

## BRITISH READY TO TRY REFINED PLAN OF INSURANCE FOR UNEMPLOYED WORKERS

London, Dec. 5—Compulsory unemployment insurance in Great Britain is about to reach man's estate. Almost 21 years ago the scheme was born, sponsored by those two British parliamentary veterans, David Lloyd George and Winston Churchill.

Past mistakes in connection with the unemployment insurance scheme have been pointed out by the Royal Commission on Unemployment Insurance. The government is expected to give effect to most of the commission's recommendations in a new comprehensive bill to supersede previous legislation from next July.

### Change in 1912

Before 1912 an unemployed worker in Great Britain was dependent, apart from recourse to the provisions of the poor law for destitute persons, upon his savings, upon any limited unemployment benefit which might be provided by the trade union to which he belonged, and upon private charity.

In 1909 a Royal Commission on the poor laws recommended the establishment of unemployment insurance on a voluntary basis. Lloyd George, then Chancellor of the Exchequer, and Winston Churchill, then President of the Board of Trade, later Home Secretary, rejected the idea of a voluntary scheme, insisted that it should be compulsory and that the national exchequer should contribute a share of the funds.

### Experimental Scheme

The first scheme became effective in 1912, was definitely experimental and was restricted to a few selected trades covering only about two and a half million workers. Workers and employers were made liable to contribute to an unemployment insurance fund, in equal amounts, and all workmen who thus contributed were to be entitled, when unemployed, to certain payments from the fund. Furthermore the national exchequer contributed to the fund an amount equal to one-third of the joint contributions of the workmen and employers.

The war intervened and the original experiment never had a chance of proving itself. However, in 1920, the unemployment insurance was extended to embrace about 12½ million workers, including almost all manual workers in the country except those engaged in agriculture and domestic service.

### Important Provision

But the most important provision of the original experimental scheme was

retained, namely that benefit payments were limited in duration and definitely related to contributions previously paid. The unemployed workman was entitled to one week of unemployment benefit for every five weekly contributions he had made, and to a maximum of 15 weekly benefit payments in any one year.

These conditions later were altered many times, relaxed and finally practically abolished, and what originally started as real unemployment insurance degenerated into a dole scheme which brought down the last Labor government in 1931.

### Commission Comment

Commenting on this phase of the history of unemployment insurance in Great Britain, the Royal Commission says:

"Successive governments made changes in the schemes which were determined less by the careful balancing of anticipated claims and revenues than by a desire to find the politically easiest way of providing relief for the unemployed. This process of making fixed payments as of right, under the guise of insurance but without requiring the fulfilment of the essential contribution condition, was bound to bring about a change of attitude towards the public provision for unemployed workers and some confusion as to the nature of an insurance scheme and its place in the general arrangement."

### Lenient Application

In its most lenient application, just before the Labor government fell in August, 1931, an unemployed worker, after he had exhausted his real rights to insurance benefit, still was able to collect the dole for 96 consecutive weeks if he had paid eight consecutive weekly contributions before claiming. If he had paid 30 weekly contributions at any time he was entitled to collect the dole for an unlimited period. Furthermore he need not prove that he was genuinely seeking work.

Under these conditions the number drawing the dole, as distinct from insurance benefit proper, rose from 140,000 in February, 1930, to 526,000 in October, 1931. Money was paid out in doles that was not coming in from unemployment insurance contributions.

Up to March 31, 1932, £115,000,000 was borrowed to meet this deficit. Then borrowing was stopped and from that date funds for paying doles have been supplied by the national exchequer.

## NEW CHURCH AT MONCTON DEDICATED

### His Lordship Bishop Richardson Unable To Be Present on Account of Illness—A Splendid Edifice.

Moncton, Dec. 4—Venerable Archdeacon H. A. Cody, Saint John, representing His Lordship Rt. Rev. J. A. Richardson, Bishop of Fredericton, today dedicated the new St. George's Church here. The building, recently completed by Ambrose Wheeler, Ltd., is one of the finest in eastern Canada and today the congregation were heartily congratulated on the erection of such a splendid church.

Bishop Richardson was to have been present to dedicate the church, but, due to illness, was forced to cancel his visit.

Rev. J. J. Alexander, named rector in April on the retirement of Rev. Canon Sisam, took part in the service today. The bells taken from the old church tower were rung again today by Joseph Wran, who rang them when

they were placed in the old church tower years ago.

The new edifice which adds greatly to the architectural beauty of the city, stands on the same site at the old building, and is a great acquisition to Moncton's beautiful churches. It is of Gothic architecture and is built of grey stone, presenting an imposing appearance. It fronts on Church street, while the side elevation of the edifice is on Queen street, extending back a distance of about 140 feet. The frontage on Church street extends for 70 feet, which leaves sufficient space on the northwest corner of the property to build a rectory at a later date. Situated at the southwest corner of the new church is a tower of approximately 70 feet in height and the main entrance to the church will be through the tower of approximately 70 feet in height and the main entrance to the church will be through the tower.

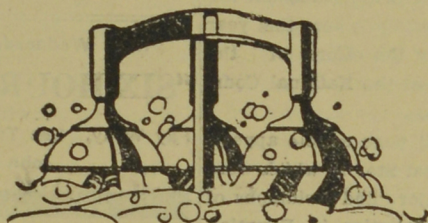
All the old memorial windows in St. George's were utilized in the new structure, while all other windows are in keeping with the style of the church.

"Diets may come and diets may go," says Clyde Moore in Ohio State Journal, "but hips go on just the same, without any material change." We applaud the fidelity. Hip, hips hurrah! Costumers, hew to the line, let the hips fall where they may.



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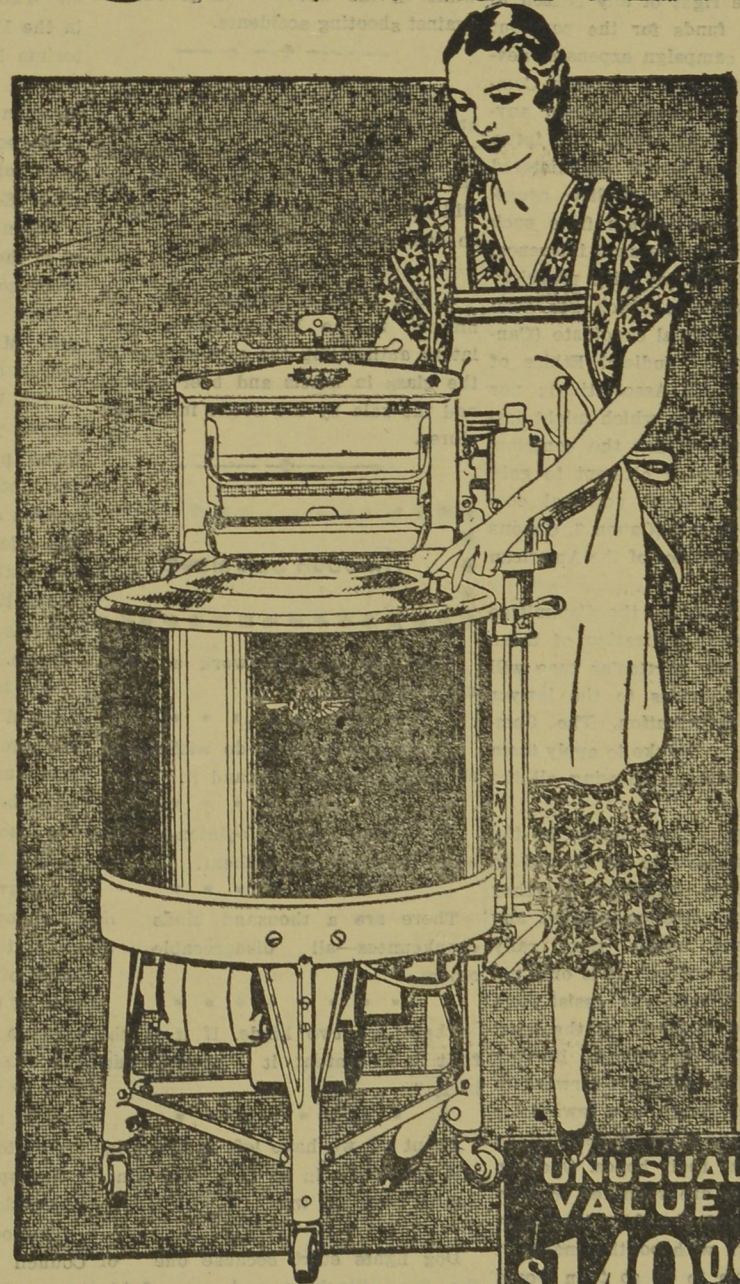
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## WAR SECRETARY TALKS OF FUNNY SIDE OF FLYING

(Washington, Dec. 2—Pat Hurley, one of the principal campaigners of the presidential drive, who waged a furious aerial campaign for the Hoover cause, set down for us recently some amusing incidents that befell him during those weeks.

### Two Bad Scares

"Twice," says secretary Pat—"and I'll admit it—I got really scared. And both times it was while I was winging my way to St. Louis."

The first time a severe head wind made going impossible for the secretary's plane. He was forced to land in a cabbage patch until weather conditions were better. The second time was another forced landing near Trenton, Ill., at night.

### Out of Gas

"Cous" (W. W. Conslund, his pilot) said we had to come down for gas," Hurley related, his eyes twinkling and a broad grin on his face. "And down we came."

"We landed in an abandoned field just out of Trenton, not knowing exactly where we were. It wasn't long before we aroused a native and asked directions."

"This native proved himself not only to be a loquacious sort of chap, but also one of the shrewdest prophets I have ever known. We didn't tell him who we were, merely said we were enroute from Washington to St. Louis."

"The mention of Washington sent him off. On our way to Trenton for gas he expressed himself on everything from President Hoover down."

"President Hoover's got some good

men in his cabinet," he said. He mentioned Secretary Adams, Secretary Stimson and a few others.

"But this man Hurley, Secretary of war. It's not dignified for him to ride around the country in an airplane the way he does. Then, too, something might happen."

"Why just suppose he had been in that plane of yours tonight?"

### Was He Embarrassed?

Hurley said he let him talk on until they reached Trenton. He helped them get the gasoline and directed them to a hotel where they might spend the night. As they bade him good night, Hurley thanked him, gave him his card and disappeared.

"The next morning our friend was outside the hotel waiting for us. He looked a bit embarrassed, but I put him at his ease. I valued his criticism of me the night before too highly."

"Well, I hear from the old fellow all the time. He writes me letters giving his views on certain things. And they're good, too. He's one of the wisest old codgers I have met in a long time. He calls his shots ahead of time and seldom misses."

To be a successful insurance agent one has to have the perseverance of a mosquito.

It's been quite a while now since we saw a man with garters on his shirt sleeves.

The sins of the father that are visited on the children might be called an inheritance tax.

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