

**THE NATIONAL INSURANCE ACT, 1911, (PART I.)  
AS APPLYING TO IRELAND.**

BY W. DUDLEY EDWARDS, ESQ.

[Read, Friday, March 15th, 1912.]

I propose to draw attention to the more important of the special modifications of the Insurance Act in its application to Ireland, and to give the numbers of the various classes of people who will be affected by its principal provisions. To offer an audience like the present a mere outline of the Act would be but waste of time. An authoritative summary is given in Cd. 5995, "Copy of a Memorandum explanatory of the Bill as passed by the House of Commons so far as relates to Health Insurance"—which is the part of the Act I propose to consider.

The figures *re* Insurance are obtained from or based upon the reports of the actuaries (Messrs. Hardy and Wyatt), the first, (Cd. 5681), of the 20th May, "in relation to the Bill as introduced," and the second, (Cd. 5983), of the 28th November, "in relation to the Bill as amended in Committee." The report of the recent Census not being yet available, I have had to fall back upon the figures of 1901 for the numbers of the various classes of the occupied population who are of the insurable age, viz., 16 to 65,\* using the Census classification of 15 to 65 (obtained by deducting those under 15 and over 65 from the total) as approximately correct for all practical purposes. Information as to the remuneration, both in cash and in kind, of agricultural labourers, and as to the numbers and classification of migratory labourers, will be found in the latest report of the Department of Agriculture and Technical Instruction for Ireland (Cd. 6019), Agricultural Statistics, Ireland, 1910-11, Report and Tables relating to Irish Agricultural Labourers.

The actuaries, in their first report (Cd. 5681), estimate the number of persons in the United Kingdom, who will come into insurance under the Act during the first year of its operations, at 13,918,000, *i.e.*, 76 per cent. of all those "engaged in occupations" at the Census of 1901.

In England and Wales the percentage is slightly higher, being 79, or four-fifths of all those so engaged, while in Ireland it drops to 53, or just over one-half. The

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\* Contributions are also payable for employed persons between 65 and 70.

reasons are not far to seek. (Allowance must, of course, be made for the increase since 1901 in the population of Great Britain, and the decrease in that of Ireland, which lowers the percentage in the United Kingdom to 70, and in England and Wales to 73, and raises it in Ireland to 54.) Of the members of the "occupied" class who are of insurable age, most of the 307,986 farmers and graziers of Ireland are either employers, or working only on their own account, and, therefore, not compelled to be insured. Children working for their parents without pay, such as many of the 213,527 children, etc., of farmers, will be excepted from compulsory insurance by Schedule I, Part II.f., which applies also to those of the 78,061 indoor farm servants who receive no money payment for their services. Doubtless, many of the farmers themselves, like other employers, or persons working on their own account, whose whole incomes do not exceed £160 per annum, will become voluntary contributors, which may account for the fact that these latter in Ireland are estimated at 20½ per cent. (or over one-fifth) of all the insured persons, as contrasted with 4¼ per cent. in Scotland, and barely 5 per cent. in England. For the farmers and graziers of Ireland outnumber those of England and Scotland combined, numerically as well as relatively, amounting to 399,387 of all ages in Ireland (or 20½ per cent. of the occupied class), as against 224,297 in England (or 1.67 per cent.), and 53,395 in Scotland (or 1.7 per cent.).

The total number of persons to be insured in Scotland in 1912-13 is estimated at 1,560,000, *i.e.*, half as many again as the 1,040,000 in Ireland, which accounts for the difference in the estimate of Reserve Values\* credited to the two nations. Scotland gets £7,094,000 to Ireland's £4,883,000. Yet the average Reserve Value works out a little more in Ireland than in the United Kingdom, as a whole, *viz.*, £5 4s. 2½d. per insured member as against £5 os. 10d. (doubtless due to the average age being higher in Ireland), including with the "employed" members of approved societies, voluntary contributors under 45 years of age coming into insurance within six months after the commencement of the Act (S. 5. 1. proviso *a*). Hence 19 years are occupied in making good the Reserve Values in Ireland\* as against 18¼ for the United Kingdom.

The latest report, with Summary Tables, of the Chief Registrar of Friendly Societies (No. 49-XI. of 1907) gives the membership of Friendly Societies (ordinary and with branches) in Ireland as 62,639 (*i.e.*, 6 per cent. of all the insurable persons) compared with 5,406,155 in England (or 47¾ per cent.). But these figures are misleading,

\* The omission of medical benefits in Ireland may lessen its estimated Reserve Values, as well as the time required to make them good.

since they do not indicate the number of friendly society members resident in England or Ireland respectively, but merely the number of members belonging to Friendly Societies and branches registered in those countries. Several of the societies registered in one part of the United Kingdom have members in other parts also.

It may be regarded as approximately correct enough for all practical purposes to state that nearly a million of the insurable persons in Ireland do not at present belong to any Friendly Society. In spite of all the efforts of existing societies, and of societies which are in process of formation, the harvest truly is great and the labourers are few. Section 81 (7) gives any County Council in Ireland power to form an approved society for the benefit of insured persons resident in the county, not being members of any other approved society. In this connection, the effect of sub-section 7*b* (v.) does not yet appear to have been generally grasped. The power given to a County Council Approved Society alone to reduce benefits below the minimum rates, will enable it to accept lives too unhealthy to be taken by an ordinary approved society, and which, therefore, would otherwise have to fall back on the Post Office Fund. The experience gained in dealing with this class of lives will doubtless be extremely valuable by January 1st, 1915, when, by Section 42, the provisions of the Act relating to deposit insurance will no longer apply, and some other and better arrangement must be provided.

It has been asserted that large sections of the population are so well provided for, or so exceptionally healthy, as to need little or no insurance against sickness. Such a hasty generalisation may apply to some of the 160,784 indoor domestic servants, of the 78,061 indoor farm servants, of the 21,593 commercial clerks, of the 3,876 nurses and other attendants in hospitals, of the 123,157 agricultural labourers, and of the many thousands of shop assistants (included under the various trades to which they belong) who live in. Section 47 will enable both employer and worker to pay at a reduced rate, if the employer guarantees full remuneration during six weeks of sickness in any calendar year, or during any periods not exceeding six weeks each in any engagement of at least six months certain. Or an Approved Society may substitute any of the additional benefits of Schedule IV., Part II., to an equivalent value, for sickness or disablement benefit if there be good reason for the substitution. Of course, it will be open to any specially healthy class of people to form a society of their own, and apply for approval. Or, if residing in any specially healthy district, they may make use of the provision in Section 40, whereby

if an Approved Society has 5,000 or more insured persons in branches in any area, its rules may enable these branches to group themselves together for valuation purposes. No part of their surpluses will then be used to defray the deficits of the other branches of their society not grouped with them for valuation purposes.

Any employee whose full remuneration is at the rate of not more than 1s. 6d. per day, pays nothing for insurance, and only  $\frac{1}{2}$ d. per week if earning from 1s. 6d. to 2s. per day. The State pays 1d. per week in respect of each of these, and the employer makes up the balance of the employed rate (S 4, 1. and Schedule II, Part II.).

Hence about a fourth of the employed persons in Ireland will get their insurance at little or no cost to themselves. For the total remuneration of the 105,840 adult agricultural labourers ranges from 10s. to 15s. per week each, including an average of 3s. 6d. per week for allowances and 1s. per week for cottage, where given. (Cd 6019, D A T I, Agricultural Statistics, 1910-11). The 1901 Census Report states that most of the 90,875 adult general labourers are engaged in agriculture, and hence their wages are doubtless about the same. Probably about 150,000 of the 176,764 adult women workers in industrial pursuits are employed persons with wages averaging under 11s. per week\*. The total number includes 51,519 workers in textiles, and 80,898 workers and dealers in dress.

It is estimated that the State's 1d. per week per head to help the insurance of the low-paid workers will amount, for the United Kingdom, to £131,000 in the first year of the Act, and to £175,000 during each of the following years. Separate figures are not given for Ireland, but, according to population proportions, we should get about £17,000 after the first year. The low average rate of wages, as compared with those of Great Britain will entitle us to more than the insurables' proportion of £13,000.

Far too often among these low-paid workers the sick-ness or disablement benefit may amount to more than two-thirds of the usual weekly earnings of the insured person. In such cases the benefit may be reduced by his or her approved society, provided additional benefits from Schedule IV, Part II, of an equivalent value are substituted.

Section 81. 3. will entitle any migratory labourer to a certificate of exemption from paying the worker's contribution provided he resides at a permanent home in Ireland for not less than half the year, and is not

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\* See Cd 4,545 and Cd. 4,844. Board of Trade inquiries, 1906

“employed” while so resident. The certificate does not exempt his employer from paying the employer’s own contribution (ordinarily 3d. in Great Britain), which will be transferred to the Irish Insurance Fund. In 1910 the migratory labourers numbered 18,500. The £200,000 they brought back enabled many of them to get through the winter without having to seek employment at home. Twenty-four per cent. of the 10,225 visited have land of their own, and another 58 per cent. are sons or daughters of landholders, and working on their parents’ farms when at home. If but about half of all the migratory labourers successfully claim exemption, they may be the means of transferring to the Irish Fund from the pockets of the British farmer about £2,000 to £3,000 every year.

By S 81 9. an insured person is not entitled to medical benefits in Ireland. Most of the poorer people get free advice and medicine through the 810 dispensary doctors, whose districts on average cover over 40 square miles each. In 1909, 642,759 people, *i.e.*, nearly two-thirds of a million (an average of 794 for each doctor) were treated either at the dispensary or at their own homes, at a total cost of £193,153, including the doctors’ salaries, payments to midwives, and cost of medicines, or an average *per patient* of exactly 6s, a figure which may not be altogether unfamiliar, being precisely the payment suggested *per insured person*, well or ill, for medical benefit under the Bill as introduced (Cd 5847. Report of the Local Government Board for Ireland for year ending 31st March, 1911) These figures are characterised in the Report as “normal” The average cost was slightly lower in the previous year

The omission of the medical benefit from the Irish part of the Act carries with it certain important consequences. The first—perhaps a little racy of the soil—that it may be restored as an additional benefit (S. 81. 9. proviso) for members of approved societies having a surplus on valuation (S. 37). The second—that the necessary proof of disease or disablement entitling to benefit (S 14 2), and of the need for sanatorium benefit will probably be more difficult and costly. S. 81. 13. enables the approved society or the Insurance Committee administering the respective benefits to transfer this expense from the shoulders of the insured person to themselves, treating it as expense of administration.

Probably that is why the actuaries, in their latest report (Cd. 5983) appear to have estimated for the expense of administration remaining the same in Ireland as in England, spite of the fact that in Ireland the cost of administering medical benefits is naturally no longer included.

Thus, the total amount estimated to meet the cost of administration of the various minimum benefits works out for the first year of the Act at 2s. 10d. per member in Ireland, as against 2s. 9½d. in England, and for future years at 3s. 8d. in Ireland and England alike. For administration of the maximum benefits, the estimate would, of course, be somewhat higher, and might reach the 4s. per head of Table A. (Cd. 5983). To suggest the possibility of its exceeding that amount would be unwise, since the percentage excess for cost of maximum benefits and administration (11.34 for men, and 12.65 for women) mentioned in par. 82 of the first report of the actuaries (Cd. 5681) has been trenced upon since the Bill was introduced, when the total cost of minimum benefits was estimated at £1.367 per annum for men and £1.158 for women. For the Bill as amended in Committee the estimate was raised to £1.43 and £1.19 respectively, thus lessening the possible margin to 6.4 per cent. and 9.7 per cent. respectively for the United Kingdom. (Cd. 5983.)

We have now to consider what will naturally be regarded as the most important consequence of the elimination of medical benefits from the Act so far as Ireland is concerned, *viz.*, the reduction of the employed rate by 1½d. per week, *ie.*, 1d. and ½d. off worker and employer, respectively (S. 81. 10, and Schedule II Part II.). It will be noted that by the proviso to S. 81. 11, the married woman voluntary contributor's rate is also reduced by the same amount, and for the same reason. The ordinary voluntary contributor under 45 years of age, and joining within six months after the commencement of the Act, pays at the employed rate (S. 5. 1, proviso *a.*), and will, therefore, get the same reduction. By S. 81 (11) the rates of other voluntary contributors, also, are correspondingly reduced.

One result of lowering the contributions of employers and workers due to dropping the medical benefits is a certain alteration of fractions mentioned in S. 81. 18. which affects Sections 42 and 56.

By S. 42 (*f*) upon the death of a deposit contributor, his balance in the Post Office Fund is divided in proportion to his own and his employer's contributions respectively, and the fraction which represents his own proportion (in Great Britain four-sevenths, or one-half in the case of a woman, but, by S. 81. 18, in Ireland six-elevenths, or four-ninths in the case of a woman) will be paid to his nominee or other person entitled to receive it.

By S. 42 (*g*) a deposit contributor may be paid the same proportion (in Ireland six-elevenths or four-ninths) of his balance in the Post Office Fund, on satisfactory proof that he has permanently ceased to reside in the United Kingdom.

The same proportion (in Ireland six-elevenths or four-ninths) of the amount credited to an approved society in the investment account is paid over by the Insurance Commissioners to the society for investment, or, at its request, may be invested by them on its behalf. (S. 56 1 b).

Some slight difficulty has been experienced in understanding another result of the reduction in the employed rate due to the dropping of medical benefits from the Act as regards Ireland, viz, the crediting the Approved Societies or the Post Office Fund accounts with the difference between the amount of the contributions at the British and Irish employed rates, the assumption that that difference has been expended on benefits, and the payment by the State of the proper proportion thereof (S. 81. 10 and 11, and proviso). To grasp the full purport of these sub-sections, it is advisable to consider the necessity for their insertion. The Bill, as originally drafted, provided for medical benefit, with the same scale of contributions throughout the United Kingdom. The employed rate was fixed at 7d. for men and 6d. for women, in Ireland as in Great Britain. Hence the provision in S. 3, for seven-ninths (or in the case of women three-fourths) of the cost of benefits and administration being borne by the contributors, and the remaining two-ninths (or one-fourth) by the State. Hence also, in S. 55. 3. the deduction of a penny and five-ninths (or in the case of women, 1½d.) *i.e.*, two-ninths (or one-fourth) of the amount, from the weekly contributions of the members of the approved societies (except the voluntary contributor of 45 and upwards joining within six months after the commencement of the Act) to provide interest on the reserve values credited to the societies, and a sinking fund ultimately to make good the reserve values themselves. And, since the same amount of the weekly contributions is deducted from the British and Irish alike, it would seem only fair that the same amount of the benefits should be paid by the State to British and Irish alike. But if seven-ninths, (or three-fourths in the case of women), of the cost of the benefits and administration is produced by a weekly contribution in Great Britain of 7d. (or 6d. for women) the remaining two-ninths (or one-fourth) must be worth 2d. And since that seven-ninths (or three-fourths) is produced by a contribution of 5½d. (or 4½d. for women) in Ireland, the remaining two-ninths (or one-fourth) can be worth only one penny and four-sevenths or 1½d. for women) instead of 2d. But by adding the difference between the British and Irish employed rates, viz., 1½d. per week, to the Irish weekly contribution of

$5\frac{1}{2}$ d (or  $4\frac{1}{2}$ d.), the total is 7d (or 6d) as in Great Britain, and thus the State pays towards cost of benefits and administration an average of 2d. per week in each country alike.

The assertion often made that the State's contribution does not average 2d. per week is probably based on the failure to note (a) that the word "average" applies to time as well as to persons, and (b) that reserve values are credited to approved societies for the purpose of increasingly drawing out the State contributions at the very time when they are increasingly wanted, *i.e.*, when the individuals for whose ultimate needs the reserve values were credited require more and more benefits, as increasing years cause increased debility. The accompanying table may make the whole matter somewhat clearer.



PENCE PER WEEK.

	GREAT BRITAIN.		IRELAND.					
	Man	Woman	Man	Difference credited	Total contributed and credited	Woman	Difference credited	Total contributed and credited.
Weekly Contributions (Total) ..	7	6	5½	(1½)	7	4½	(1½)	6
Deduct ⅔ (or ¼) for Sinking Fund and interest on Reserve Values.	1⅓	1½	1⅓			1½		
Balance for Benefits and Administration.	5⅓	4½	3⅞	(1½)	5⅓	3	(1½)	4½
*State pays ⅔ (men) ; and ¼ (women)	1⅓	1½	1⅓			1½		
Total (average) value of Benefits and Administration.	7	6	5½			4½		
Add average value of Benefits produced by Reserve Values deducted.	1⅓	1½	1⅓			1½		
*Add State proportion of these Benefits. ⅔ (men) ; and ¼ (women).	⅔	¼	⅔			¼		
Total average value of Benefits including those produced by Reserve Value.	9	8	7½			6½		
Deduct weekly contributions ..	7	6	5½			4½		
Average value of State contribution	2	2	2			2		
Average State proportion of total value of Benefits actually received.	⅔	¼	⅔			⅔		

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\* N.B.—⅔ of total = ⅔ of ⅔ ; ¼ of total = ⅓ of ⅔.

The State's payment to Ireland of the same proportion of the cost of medical benefit as to Great Britain appeals to one's natural sense of justice.

For in addition to the contributions for benefits common to Great Britain and Ireland alike, the State annually contributes two-ninths (or one-fourth) of the cost of a benefit for Great Britain alone. The annual value of that benefit is estimated at 6s., being paid for by weekly contributions of 1½d. for each insured person, averaged at 48 per year, allowing for unreckoned arrears, cessation of contributions during sickness, etc. Hence it is only fair that Ireland should be credited with the same two-ninths (or one-fourth) of 6s. for each insured person in Ireland. How much should this produce? The estimated number of men in Approved Societies in Ireland is 674,000, and in the Post Office Fund, 35,000, a total of 709,000. Averaging their annual contribution at 6s., each would give £212,700, of which two-ninths is £47,266. Women in Approved Societies are estimated at 310,000, and in the Post Office Fund at 21,000, a total of 331,000, which, at 6s., would yield £99,300, of which one-fourth is £24,825, making a total of £72,000. The estimated total cost of medical benefits for Scotland in 1913-14 is £321,000 for men, of which the State two-ninths is £71,333, and £131,400 for women, of which the State one-fourth is £32,850, making a total State contribution of £104,000, which, per head of the 1,560,000 insured persons in Scotland, equals 1s. 4d. per annum, *i.e.*, two-ninths of 6s. Multiplying this 1s. 4d. by the 1,040,000 insured persons in Ireland, gives a total of £69,333, *i.e.*, not far short of the £72,000 estimate above.\*

The State proportion of the cost of benefits and administration must naturally be greater in Ireland than in Great Britain, since, to every weekly contribution of 5½d. (or 4½d.) in Ireland, it adds an average of 2d., *i.e.*, 4-15, or over one-fourth of the total contribution in the case of men, and 4-13, or nearly one-third of the total for women, as against one-fourth for women in England, and two-ninths, or less than one-fourth, for men.

By comparing, in the actuaries' report (Cd. 5983), Table XII., "Annual Expenditure for Maximum Benefits and Cost of Administration chargeable against Contributions," with Table XIII., "Annual Charge in respect of the State proportion of Maximum Benefits and Cost of Administration," the State proportion of the total expenditure works out for 1912-13 at 19.2 per cent. in England, as against 23.4 per cent. in Ireland, and for 1932-3 at 18.8 per cent., as against 23 per cent.

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\* Of the total estimated number of insurable persons in Ireland, women comprise 31.8 per cent., but in Scotland only 29.3.

It may be well to show how the State contribution affects the deposit contributor\* in Ireland.

One Year's Total contributions in full.		Man.	Woman
		s. d.	s. d.
52 weeks at employed rate	$5\frac{1}{2}$ d. (or $4\frac{1}{2}$ d.)	23 10	19 6
Less Sanatorium benefit,	1s. 3d.		
Less administration (say)	3s. 8d.		
Paid by contributor	$\frac{7}{8}$ (or $\frac{3}{4}$ ) of $4$ s. 11d.†	<u>3 10</u>	<u>3 8<math>\frac{1}{4}</math></u>
		20 0	15 9 $\frac{3}{4}$
Add $\frac{2}{8}$ (or $\frac{1}{4}$ ) of 6s. 6d. (difference between British and Irish employed rates at $1\frac{1}{2}$ d. per week) paid by State .. ..		1 5 $\frac{1}{2}$	1 7 $\frac{1}{2}$
		<u>21 5<math>\frac{1}{2}</math></u>	<u>17 5<math>\frac{1}{4}</math></u>
Add State contribution	{ Man $\frac{2}{8}$ of total (= $\frac{2}{8}$ of $\frac{7}{8}$ ) Woman $\frac{1}{4}$ ,, (= $\frac{1}{3}$ of $\frac{3}{4}$ ) }	6 1 $\frac{1}{2}$	5 9 $\frac{3}{4}$
Total available for cash benefits ..		27 7	23 3

*i.e.*, about 3 weeks' sick pay at the 10s. and 7s. 6d. rates respectively.

By S. 42 (*f.* and *g.*) such a deposit contributor, if no cash benefits are drawn, may bequeath, or, on emigrating, may take—

Man  $\frac{6}{11}$  of 21s. 5 $\frac{1}{2}$ d. = 11s. 8 $\frac{1}{2}$ d.  
 Woman,  $\frac{4}{9}$  of 17s. 5 $\frac{1}{4}$  = 7s. 9d.

A comparison may usefully be made between the benefits to which a deposit contributor and a member of an approved society will be respectively\* entitled after payment of six months' full contributions:—

DEPOSIT CONTRIBUTOR.		MAN.	WOMAN.
26 weeks at employed rate	$5\frac{1}{2}$ d. (or $4\frac{1}{2}$ d.)	11 11	9 9
Less 1 year's { sanatorium benefit..	1s. 3d.		
(S. 42 <i>e.</i> ) { administration (say)	3s. 8d.		
Paid by contributor	$\frac{7}{8}$ (or $\frac{3}{4}$ ) of 4s. 11d.†	<u>3 10</u>	<u>3 8<math>\frac{1}{4}</math></u>
		8 1	6 0 $\frac{3}{4}$
Add $\frac{2}{8}$ (or $\frac{1}{4}$ ) of 3s. 3d. (difference between British and Irish employed rates at 1 $\frac{1}{2}$ d. per week) paid by State .. ..		0 8 $\frac{3}{4}$	0 9 $\frac{3}{4}$
		<u>8 9<math>\frac{3}{4}</math></u>	<u>6 10<math>\frac{1}{2}</math></u>
Add State contribution	{ $\frac{2}{8}$ of total = $\frac{2}{8}$ of $\frac{7}{8}$ (Man) $\frac{1}{4}$ ,, = $\frac{1}{3}$ of $\frac{3}{4}$ (Woman) }	2 6 $\frac{1}{4}$	2 3 $\frac{1}{2}$
Total available for cash benefits ..		<u>11 4</u>	<u>9 2</u>

\* British subjects Employed contributors under 65, insuring before 15th July, 1913, or voluntary contributors under 45, insuring before 15th January, 1913.

† For the first 26 weeks of the Act, the amount deducted for sanatorium benefit and for cost of administration has since been fixed at a lower figure, and thereafter that for the latter only; the effect being to increase somewhat the total available for benefits.

Thus, at the 10s. or 7s 6d. rates, the deposit contributor (man or woman) could only draw a little over one week's sick pay, while the society member would be entitled to 26 weeks' (S. 8. 8 *b*),\* and, if an employed contributor, to 30s. maternity benefit also (S 8 *d*) a possible total for a man of £14 10s., and for a woman of £11 5s. Both deposit contributor and society member would equally be entitled to Sanatorium Benefit if recommended by the Insurance Committee (S. 16 3)

The effect of the Insurance Act and the Finance Act of 1911 on the future treatment of tuberculosis must not be overlooked. Ireland's share of the 1½ million pounds provided by the Finance Act of last year towards the building of sanatoria and similar institutions will amount to £145,000 (S. 64.1. proviso), Ireland's percentage of the population of the United Kingdom by the recent Census being 97 For the maintenance of such institutions, the 1s. 3d. per annum in respect of each of the 1,040,000 insurable persons in Ireland should yield an annual sum of £65,000, and the additional penny paid by the State, a further £4,333, which also will be available so far as not spent on research work (S. 16 2)

One may hope that a determined effort will be made to grapple with the tuberculosis fiend without further delay. If insurance companies in Germany find it pays them to provide thousands of beds for their policy holders, why cannot Ireland do likewise, now that the State provides the means?

Many of the figures in the following table were kindly furnished by Dr. Frank Dunne. The cost is estimated on the lowest possible basis—that of actual experience in the Belfast and South-Dublin Union Sanatoria—but, naturally, such a standard would be too low for the insured persons

#### ESTIMATED COST OF TREATMENT OF TUBERCULOSIS IN IRELAND.

Deaths from Tuberculosis, 1910, ... ..	10,016
Tuberculous persons (Dr. Philip's theory), say,	100,000
Cases for sanatoria, say, 10 per cent., ... ..	10,000
Cases for dispensaries, say, 80 per cent, ... ..	80,000
Advanced cases for hospitals, say, 5 per cent, ... ..	5,000
Advanced cases already in infirmaries, etc, say, 5 per cent., ... ..	5,000

\* See Schedule IV. Part I. Table A.

## COST OF BUILDING AND EQUIPMENT.

	£
Sanatoria—3,330 beds at £40 (4 months each case),	133,000
80 Dispensaries at £400 each (1,000 cases each),	32,000
Hospitals at £25 per bed (using existing buildings),	125,000
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Total cost of building and equipment,	290,000
Building Grant (S 64. 1. proviso),	145,000
Balance by County Councils (S 64. 2),	145,000
Per £ of Rateable Valuation of Ireland,*	2¼d.

## ANNUAL MAINTENANCE.

Sanatoria at £40 per bed,	133,000
Dispensaries at 25s per patient,	100,000
Hospitals at £30 per bed,	150,000
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Total annual maintenance,	383,000
1,040,000 insurable persons at 1s. 3d. contribute,	65,000
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Balance by Treasury and County, or County Boro' Councils (S. 17. 2 3.),	318,000
Treasury,	159,000
County and County Borough Council,	159,000
Per £ of Rateable Valuation of Ireland,*	2½d.
per annum	

And since the heroic efforts, already made with limited means, to check the ravages of tuberculosis have resulted in three years in a decrease of one-seventh in the death-rate, is it not permissible to expect a much greater decrease now that the necessary funds are available for dealing with the whole of the people affected?†

Perhaps a word to reassure employers as to the effect of the Insurance Act on their pockets may not be out of place. The experience, not merely of Germany, but also of private firms in the United Kingdom which have already adopted a system of insurance for their employees, is that the cost is borne neither by employers nor employed, but is absorbed in the increased efficiency of the worker. So far are the employers in Germany from objecting to pay their share of the contributions, that many of them voluntarily make further provision for the welfare of their workers, such free-will offerings having risen from under 27½ million marks in 1898 to 83½ million marks in 1902, an increase of over 200 per cent. in

\* £15,691,650 (Cd. 5,964, Agricultural Statistics of Ireland, 1910).

† S 63 should powerfully contribute to this result.

four years. (Cd. 5679. Copy of memorandum containing the opinions of various authorities in Germany).

The president of one of the largest associations of employers in Germany says that the employers willingly bear the cost of insurance, and that it is doubtful whether a single employer would wish to be without the law, which pays the employer, by increasing the workman's productive power and efficiency.

Other employers willingly admit that they gain considerably and directly by the creation and maintenance of a more productive working force.

And finally the President of the German Imperial Insurance Department states that the cost of insurance has been willingly borne by the employers, even by those for whom it was not easy. They recognise that a working-class is growing up healthier and happier in its toil and able to produce more and better work. Unquestionably, in his opinion, a contributory cause of Germany's growing industrial pre-eminence may be seen in the successful treatment of social questions, and particularly in that of industrial insurance.

And, if that great nation, still, as ever, the home of philosophy and letters and art and song, also stands, in these later days, a synonym for efficiency and industrial development, may we not hope that this country, too, without ever ceasing to be the island of saints and scholars, will also take its place in the sun; and, as in Germany, so in Ireland, the Insurance Law may add to the health and happiness and efficiency of its workers, and be a contributory cause of its future prosperity.