

PROGRESS of the WORLD

SOME THINGS THE BUSY WORKER IS DOING FOR THE ADVANCEMENT OF CIVILIZATION

ASK STATE TO AID IS TIME TO PULL UP

Britain Plans System of Compulsory Insurance.

BRIEF OUTLINE OF SCHEME

Bulk of Funds to Be Provided by the Employers—Risks on All Lives to Be Accepted if Idea Is Declared Feasible.

The British chancellor of the exchequer has drafted a scheme, which is subject to amendment, giving the outlines of the state plan for insurance against sickness and invalidity. It is the result of several private conferences between Lloyd George and the members of the committee of the national conference as representing friendly societies formed on a personal basis, and the intention throughout has been to make the provisions with a view to the compulsory state scheme being worked as far as possible through the existing voluntary permanent organizations. The main outlines of the scheme as drafted are as follows:

Compulsory insurance for sickness and invalidity for the whole of the working population of 15 years of age and over is to be the basis of the scheme. The minimum amount of the insurance to be \$12.50 a week; the insurance beyond to be a purely voluntary insurance with the friendly society. The minimum of \$12.50 a week to be guaranteed by the state, but the extra insurance to carry no guarantee of any kind.

The period which the state insurer will cover is to be the working years of life between 16 and 70. The age of 70 has been fixed because of the provision of old age pensions, but there will be no opposition on the part of the state to a man insuring for a further sickness or superannuation benefit.

The contribution needed to provide a sickness insurance of \$12.50 a week will be calculated by the government actuaries and the cost will be met one-half by the workman insurer and the remaining half in equal proportions by the employer and the state. In the case of workman who is already insured through an approved society for the minimum amount of sickness benefit, the production of the contribution card of the employer will be sufficient to obtain exemption from any deduction from wages; in the case of a workman who is not so insured the employer will deduct the amount necessary to cover the workman's portion.

Combines Fork and Shovel. A combined fork and shovel has been invented by a Washington man, the scoop that forms the latter implement being removable.

SNIP-O-GRAMS.

Men who make good, read with a purpose.

Omni-vorous fiction reading is a waste of time.

The brilliant man is not always his own best friend.

The good maker isn't always the best business man.

If you don't believe in your own ability, others won't.

System in uttering ideas leads to knowledge and power.

Promises are all right if you can and do deliver the goods.

Imagination, plus hard work, pulls the plow out of the rut.

There's always a way to convert spare moments into dollars.

Mental notes are good things, but pencil and paper are better.

The wise man always has the construction of a mile ahead.

A live wire can always learn something from every one he meets.

If you can't enhance your business with it and get another job.

The fellow who can get better prices and keep his customers satisfied is the real salesman.

The successful man gets ideas for his own business from everything he sees and hears.

The use of a notebook is limited unless one is able to recognize an idea when he comes across it.

The man who learns from yesterday, works hard, today, and plans for tomorrow, will always land on his feet.

There will always be two kinds of workers—the ones who think for themselves and the ones who let others do their thinking for them.