

Any one who studies this system must be struck with the ingenious manner in which the different parts of the legislation are made to co-operate with each other. The practical value of this is well illustrated in the case of the worker who meets with a mishap. He at once receives medical attendance without any question as to the particular authority responsible for the cost: that is an after-settlement. The value of this co-ordination is further shown by the method of providing that one fund only shall be the paying medium, no matter under what designation the cause of sickness may be ultimately classed, each fund having legal powers to recover the cost afterwards; and the further provision by which the Invalidity Act takes over the permanently infirm after the first stage of the sickness has expired. It was complained that there was a gap between the termination of this thirteen weeks and the time when it was determined whether the insured was to be admitted to the permanent invalidity benefit; but no doubt this defect has been remedied, as it had a bearing on the poor-relief expenditure.

As giving an indication of the magnitude of the system, the following figures are quoted:—

During the first ten years the total amounts paid into the funds for sickness, benefits, and annuities was £48,487,000 by the employers, £44,393,254 by the workers; and the value of the benefits paid out came to £62,188,198.

Up to 1901 the following amounts have been paid out in benefits:—

	£
For sickness, medical help, &c.	92,000,000
„ accident allowances and compensation	35,700,000
„ infirmity and old-age pensions	29,900,000
The reserve funds held amounted to—	£
Sickness, &c.	8,250,000
Accident	9,250,000
Invalidity and old-age	46,000,000
Mining funds	6,500,000

The total number of persons insured was about 20,000,000.

These figures, combined with the fact that the insurance has now been operating for over twenty years, show that the scheme is well out of the experimental stage. The German people have not abolished the legislation, but, on the contrary, they appear to have shown a desire to extend its principles; and, whatever the ultimate result may be, the student of social problems must come to the conclusion that these laws constitute one of the greatest humanitarian achievements in history.