

But the story does not end there. Official neutrality compels the American government to imply to Germany that the American government would be ready to sanction the sale of munitions to Germany if she could come and fetch them. This obvious falsehood deprives the just decision of the American people against Germany of any value as a deterrent of future aggression. After this war the Germans will say—and they will say it on the strength of the position now maintained by the American government—"If we could have commanded the sea we could have transferred the economic alliance of America from our enemies to ourselves. The important thing in the future therefore is not to be concerned about respecting international obligations like the Belgian treaty, but to command the sea. If you can do that the national resources of America are at your disposal whether your cause be good or bad, aggressive or defensive. We have the assurance of the American government on that point." The vast national resources of America are to act not as a silent pressure on the side of the good behavior of nations and the respect of treaty right, but on the side of naval rivalry irrespective of right or treaty obligation or the general interest of nations.

To be sure, it will always be open to America to refuse to supply a country in the position of Germany even if it did command the sea. But so long as the prospective combatants *do not know beforehand* what in America's view will constitute good or bad behavior, what she will regard as aggressive and menacing and what defensive, they will always assume that the chances are on the side of their being able to buy the munitions and supplies if they can fetch them. A nation's policy always looks defensive or defensible to itself. No people is able to make a very accurate estimate of foreign opinion of its own conduct. Seventy million Germans, including men of great intellectual equipment, are still marvelling because the world cannot see they are fighting a purely defensive war forced upon them by the unprovoked aggression of jealous and truculent neighbors. Unless there is some definite and unmistakable criterion of what constitutes an unjustifiable war, they or others will always count upon being able, once they command the sea, to command also that economic alliance of neutrals that at present goes with it.

Suppose that twenty years ago America, desiring to attach to international law some great interest which would tend to make its observance obviously to the interests of the nations, had said: "Any nation proceeding to hostilities against another without first having submitted its difference at least to inquiry, or any nation invading a neutralized state,

or any nation failing to put into operation in its protectorates the principle of the Open Door, will not be able to secure American supplies, munitions or credit for the purposes of its war, whether it obtains command of the sea or not."

If we could imagine such a policy adopted even by the United States alone, every prospective belligerent would desire to observe the rule and to put itself right with America by so doing, whether it expected to command the sea or not. If it expected to command the sea it would observe the rule in order to take full advantage of its power, and secure the economic alliance of America to its cause; and if it did not expect to command the sea, it would equally desire to observe the rule in order to deprive its enemy of most of the advantages of such command; in other words, to have America do what the Germans so keenly desire her now to do: embargo the export of supplies and munitions. Thus, to all belligerents—prospective commanders of the sea or not—would there be the strong motive to observe the rules laid down; a behavior which would prevent most wars and give international organization and machinery a chance. There would be set up a strong tendency to international arrangement; it would have behind it the push of a great material advantage: America's economic alliance, and its refusal to the enemy. Respect for the rights of others, and of some means of determining those rights, would for the first time in history be a definite and visible military asset. America's enormous resources would then be acting as a silent and potential power for international order.

A Government Plea for Health Insurance

WHEN historians of the future come to examine the origins of the movement for social advance that gives the present its distinction, they doubtless will be impressed by the antithetical impulses that generated our enthusiasm for reform. They will find the passion of the humanitarian yoked with the zeal of the scientist; the sentimentalist and the rationalist fighting side by side against the established order. Rebellion born of pity joins hands with rebellion born of exact knowledge and clear analysis. It matters little that one sees the enemy as injustice and suffering, the other as stupidity and waste. Pseudo-science may bring down on its head the imprecations of the humanitarian; scientists may curse the "insane fringe" of the army of sentiment. But the two forces work together.

Just now the doctors are on the offensive against the present economic and industrial régime. Sur-

geon General Gorgas of the army has almost a set speech on the relations between wages and the public health. On many occasions within the year his account of the part played by increased pay in cleaning up the Canal Zone has impressed audiences and newspaper readers. Now comes the United States Public Health Service with a bulletin on health insurance by two of its staff—Dr. B. S. Warren, surgeon, and Mr. Edgar Sydenstricker, statistician. Their report covers a long investigation begun in coöperation with the Commission on Industrial Relations. Incidentally, the almost complete silence that followed the issuing of this report affords another instance of the need of expert publicity if valuable government investigations are to show better results than the encumbering of shelves.

Not less important than the outlines of a plan for state and federal systems of compulsory insurance for wage earners is the impressive array of statistical information here gathered to show the deterioration wrought by industrialism in the bodies of the wage-workers. To read the twenty-eight pages into which the authors have compressed the gist of all knowledge available regarding the health of wage-workers in this country is to come to a staggering realization of the stupid and amazing atrocity of which our industrial régime is at present guilty.

No effort is made to estimate the number of preventable deaths among wage-earners. But in the twenty-eight pages devoted to a discussion of conditions causing sickness, there is a multiplication of specific instances telling more forcefully than could any eloquent summary of the heavy day-by-day toll of life and health taken by conditions that are inherent in our industry and not to be controlled by the individual.

It is in its insistence upon the economic factor that we find something almost revolutionary in this bulletin issued by men who are supposedly strangers to social reform and that passion for making over the world which Art Young calls the "cosmic hunch." There are striking paragraphs all through the discussion of inadequate diet, housing conditions, community environment, women in industry, over-crowding, and infant mortality. "It is clearly evident," we are told, "that the tendency during the period 1900-1913 has been toward an impoverishment of the diet of families with low incomes." Eight hundred dollars is the least an average family can properly subsist on, and less than one-half the families of wage-workers in the principal manufacturing and mining industries have been found to have family incomes of that amount, while nearly one-third have incomes of less than \$500. And in conclusion there is the plain

statement that "from the foregoing it is evident that underlying all other economic factors affecting the wage-earners' health is the fact of poverty. The wage and income investigations seem to indicate that fully one-half of the people employed in the principal manufacturing and mining industries have not been able in recent years to earn an income sufficient to maintain a healthful standard of living." The array of damaging facts is here used to introduce health insurance as a substantial remedy, but in admitting its validity the reader surely must be impressed with the need of more radical readjustments.

From a discussion of causes, Dr. Warren and Mr. Sydenstricker pass to an assessment of responsibility. They suggest the cost of an adequate system of prevention and relief as 50 cents a week for each insured person, of which the employee is to contribute 25 cents, the employer 20 cents, and the public 5 cents. Protest against this division will come from the superficial radical, who, in his animus against the employer, wishes him to pay the whole bill. This would sanction and perpetuate insufficient wages by assuming that they always will be paid, and permitting the employer to plead that he is meeting the cost of the havoc they cause.

So far as they are able, wage-workers are rapidly adopting health insurance of their own accord. Dr. Warren and Mr. Sydenstricker point out the high cost of privately administered insurance, the undemocratic and sometimes unfair character of systems instituted by the large employing corporations, and the failure of trade and labor unions to initiate insurance schemes on any adequate scale. Only a small portion of wage-workers are now insured, and there is no likelihood that the more poorly paid workmen who stand most in need of insurance will obtain it in time to prevent a deterioration that society cannot permit.

"The great mass of low-paid, unskilled workers," we are told, "are seldom found among those insured in union, establishment, mutual society and commercial insurance company funds. It is not going too far to say that the situation in the United States at present is not nearly so good as the situation in Great Britain prior to the passage of the National Insurance act."

Compulsory health insurance administered by the Government is nearly as old as the nation. "As early as July 16th, 1798, Congress enacted a law taxing all vessels of the United States merchant marine 20 cents per month for every person employed on board and providing for authority for deducting this amount from the wages of such persons. This fund was appropriated for the relief of sick and disabled seamen and constituted the marine hospital fund. In 1884 the capitation tax was re-

pealed, and a tonnage duty was imposed on shipping."

Dr. Warren and Mr. Sydenstricker do not undertake to present here a detailed plan for federal and state health insurance. They content themselves with a convincing exposition of its need, and with pointing out some of the considerations that must govern the authors of an effectual law. Heaviest emphasis is laid on the paramount importance of so administering any scheme of insurance that all agencies shall be brought into coöperation to prevent disease, not merely to relieve its victims. The failure to provide such coöperation is the most serious defect of specific plans thus far offered to American legislatures.

The health-insurance system can be linked with the health-promoting agencies, we are assured, by providing an efficient staff of medical officers detailed from the federal or state health departments, but subject to the regulations issued by the insurance commission; by providing a fair and sufficient incentive for active assistance by the medical profession; and by providing for a close coöperation of the health-insurance system with state, municipal and rural health departments and boards. The medical staff would act as referees to prevent malingering and would certify the payment of all benefits. With such a check, freedom could be allowed the insured to call in his family physician. It is not necessary to point out the possibilities of disease prevention which may be expected from the visits into the home by a skilled sanitarian in addition to the attention of the family physician. The report adds: "The freedom of choice of physicians on the part of insured persons and the payment of the physicians on a capitation basis regardless of whether their patients are sick or well, should offer every incentive to physicians to keep their patients well and to endeavor to please by rendering their most efficient service. The wage earner would seek the advice of his family physician earlier and oftener in case of all ailments, and thus aid the physician in preventing serious diseases."

The special value of this discussion is the understanding shown by the authors of the peculiar problems to be met in applying such a system to a people that resents any governmental interference with the personal life of the individual. The recommendation that insured persons be permitted to call in their family physicians is an instance. After full investigation the authors are confident that this freedom is not incompatible with an efficient and economical administration. They have caught the psychology of those representatives of labor who look with suspicion on governmental welfare work. Those who have nothing but impatience for this suspicion do not realize the real danger to democratic ideals that

lies in the numbers and energy of those who frankly do not believe in democracy, who believe instead in regimentation and discipline for the wage-earners.

There are indications that organized labor will not much longer persist in stolid opposition to the assumption by government of such services as the insurance of the people against sickness. President Gompers of the American Federation of Labor has reached a sort of compromise with the Socialists, as represented in Congress by Mr. Meyer London, on a bill calling for the appointment of a commission to study the subject of sickness and unemployment insurance, and report within a year. Mr. Gompers contented himself with an amendment to the original resolution specifically directing that the investigation include the possibility of meeting the need of insurance through voluntary organizations of wage-earners. Mr. Gompers himself opposes government-administered insurance. But there is a large and growing number of trade-union leaders who do not share his fear that such service will weaken the morale of the workers and prevent their enlistment in the struggle for industrial democracy. Mr. Gompers's opposition could be more easily justified if the field would otherwise be left free to the labor unions. But already many great employing corporations have resorted to compulsory sickness insurance schemes partly for the purpose of binding their employees to them and thus strengthening their position against the unions. As between the fraternal good offices of government and the paternal and feudalistic welfare schemes of a private corporation, organized labor's choice, it seems, should be clear. Under government insurance, the wage-earner carries its benefits with him from job to job. To-day tens of thousands of wage-earners receive less substantial benefits in the form of a special privilege that can be withdrawn at any time by the employer.

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EDITORS

HERBERT CROLY
PHILIP LATTELL
WALTER E. WEYL

WALTER LIPPMANN
FRANCIS HACKETT
ALVIN S. JOHNSON

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America's Traditional Isolation

EUROPEANS are frequently asked by their American friends what they as impartial observers think of the position towards the Old World into which the United States has been brought by the events of the last half century, and in particular how far the United States can now be guided by the counsels which Washington gave in his farewell address, counsels recommending a policy of complete detachment from and non-intervention in the political affairs of Europe. This question has so often been addressed to me as having lived for some time in America and studied American history that I have been led to put together in a very brief form some of the considerations which seem to bear upon it. They are the fruits of a reflection which began long before the outbreak of the present war and they are written down, it need hardly be said, with no intent to express an opinion on the course the United States ought to follow in any particular conjuncture, but only to suggest some general principles which would, supposing them to be sound, be applicable irrespective of any such particular conjuncture.

Washington's Address was recognized in his own time, and has been recognized ever since, as a masterly document. No single utterance by any American statesman has had more influence, perhaps none has had so much influence, upon the mind of the American people. The advice it contained was wise advice, eminently suitable to the moment and for long afterwards. It was followed by his earlier successors to the great benefit of the young republic; it was the parent or foreshadowing of that declaration of policy in which John Quincy Adams and the English George Canning agreed, and which was delivered by President Monroe. It outlined a course of action which the United States could then safely follow and which, one may say, was prescribed both by its circumstances and by the circumstances of contemporary Europe.

Consider what those circumstances were. In Washington's day North America was distant from Europe by a voyage of some weeks, often of many weeks, and often perilous. American commerce with Europe was already important, but how small compared with that of our times! Very few persons went to and fro. News came slowly and what did come became imperfectly known to the American people. They could afford to think little and care little about Europe, not only because their relations, personal and commercial, were comparatively slender but also because they were then and

for two generations afterwards mainly occupied in colonizing their vast western territory and developing their own resources. They were moreover in Washington's day a population of only five millions.

And what were the circumstances of Europe from Washington's day until the middle of the last century? The great Powers of the European continent were involved in a conflict of dynastic interests in which all the Powers showed themselves equally selfish and equally hostile to the principles of liberty. They had little to do with the United States except for that short period in which the Holy Alliance threatened an interference with the efforts for independence of the Spanish American colonies, an interference averted by the efforts of the United States and of Great Britain. The United States could well think in those days that it had little to do with European complications, and the less to do the better.

But at last things changed in Europe and the revolutions of 1848 marked a decisive stage in the change. They have gone on changing fast since then, and the greatest change of all has been the extension of the power and influence of the leading civilized states beyond the boundaries of Europe; the whole world has now become one by the enormous development of trade, due to new and swift means of transportation and communication, and by the interests which every country has in the weal or woe of every other country. Not only the directly commercial, but the financial relations of all civilized countries are closely interwoven; wars affect the trade and the welfare generally of neutrals more than ever before; capital has become so great a power, and capital in one country is so interlocked with capital in another, that whatever affects it anywhere affects it everywhere. No country escapes this influence and the United States can escape it as little as any because it is the wealthiest of all.

Moreover, the range of offensive warlike action has been immensely enlarged; every state has now become the neighbor of every other for evil as well as for good. Were an aggressive and ambitious military and naval Power, restrained by no scruples, disposed to embark on a policy of conquest overseas at the expense of weaker nations, she could do now what would have been impossible in the days of Washington. We in England used till lately to set down as mere "pipe dreams" the fears that such an aggressive European Power would threaten such countries as Brazil or Argentina, but we must