

already so large, is said to be still increasing in Denmark, and provided that the inspection and State control over their finances remains strict and effectual, the system seems to be an excellent one. The energy which the Danes have shown in taking it up and developing it is probably due to the strength and popularity of trade-unionism in the country. There is a common impression that trade-unionism does not flourish in a country where peasant farmers are a very influential class; but if this be the rule Denmark offers a very striking exception to it, for peasant farmers and trade-unionism are equally prominent there.

A parliamentary Commission has recently been inquiring in Denmark into the possibility of insurance against unemployment. This is an experiment which is being demanded by Socialists and labour-leaders in several European countries. The favourite method suggested is that Government should subsidise the out-of-work benefits paid by trade-unions.

INTERNATIONAL RECIPROCITY.

A branch of the insurance question in which the Conference was much interested was that of international reciprocity. By this I mean laws and treaties by which any country admits foreign workmen residing within their bounds to the same privileges as are enjoyed by native workmen, and extends benefits in a greater or less degree to the dependants of such workmen wherever domiciled. A cognate branch of the subject is the preservation of privileges by workmen who may leave their native country to labour abroad. In the latter case are comprised privileges relating to sick-funds and old-age funds to which a workman has been a subscriber before leaving his native country.

As regards accident-insurance laws, it may not be universally known that no less than fourteen European countries have now laws dealing with the payment of compensation to workmen who have suffered accidents during their daily work. These countries are Austria, Belgium, Denmark, Finland, France, Germany, England, Greece, Italy, Norway, Russia, Spain, Sweden, and Switzerland. In a comparative study of these laws, Dr. Magaldi, of Italy, divides them into three groups—(1) laws which make no special reference to foreign workmen sufferers from accident, and which, therefore, may be supposed to confer the same advantages on such victims as on native workers; (2) laws which either limit the rights of foreign workmen to compensation or deny them altogether, but which contain a reciprocity clause; (3) laws which resemble division 2, but which contain no reciprocity clause.

It is noteworthy that European countries where industrial life is most highly organized and active—namely, England, Belgium, France, and Germany—either extend the same treatment to foreign residents as they give to native workmen or else admit the principle of reciprocity.

Of all the European Governments perhaps none have greater reason to desire protection for its workmen in foreign countries than has the Government of Italy. Owing to the poverty of the Italian population, and partly also to its energy and intelligence, many thousands of Italian workmen go forth every year to labour in other countries, sometimes for a few months and sometimes for longer periods. Almost always these men look forward to returning to Italy with their savings. The Italian Government has for years past been anxious to make reciprocal arrangements with neighbouring nations whereby Italian workmen labouring in Germany, France, and Switzerland might be compensated in the event of accidents, or, in the event of fatality, have some provision made for their families. The German Government hesitated for some time to enter into an agreement of the kind with Italy on the ground that the advantages given to German workmen under the Italian law would not be anything like commensurate with the benefits granted to Italians in Germany should reciprocity be assented to. However, the Italian law has been in some degree liberalised of recent years, and in 1901 the Federal German Council decided to admit Italians and Austrians who might suffer from accidents while labouring in Germany. In return the Federal Council stipulated for reciprocal treatment to German workmen victims of accidents in Austria and Italy.

A more interesting step in the direction of an international arrangement was a Convention concluded on the 15th April, 1904, between France and Italy for the protection of workmen of both countries. I am under the impression that this is the first special labour treaty ever made between two great nations. It contains several provisions of a protective character dealing with savings, deposits, old-age pensions, aid to women and children (in particular the protection of children who cross the Alps to work in France), and, above all, the agreement relating to accident insurance. This last is to the following effect: "Workmen and employees of Italian nationality who may be the victims in France of accidents resulting from their labour shall have the right to the same compensation as French workmen, as also shall their legal representatives." The same provision reciprocally applies to French workmen in Italy. Italian sufferers in receipt of annuities and who may cease to reside in France are to be entitled to a capital sum in place of the annuity. This provision will also apply to the legal representatives of Italian workmen killed in France when the said representatives reside in Italy. The sum thus allotted is to be paid over to the Italian National Savings-Bank, which then undertakes to pay an annuity based upon it to those entitled thereto. A similar payment is guaranteed by Italy in the case of French workmen and their families.

As Signor Magaldi pointed out to the Vienna Conference, it is an extremely short-sighted policy for nations to deny to foreign workmen labouring in their midst the fullest advantages provided by their insurance laws. These laws impose upon the workmen's employers burdens and responsibilities more or less heavy; but if employers can escape these responsibilities by engaging foreign labourers they will be under a constant temptation to do so—a practice which will have application in other parts of the world as well as in Europe. Signor Magaldi on this and other grounds announced himself in favour of the abolition in industrial protective laws of all distinction between native and foreign workmen.

The question of reciprocal arrangements under accident-insurance laws is perhaps less urgent in New Zealand than in most civilised countries. Owing to our great distance from other countries