in the Imperial Insurance Office, tells us that the difficulties encountered in gaining the confidence of the workingmen were well nigh insuperable. It is the testimony of many whose authority carries conviction that even in Germany the social insurance designed to abolish pauperism and displace charity has developed a new and degrading system of pauperism and fraud. Testimony is not lacking, even amid a rather noisy chorus of encomiums, that the system has been grossly abused, and seems in its very nature to lend itself to such abuse. The records of court actions covering claims for insurance in cases of accidents incurred on the way to and from work, are said to embody a revelation of lying and false swearing that would put Munchausen to the blush. And that this insurance is not paid cheerfully by either workman or employer is proven by the number of fines for delin-

quency, which total a very large sum annually.

But perhaps our main objection to introducing this system in America—certainly the objection which should make every Single Taxer set his face like flint against propositions of this sort—is that they are designed by the enemy to obstruct and retard fundamental reform. Every one of them—and among them is to be included preposterous measures like the Minimum Wage Law—is a postponement of the Single Tax. We make a fatal mistake if we give even temporary countenance to their advocacy, with the notion that it may be well to “sail with the stream.” The truest expediency is to denounce them as devices of the enemy, and to show their intrinsic unsoundness. We know the motives that in Germany impelled Bismarck to borrow from the Socialistic programme the scheme of Workingmen’s Insurance, which was not to placate the socialists whom he hated so much as to bribe the working classes away from their support of Socialism.

It is to be feared that too many advocates of State Insurance, Old Age Pensions and the like unconsciously regard such benevolent functions of the state as possible of exercise without cost to the members of the community—in other words, that the fund provided for such purposes is somehow created out of nothing. In no other way is it possible to understand their faith in its efficacy as a social remedy. Yet every dollar given to one is deducted from that which goes to others. Nor could the end sought be greatly different from other forms of insurance that prevail today—endowment, industrial, fraternal, etc. Perhaps seventy-five per cent. of the people carry some form or degree of insurance. The aggregate must be enormous. But were it abolished tomorrow, were all forms of insurance as we know them swept away, the total result would remain unchanged. If changed at all it would be that the seventy-five per cent. of the people would be richer by having no insurance to pay for, *and thus saving the cost*. The improvident would suffer to some degree, though not to as great a degree as may be imagined. For many would then save

through savings banks who do not now deposit with such institutions.

Under a condition of society in which want and the fear of want were abolished the industrial insurance of today would give way to private savings. And as private savings are to be preferred to corporate insurance, so is corporate insurance to be preferred to State insurance for workingmen. For the latter has a viciousness all its own, for it affixes to the Worker a badge of humiliation. It encourages a habit of regarding him as a ward of the State, as its servant, not as its governor. It is vicious in that it conveys the notion, or supports the notion where it already exists, that the State can do anything for the Worker that he has not previously done for the State, that it can give him anything that he has not given it, that it has the right to take anything from him and give it back, even under the pretence that it is benefiting him. Its whole effect is to create a false theory of the economic relation of the Workingman to government. It is largely evil in the motives that inspire it, and it is wholly evil, when it has any effect at all, in its operation and results.

In a condition of society in which the workingman received all he earned we should cease to hear of Workingmen’s Insurance. Consequently those who believe that it is possible to bring about such a condition should not hesitate to oppose it, for it is not even a decent paliative.

These schemes cannot as we have said increase the amount that goes to wages—they are therefor a deduction from wages, however collected, and it is an impertinence to the worker to collect part of his wages even if put aside for him by a paternal government. If the insurance is collected from the employer just the same is it a deduction from the wages of the workingman—a fact sufficiently clear to those who know the law of wages, and needing no demonstration to REVIEW readers.

This State Workingmen’s Insurance is dignified by the name of “social legislation.” It is actually justified on the ground of the inadequacy of prevailing wages—as if the fund for such insurance under present conditions could be drawn anywhere else than from wages. “Oh?” says some one,

"why could it not be drawn from taxes?" True, it might be. But on whom do taxes fall? Those that fall upon production are paid by labor, those that fall upon land values are paid by the owners of natural opportunities in economic rent first collected from labor. Out of the latter fund it might be possible to provide for many things. But least of all would it be necessary to provide for Workingmen's Insurance. It might be thought needful to provide for those who could not work, but never for those who work. There might be insurance for the crippled, the lame, the halt, the insane—but not for those whose hands and brains create the only fund that pays for everything—the workers of the world. And if there is a fund started for insurance anywhere or for any purpose—why not a State Insurance for the idlers, who do not produce anything, to provide against a time when their unearned incomes shall be cut off and they find through long habits of idleness that it is impossible for them to join the workingmen in production, and they become the objects of charity? Absurd, you say. Yet not more absurd than that those who produce every form of wealth should be insured against the consequences of unemployment, ill health, death, or other cause out of the wealth of the nation of which they are the sole creators.

WE regret to chronicle the death of E. E. Nobis on October 10th, an old time Single Taxer who was associated with the editor of the REVIEW in Jersey City in the formation of the Land and Labor Club in 1887.

THE Tenants' Union, of New York, organized about six years ago, is out with a manifesto announcing that its purpose is to improve the housing conditions of the people of this city, and to prevent speculators from holding land out of use until they can rob the community of the fruits of its enterprise and labor. The officers of this association serving without pay are C. Donovan, Alexander Law, and Daniel Cavanagh, all veteran workers for the Single Tax.

J. R. HERMAN WRITES OF THE MISSOURI CAMPAIGN.

Some thirty years ago, Henry George announced to the world that land values were public values, and that the life of civilization depended on taking these values for public purposes in lieu of all other taxes.

Since then the work of Henry George has been translated into all the leading languages, is a living issue in the British Empire, and is rapidly becoming a world-wide issue.

The Single Tax propagandists were told it would never find favor in America on account of the opposition of the American farmer, who, unlike agriculturists of other countries, was a land owner. For the first time in the history of the movement, the Single Tax was presented to a community of farmers last fall. The State of Missouri can be said to be fairly representative, lying between the conservatism of the east and the radicalism of the west.

The Single Taxers of Missouri initiated a constitutional amendment providing for the gradual exemption of labor products, and within the course of five years, all taxes would be raised from land values, with the exception of inheritance taxes and liquor licenses. The limitation on the rate of taxation was removed, thus providing for the full application of the George theory in the future if the people so desired. This measure was defeated nearly five to one, the only organization favoring it being the State Federation of Labor, which gave it a nominal endorsement. Both old parties were against it and the progressives were non-committal. The farmers formed an organization and raised fifty thousand dollars at the first meeting, joining with the big real estate men of the leading cities. Pitted against this power was a little handful of devoted followers of George, partly financed by Joseph Fels. The writer took part in this campaign, and is therefore in position to relate some of the incidents of the campaign, which will indicate the state of feeling among the farmers.

I live in Denver, Colorado, and entered the campaign at St. Joseph, Mo., situated