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be given to the wide knowledge of railroad operation which it reveals, and to the thoroughness and care with which its material is given to the public.

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Die Arbeiter-Versicherung in den Vereinigten Staaten von Nord-Amerika. By CHARLES RICHMOND HENDERSON. Berlin-Grünewald: A. Troschel, 1907. Pp. 64+131.

This is the beginning of the fourth volume of Dr. Zacher's series on "Die Arbeiterversicherung im Auslande," the preceding volumes having dealt with workingmen's insurance in European countries other than Germany. Dr. Zacher prefaces this volume with a sixty-two page defense of the German system of insurance. He replies first to the socialist critics, who speak of this legislation as a bit of social-politics not worthy of mention, by giving the sums actually paid to workingmen and by showing the indirect effects of preventive measures in promoting the public health and welfare. The critics who deplore the cost of the system also receive attention. The rapid industrial development of Germany is to be attributed in part to such legislation and other nations are following the example of Germany from considerations of self interest. The cost of the system is only a sixth of the amount spent for alcoholic drink. Perhaps the cost has pressed heavily on some small employers, but this relates to the details of the system, not to the system itself. The charge that this social legislation has led to abuses and tends to demoralize the laborer is to be taken *cum grano salis*. It is true that some sick-benefit associations have in slack periods been conducted as though they were designed to insure against unemployment, and there is frequently an attempt to get the largest possible compensation for a trivial accident. It must not be forgotten, however, that this legislation was a generation in advance of the ability of a large part of the laboring class to comprehend it. And then private insurance companies have found that there are those among the propertied classes also who attempt by means of fire insurance to make a profit out of their misfortunes. The German system also has not done away with what we should call "ambulance lawyers." Dr. Zacher sug-

gests the extension of impartial and free bureaus of legal information and advice. A study of social legislation by physicians is also desirable. Proposed reforms of the German system are also taken up. The three-fold division into sick, accident, and invalidity insurance, and the complicated organization are generally considered inconvenient. Finally Dr. Zacher defends the principle of *Zwangsversicherung*, and discusses in general the part which social legislation must play in the conflict between labor and capital.

Professor Henderson's presentation of workingmen's insurance in the United States gives the German reader a complete and accurate account of the subject. He describes the local mutual-aid association; the benefit features of trade-unionism; fraternal benefit societies; the law of employers' liability; industrial insurance and casualty insurance companies; relief associations and pension systems instituted by employers; railway provident institutions; municipal pension funds; and the pension system of the federal government and of the southern states. The author also gives a survey of American labor legislation and finally considers the past and probable future development of workingmen's insurance in the United States. Logically protective labor legislation, in the opinion of Professor Henderson, leads to the insurance of labors. If it is proper to endeavor to prevent injuries to the laborer as much as possible, then it is also proper and reasonable in case of injury or death to provide compensation. He thinks obligatory insurance is practical, advantageous, and a duty of the state, but he sees no prospects that such a proposition will soon command a majority in our state legislatures, although a new interest is being awakened. The difficulties in the way of this reform are: (1) The individualistic philosophy; (2) constitutional and administrative difficulties; (3) the fear on the part of employers that this insurance would be a burden which would put those in one state which adopted such laws at a disadvantage as compared with employers in other states; (4) the attitude of trades-unionists is not yet quite clear. The volume closes with a serviceable bibliography and reprints (in both German and English) of the federal law of common carriers' liability and of forms of employers' liability policies.

M. O. LORENZ