THE DAILY NEWS.

PRINCE RUPERT - BRITISH COLUMBIA

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UNITED STATES FINANCES

The whole question of national finance is under discussion at Washington today and amid the ballyhoo of the different groups it is difficult to get at the real facts. A cut of ten percent is being made in the salaries and wages of employees of the government, providing the bill is passed, and provision is being made for very greatly increased taxation. There is a very influential group also that is urging that instead of making inordinate tax increases that the government cut down expenditures to such an extent that greatly increased taxation may not be necessary. Judging from the fuss being made over the proposed ten percent cut in salaries, it is not likely that there will be much additional pruning so tax increases must be made in order to balance or nearly balance the national budget.

Under the American system of government it is much more difficult to estimate what is likely to be done than under a British administration. Where the cabinet is responsible for legislation it is pretty sure that the announcement of a leader means what it says. If he says something will be done, it means that he knows he has the backing to carry it through. In the States nobody seems to know what is going to happen.

JOSEPH STALIN

A photographer who recently took the picture of Joseph Stalin, head of the Union of Soviet Republics, usually known as Russia, says of the dictator:

"Taking him by and large, I'd put Stalin at the top of the list of all the thousands of humans I have photographed as an example of strength of will, character and that rarest of all qualities—the capacity for objective self-sacrifice. His body looks as if it would serve his purpose for another 30 years. And yet he would wear it out in the next 10 if he decided the next 10 were the most crucial in the development of his plans."

Becomes Evangelist

Mrs. Edith Mae Pennington came from a small town in Arkansas. Won a beauty contest in St. Louis. Crashed the movies in Hollywood. Result—now an evangelist in the Glad Tidings tabernacle, new York. Success.

Insurance of Health

(Continued from page one)

to European countries, while on the whole of the North and South American continents, Chile alone has embarked upon a compulsory scheme. In the United States, numerous commissions have been appointed by various states for the investigation of social insurance and, while individual reports strong favor the scheme, it has not as yet been entertained by either the state assemblies or the federal Congress.

Maternity Benefits

"A word as to the scope of health insurance, and the success which has attended it, might not be amiss before we leave consideration of the world situation. There are few countries which deal with sickness insurance and maternity benefits alone; most of the schemes embrace, as a national insurance whole, some such additional features as old age pensions, unemployment insurance, funeral, family and various other benefits. Maternity benefit, however, is a concomitant feature of all countries having compulsory sickness insurance, such benefits being either included in a general sickness insurance scheme or specially provided for as a separate institution. In most countries, also, the family is taken care of as well as the breadwinner.

"Generally speaking, the various compulsory health insurance schemes are operated satisfactorily and with great benefit to the population.

"No legislation as yet exists in Canada establishing compulsory sickness insurance, except with respect to certain occupational diseases for which compensation is granted under workmen's compensation laws of the several provinces. Voluntary sickness insurance schemes have been developed throughout Canada to a considerable extent, however, by insurance companies, fraternal societies, trade unions and industrial and commercial organizations.

"Before taking up the local situation perhaps a word as to the legal status of the question is in order. Undoubtedly, both practically and morally, health insurance legislation should be national but, unfortunately, through the mandatory terms of the British North America Act, jurisdiction is placed with the provinces in all matters of health and kindred subjects. In the opinion of the deputy minister of justice, however, there is nothing to prevent the Dominion government from contributing to any scheme elaborated by the provinces.

"First, then, is a state health insurance law required in British Columbia? It would seem hardly necessary to dwell at any length on this question. A little thought on the state of affairs right here in Prince Rupert will convince the most sceptical that there is a dire need of some form of relief to the small wage earner when faced by illness. The problem of medical aid is serious enough in the city where all modern equipment necessary for present day treatment of the sick is available, but the problem is inevitably aggravated in a new country where sparsely settled districts present long distances as added impediment to supplying medical aid.

Compulsory Health Insurance

"Admitting the need for some form of assistance, will compulsory health insurance fill the bill? I think we can safely say it will for several reasons:

"First—At present the man of small means, when taken ill, procrastinates in calling in a medical man, with the result that the seriousness of his disease is aggravated, and in some cases a fatal termination results where early treatment would have saved life. Under the operation of a scheme where no bill for medical attention faces the patient there will be no tendency to procrastinate.

"Second—Such a scheme would make possible the practice of a periodic medical examination, and the possibility through this medium of preventing the development of disease.

"Third—The removal of the mental worry which is caused by the contemplation of the impending bills will be removed and recovery from illness will be more rapid.

"Fourth—A properly organized plan of compulsory insurance provides the only reliable means of effectually preventing an epidemic.

"These are the four principle benefits to be derived from such a scheme, but there are many others, not the least of which is the financial assistance accruing to our hospitals which will be referred to later.

How Much Will It Cost?

"Secondly, how much will this insurance scheme cost? To arrive at the cost we must consider several things:

"One is the classes of persons to be served.

"There are, of course, both extremes of viewpoint here. Some would urge that it be confined to the poor only, others that everyone should be included. There are also those who think that a scheme should embrace the manual workers and also any who wish to enter voluntarily. To make a health insurance scheme sound, however, it should be confined to compulsory insurance for those classes where the contribution can be collected with certainty. If you include people, payment of whose contribution would be delayed or possibly not collected at all, you will jeopardize the success of the whole scheme. At the same time it is certainly desirable that people in the position of farmers, small shopkeepers, handy workmen, etc., should have the advantages of this social insurance, and doubtless when the scheme has been got under way, some solution to the difficulty will be found. Regarding voluntary contributors, during the early life of the scheme, they would also prove disastrous. This for two reasons: One, the absence of an employer and therefore of any machinery to collect the contribution. Two, the likelihood of the volunteer dropping out after a lengthy illness, and so putting the weight of expense on the compulsory member.

"It would seem therefore that the compulsory features should embrace every regularly employed person who is in receipt of an income only beyond which the burden of sickness costs can be expected to be borne without discomfiture. The Royal Commission after due thought have recommended that the income be set at $2400, believing that below this amount the extra costs of sickness seriously pinch upon the yearly budget. Finally it is quite obviously desirable that not only the wage earner but also his dependents should receive the insurance.

"Since the benefits to be received will be the same to all contributors, it would seem only fair that all should contribute alike. Therefore a flat rate of contribution would seem more equitable than a sliding scale according to income.

"There is no doubt that if the finances could stand it a cash benefit during the period of illness is a legitimate aim. In the case of single men the need for a cash benefit is not so great, but it is certainly desirable that, where the wage earner is ill, some cash should be coming in to care for the needs of the family. On the other hand the primary consideration is medical and hospital care. Strictly speaking, a cash benefit is not sickness insurance, but a form of unemployment insurance and in periods of unemployment the temptation to remain ill would be very great. In maternity cases, however, this objection does not apply as it would be difficult to imagine this being used to prolong cash benefits during periods of depression. During this trying time in a woman's life, it is particularly desirable that she have a little extra cash to better provide the comforts of life, so necessary at this time to preserve the health of both mother and child.

"To recapitulate, benefits in kind are best calculated to further the welfare of insured persons and therefore hospitalization and medical care are entitled to first consideration. As soon as finances permit, cash benefits should be added particularly maternity benefits.

No Taxation Increase

"In closing let me emphasize that the introduction of such a scheme of health insurance will not mean an increase in taxation. Take the case of the hospitals. If their bills are met as they would be under this scheme, the present annual deficit would be practically eliminated and the large provincial grants would become unnecessary. This would result in a saving to the province of approximately $1,415,000. Since part of the state contribution will undoubtedly be borne by the federal government, it can readily be seen that the present hospital grants will more than meet the state contribution, even under the most expensive scheme, and incidentally the pressing problem of hospital finances will be solved."

Mail Schedule

For the East—
Monday, Wednesday and Friday ..... 2 p.m.

From the East—
Saturday, Tuesday and Thursday ..... 10:40 a.m.

For Vancouver—
Tuesday ..... 12:30 noon
Thursday ..... 9 p.m.
Friday ..... 11 p.m.
June 5, 18 and 22 ..... p.m.

From Vancouver—
Sunday ..... p.m.
Wednesday ..... 10:30 a.m.
Friday ..... p.m.

T. D. Pattullo

Member for Prince Rupert and Liberal leader who may be Premier after next provincial election.

$ DOLLAR DAY $

SATURDAY

Fraser and Payne's

DRAPERY DAMASK AT LESS THAN COST
600 Yards 50-inch Drapery Damask, regular price $1.95 yard, in 4 designs, absolutely perfect merchandise, sun fast Dollar Day, per yard **$1.00**

400 Yards 36-inch English Brocade, new, neat designs, blue, maise, rose and beige, Dollar Day, 3 yards for **$1.00**

300 Yards Rayon Brocade, in five shades, Dollar Day, 3½ yards for **$1.00**

10 Pieces Wabasso Prints, assorted designs, fast washing colors 6 yards for ..... **$.100**

36-Inch Plain British Broadcloths, blue, green, yellow, rose and mauve 4 yards for **$1.00**

Wabasso Linen finished Pillow Cotton, circular make, absolutely free from dressing, 3 yards for **$1.00**

Wabasso Sheets, bleached and half bleached, extra heavy quality, full double bed size, 80x90-inch, each **$1.00**

Wabasso Pillow Cases, hemstitched full size, ready for use, 5 for **$1.00**

Wabasso Pillow Cases, hand drawn hemstitching, extra heavy quality 3 for **$1.00**

Wabasso Best Quality Prints, 20 designs, to choose from, all 36 inches wide fast colors, 4 yards for **$1.00**

British Made Roller Towelling, 17 inches wide, good heavy quality 10 yards for **$1.00**

Novelty Frilled Curtain Fabrics, 27 inches wide, with colored edges, blue, gold, rose, green, 6 yards for **$1.00**

Good Quality Cretonnes, assorted designs and colorings, 8 yards for **$1.00**

48-Inch English Cretonne, reversible, good heavy quality, 3 yards **$1.00**

4-PLY KNITTING YARN
20 Shades, pure wool, 4-ply Knitting Yarn, 10 1-oz. balls **$1.00**

GIRLS' SILK NIGHT-JAMAS
Non-Run Rayon fabric in two-tone styles, the very newest style garment Sizes 8 to 16 ..... **$1.00**

NEW STYLE RAYON BLOOMERS
20 Dozen Ladies' Rayon Silk Non-run Bloomers novelty trimmed styles, in all the newest shades and styles, 2 pair **$1.00**

LADIES' PANTIES and STEP-INS
25 Dozen Non-run Rayon Fabric, lace trimmed, assorted shades, also tailored styles, 3 pairs for **$1.00**

GIRLS' BEACH PYJAMAS
Assorted colors in rayon, silk, ginghams, fast washing colors, organdie trim Sizes 8 to 14 ..... **$1.00**

MEN'S WEAR

MEN'S COMBINATIONS
Mercury make, cotton with silk stripe. We have 8 dozen to clear Dollar Day, Reg. value, $1.95; Dollar Day, suit **$1.00**

MEN'S RAYON SILK COMBINATIONS
Short leg, no sleeve, step-in style, excellent quality, in shades of peach, champagne, flesh, mauve and white Dollar Day, per garment **89c**

MEN'S BROADCLOTH SHIRTS
Good quality Broadcloth Collar attached, blue, tan and white Dollar Day, each **75c**

TOWELS TOWELS TOWELS
At less than cost. Over 100 dozen run of the mill, marvellous values. All high class merchandise
Size 18x36 inches, white with colored checks & stripes, 6 for **$1.00**
Size 22x42 inches, white with Jacquered designs, 4 for **$1.00**
Size 25x50 inches, very heavy quality Jacquered, 2 for **$1.00**

MAY-BELLE DE-LUXE RAYON UNDERWEAR
Vest and Bloomer Sets; Teddys; Brassier and Bloomers; Princess Slips, 4 styles Pettie Panties; Regular value, $2.95; Dollar Day **$1.79**

KAYSER AND ORIENT HOSE
30 Dozen, all perfect, in all the newest shades, Chiffon, semi-service and the new net hose, full fashioned, pure thread silk in every new shade in vogue, regular values 1.25, $1.50, $1.95; Dollar Day, pair **$1.00**

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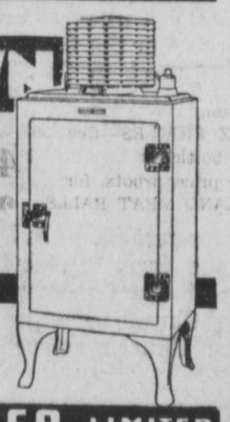

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NEW LOW PRICES $10 DOWN

Northern British Columbia Power Company, Limited

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