

Health Insurance as it Works in the British Isles

Success of the Plan and Some of Its Defects.

(By J.M.S. McCullough, M.D., D.P.H.)
Last year Dr. and Mrs. Jean Walker Orr of the United States went to England for the purpose of studying the British system of health insurance. They gathered information from every available source, government departments, insurance committees, approved societies, and the British Medical Association—from personal interviews with insured persons, and insurance doctors and by a questionnaire addressed to workmen's clubs. They were particularly interested in their enquiries. They interviewed waiters who served them, maids and the hair-dresser at Marshall and Snelgrove's store in Oxford St. The conclusions of the investigators are set forth in a book of 271 pages entitled "Insurance with Medical Care." These conclusions are: "There is in England a scheme of health insurance which is admittedly limited, is regarded with general satisfaction and approval by doctors, insured persons and the public at large."

They do point out that the scheme is defective in that it provides a limited range of medical services and includes no provision for the dependents of insured persons. It should be separated from the cash benefits and that the

scheme should take the family as a unit.

The British system of health or sickness insurance, as it is sometimes called, provides medical care and cash benefits for insured persons of low income from which the insurance is financed. It is made up of contributions from employer, employer and the government in the proportion of 3, 4, and 2, and that is to say the insured persons pay in weekly instalments 3-9ths, the employer 4-9ths and the government 2-9ths. If any insured person is ill, he is to obtain medical care and he also receives a small weekly cash benefit for as long as he is sick up to 26 weeks in any one year. Following this period there is a small disability benefit if the person is still unable to work. For pregnant women there is a special benefit. The doctors involved are called "panel" doctors, that is they accept patients under the scheme. Patients may select their own doctors' prescriptions. The scheme has now been in operation as a going concern since 1913 and in the first 20 years of operation cost the country 600 million pounds.

The British scheme of sickness insurance is probably the best of its kind to be found anywhere, but it is very expensive; it fails to give medical attention to the families of the insured unless the members also are insured and it has no provision for utilizing the enormous resources of disease prevention. It induces the habit of over-indulgence in drugs to such an extent that the Minister of Health, speaking on the subject last year, deplored the fact that "English people seemed to have developed an abnormal thirst for bottles of medicine."

There is little doubt that the genius of the British people will, in the course of time, remedy these deficiencies and seek to prevent disease rather than to spend all their energies in trying to cure it.

Carleton Place Canadian: It must have been another such summer as this that was told of by an Englishman who came out here and spent some months. On his return home friends asked him what kind of summers we had. He replied: "I don't know, I was only there eleven months. We have had frost here on two nights this week so that all our cold weather is not over yet."

Regarding Safety in "Indian Signs"

Highway Safety and the Visit of the King and Queen.

One of the most striking things about the Royal visit by the King and Queen is the interest Their Majesties have shown in their Indian subjects in Canada.

At every point where Indians have turned out to greet the Royal couple both King George and Queen Elizabeth have shown a keen interest in them—in their life, their work, their families and their colourful costumes. In Calgary, the Indians made His Majesty a chief of their tribe and gave him the noble title of Chief Albino—"White Chief."

The life of a king and that of an Indian brave are worlds apart and yet there is one thing they have very much in common—a vital interest in safety. The story of King George's interest in safety work has often been told—how he has taken an active and keen part in accident prevention movements in the British Isles for many years.

Many of us, however, are prone to forget how much the native Indian has contributed to safety in North America. And quite often this forgetfulness results in injury and death.

A noted safety expert recently expressed the belief that if drivers when on the road would emulate the American Indian in his constant watchfulness for every sign along the road and his interpretation of that sign with relation to his own safety, the accident toll would be greatly reduced.

This speaker—W. J. Davidson, president of the Society of Automotive Engineers—briefly outlined how Indians took notice of every possible indication presented to them in ensuring their passage along rivers or through the woods. They watched for signs other Indians had placed on trees; they examined every track or foot-print they came across; they listened for every sound and sign of movement; and always kept one eye on the weather.

He spoke of what he termed "the Indian signs" of highway travel, and classified them in two groups. The first group comprised signs placed by highway engineers bearing words of a directive or warning character or bearing merely symbols such as an arrow with a curved tail to indicate a road curve or a straight arrow with a bow through it indicating the intersection of a side road.

The second group, he said, comprised messages carried by the highway itself or by phenomena along the highway which are there to be seen on any ordinary drive but often are either not noticed or not interpreted.

Among many such "Indian signs," he referred to mud tracks on a paved highway which should indicate a slow moving farm wagon over the crest of next hill. Such tracks should be an immediate warning to slow down and be on the watch. Another sign he spoke of was a cloud of dust to the right or left of the highway, which would indicate a car approaching to

I. R. A. Chief Held



Said by police authorities to be an important officer in the outlawed Irish Republican army, which has been blamed for numerous bombings and terrorist outrages in Great Britain, Sean Russell was arrested by United States immigration officers in Chicago and taken to Detroit.

enter the main road from a blind side road.

"At the first spit of rain on the windshield," said Davidson, "it should be instinctive for the driver to test his brakes at the first convenient opportunity." Similar precautions were indicated, he said, when the character of the road surface changed in smoothness or color.

He declared that drivers should train themselves to react automatically to such instinctive reaction on the part of motorists lay the secret of safe driving.

Further Demand for Investigation into Condition of C. N. R.

Is the Roadbed in as Bad Condition as Alleged?

After complimenting The Advance for the "true Scottish persistency" that has demanded a thorough investigation into the real facts as to why the royal train was not routed on the C.N.R. and T. & N. O., The Cochrane Northland Post in an editorial in its last issue endorses the stand by The Advance in the matter. The Northland Post quotes at length from recent editorials in The Advance in regard to the matter, and then comments as follows:—

"There may be many different explanations for what occurred, but one at least seems to carry food for thought. It is that the Royal train was deliberately routed through less important settled territory on its return trip through Northern Ontario and back to Toronto because it was travelling via Canadian National lines. In support of this theory, it should be remembered that the Royal entourage included press representatives, some of them from the Old Country, and in view of the present campaign to "solve" Canada's railway problem satisfactorily (to certain interests) it would be good policy to make it appear as though the Canadian National lines were traversing poorer territory than its competitor.

The above explanation may be right or it may be wrong, we are merely offering it for what it may be worth. But we are entirely in agreement with The Advance that a thorough investigation should be made. It is too late now to give the tens of thousands of people between Nakina and North Bay the opportunity, wrongfully denied them, of seeing their King and Queen. But we believe that the matter should not be dropped on that account. The fact that railway officials or the committee in charge of the itinerary, whoever was responsible, dared to offer such a flimsy excuse as they did, is not only an affront to the entire population of the territory involved, but indicates that the Canadian National Railways appears to be in grave danger from those who should be its main supporters. As the Advance says: "The situation—if the word of the officials is to be taken—seems to be a serious one indeed. If the word of the officials is not to be taken at face value, the situation is equally serious. A very strict enquiry seems to be absolutely necessary in the public's interests. Members of parliament if they do not bring this matter out into the open and show conclusively whether portions of track in constant use are unsafe for travel, or, on the other hand, that officials deliberately have given out false information and are foolish enough to think they can get away with it."

Studebaker Sales More in Five Months than in All 1938

Walkerville, Ont., June 14, 1939—Total factory sales of Studebaker passenger cars and trucks in the first five months of 1939 exceeded last year's 12-month total by 5.8%, stated D. C. Gaskin, Sales Manager of the Studebaker Corporation of Canada, Limited today.

"During the month of May just finished—our greatest in eleven years—we shipped 225% more Studebaker cars and trucks than in the same month last year," said Mr. Gaskin. "Comparing the 5-month period for each of the two years, we find that 1939 is 105% ahead of 1938."

"While the Champion—introduced by Studebaker into the lowest price field some weeks ago—is selling at a faster rate than we can supply them, our sales of Commanders and Presidents during May were equal to the same month last year. We enter June concluded Mr. Gaskin, "with over 1000 more orders on hand than at this time last year and are looking forward to a very satisfactory month."

Annual Convention of Young Canada Conservative Clubs

Hon. R. J. Manion and Col. Geo. Drew to Speak at Banquet in Toronto on Saturday.

Delegates from all sections of Ontario will assemble for the annual Convention of the Young Canada Conservative Clubs to be held at the King Edward Hotel on Saturday, June 17th. His Worship Mayor Day will open the ceremonies which commence at 10 a.m. with the reports from the twelve district representatives.

Record Crowd Expected
In addition to delegates and members of Young Canada Conservative Clubs, the senior Conservatives throughout the Province are invited to attend, and a record crowd is expected.

To Elect New President
During the afternoon, the new officers and executives of the organization will be elected to take charge of activities for the ensuing year. Since his election to the Presidency of the National Young Conservatives of Canada last July, Mr. Gordon Ford has announced his intention to retire as President of the Ontario Young Conservative Clubs in order to devote more time to the work of the National Organization. The men now considered as possible candidates to fill this important post are Mr. Peter White, Jr., of Toronto, Mr. Sam Hughes, of Lindsay and Mr. Lou Golden, of Toronto.

Resolutions to be Adopted
The opinions and resolutions of this organization are always carefully considered by the senior committees and the leaders of the Party. Representatives from this organization sit upon the senior resolutions committee which assist in formulating the policy which is adopted by the Party.

Banquet and Dance
Hon. Dr. Manion and Lt. Colonel Drew are the main speakers following the banquet to be held in the Crystal Ballroom at 6 o'clock. At the head table with the two speakers will be Mrs. R. J. Manion and Mrs. Geo. Drew. The two secretaries from Quebec for National Young Conservatives of Canada, Mr. Ford Baxter and Mr. Jacques

Beaudoin will also be in attendance. Others from Quebec who will participate in the Convention will be Mr. R. J. Manion, Jr., President of the Outremont unit of the National Young Conservatives of Quebec, Mr. Joseph Thomas, Secretary of the Mount Royal unit and Dr. Roland Gay, Vice-President of the National Young Conservatives of Canada.

Elaborate preparations for the dance which is to follow the banquet have been made by Mrs. Marion Mahr, secretary-treasurer of the Young Canada Conservative Clubs. Trump Davidson's popular orchestra will play at the dance during which many prizes will be given away along with appropriate favours for the ladies.

Officers Canadian Life Insurance Officers' Assn.

The following officers were elected for the ensuing year at the annual meeting of the Canadian Life Insurance Officers Association this morning: President—A. P. Earle, President, Montreal Life Insurance Company, Montreal.

Vice-President—N. J. Lander, Managing Director, The Continental Life Insurance Company, Toronto.

Second Vice-President—G. W. Bourke, Actuary, Sun Life Assurance Company of Canada, Montreal.

Honorary Treasurer—J. G. Parker, General Manager, The Imperial Life Assurance Company of Canada, Toronto.

Past President—A. N. Mitchell, President, The Canada Life Assurance Company, Toronto.

Production Increasing at Preston East Dome

Two gold bullion shipments, representing May production and small clean-up from April operations, were made by Preston East Dome Mines, having value of \$166,530. Of this, \$9,022 was credited to April clean up, leaving gross for May at \$157,528, from milling of 10,661 tons of ore for average recovery of \$14.77 per ton. Since commencement of milling on March 1, production has approximated \$346,550.

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