

Irish Review (Dublin)

Irish National Insurance: An Open Letter to Mr. John Clancy K.C., M.P., from a Constituent

Author(s): E. A. Aston

Source: *The Irish Review (Dublin)*, Vol. 1, No. 5 (Jul., 1911), pp. 243-247

Published by: [Irish Review \(Dublin\)](#)

Stable URL: <http://www.jstor.org/stable/30062715>

Accessed: 19-03-2016 14:33 UTC

Your use of the JSTOR archive indicates your acceptance of the Terms & Conditions of Use, available at <http://www.jstor.org/page/info/about/policies/terms.jsp>

JSTOR is a not-for-profit service that helps scholars, researchers, and students discover, use, and build upon a wide range of content in a trusted digital archive. We use information technology and tools to increase productivity and facilitate new forms of scholarship. For more information about JSTOR, please contact support@jstor.org.



Irish Review (Dublin) is collaborating with JSTOR to digitize, preserve and extend access to *The Irish Review (Dublin)*.

<http://www.jstor.org>

Irish National Insurance

*An Open Letter to Mr. John Clancy K.C., M.P.,
from a Constituent*

CLONTARF,

DUBLIN, 20th June, 1911.

MY DEAR SIR,

I venture to revive a privilege, almost forgotten in Ireland, in addressing you as my Parliamentary representative.

As, however, the circumstance which provokes me to this indiscretion affects a much wider area than that of North County Dublin it is perhaps necessary to establish a larger basis for a claim to your attention. While, therefore, I share with your constituents of all parties a personal respect for you as the representative of our local interests, this respect is indefinitely extended in my case by your consistent and courageous advocacy of the claim of Irishmen to National Self-Government.

When therefore I venture without apology to protest against what I conceive to be your inconsistent attitude upon the proposal to establish a British system of National Insurance in Ireland I feel that I can do so in the full confidence that my protest will not be attributed to any motive even remotely related to personal or party prejudice.

The case for Irish Self-Government has probably never been more concisely or effectively stated than by the late Mr. W. E. H. Lecky. Writing fifty years ago of the national evils traceable to the Act of Union he quoted Kossuth's classical saying that "Government is an organism, not an mechanism," and added his endorsement that all good government must "grow out of the character and the traditions of the people and present a continuous though ever-developing existence."

For over a century the history of Ireland is a record of the failure of the mechanical system. However benevolent the intentions, however flawless the enactments, however perfect the administrative machinery of English Governments, their record of failure to give Ireland good government has been consistent.

THE IRISH REVIEW

Whatever experience may prove to be the defect of Mr. Lloyd George's insurance scheme as an instrument to rescue the people of Great Britain from the twin evils of sickness and unemployment these defects will be balanced by the superlative fact that the scheme will be the living embodiment of the character and genius of the British people themselves. The vitalised product of their social instinct will find its necessary corrective and adaptation from the organism that gives it birth.

The Act, if applied to Ireland from the outset, can, at its best, be but a mechanism—a machine that cannot be galvanised into life by any process of amendment or alteration. Amendments and alterations may improve or destroy the efficiency of the machine, but a machine it must remain. While the scheme naturally develops and adapts itself to the social and economic conditions of its originators, the people of Great Britain, it can only be applied to Irish conditions by a series of breakdowns, temporary repairs and more or less violent readjustments.

But, you may say, these things are true not only in the matter of National Insurance, but of every Act of the British Parliament since the Union. You may urge that one more addition to the list of British attempts to solve the domestic problems of Ireland—and especially one which promises so much to the needy—may do some good and, at its worst, cannot do much harm.

Even if I could agree in this view I would oppose the scheme upon the highest national grounds. It is, however, because I apprehend that the present proposal embodies a new and far-reaching national danger that I am prepared to offer it my strenuous opposition.

For a century following the Act of Union legislation was mainly concerned with the problems of national defence and the preservation of public peace. During the last decade we have entered upon an era of social and benevolent enactment. Prescriptions for the intimate details of our domestic life promise to multiply indefinitely in the pages of the Statute Book. If it is necessary to indicate that this tendency intensifies the need for organic as opposed to mechanical government, Mr. Lloyd George's method of approaching the British Insurance problem proves the proposition.

The proven and successful German method of administration he

IRISH NATIONAL INSURANCE

examines only to reject in favour of a new and untried system. He stakes the success of his method upon the claim that it suits the peculiar and organic social development of the English people. Recognising that the characteristics of the people of Great Britain have caused the development of voluntary societies which meet the necessities of half those who he estimates should be insured, Mr. Lloyd George finds the solution of his problem in so extending State sanction and support as to secure the advantages of insurance to most of the remainder.

So clear is it to Mr. Lloyd George that safety and success lie only in the path of extending the natural and voluntary method, that he definitely rejects as "uninsurable propositions" all those who, owing to moral or physical defects, fail to obtain partnership with their fellow-workers in "approved"—but still voluntary—societies. In the final paragraph of his explanatory memorandum Mr. Lloyd George lays special emphasis upon the continuation and extension of the voluntary system as the essential and only basis upon which his scheme may succeed. His words demand quotation. Writing of malingering he says "the only really effective check is to be found in engaging the self-interest of the workmen themselves . . . a purely State scheme would inevitably lead to unlimited shamming and deception."

By such means, with apparent wisdom, does the Government proceed to solve the British problem. But there is a country which the "Treaty" of Union demands that the British scheme must also apply. The tradition of concurrent legislation must not be sacrificed. The genius of its people, its organic development, its pressing social and economic problems bear no near analogy to those of Great Britain. Friendly societies are not an indigenous Irish growth.

These essential social organisms are not available to check "unlimited shamming and deception." In their absence something must be invented which will secure at least uniformity of appearance. If we cannot secure the substance we will at all events have the shadow. As friendly societies have not grown they must be manufactured, and manufactured with the necessary funds to safeguard the interests of the British Treasury.

The County Councils of Ireland will provide the necessary framework and the ratepayers of Ireland the necessary funds to provide for the deficiencies caused by "unlimited shamming and deception." By

THE IRISH REVIEW

one bold stroke the mechanism and the funds are secured. By this bold, and let me add from the British point of view clever, line of reasoning is the vital, intricate and unknown problem of Irish National Insurance to be solved. When it is realised one can only pause in wonder and ask if the Government intend their proposals seriously. But the wonder turns to dismay when we are asked to believe that you contemplate the acceptance of any conceivable modification of them.

Lest I appear to do you any injustice in suggesting that this is your attitude I need only remind you that upon two occasions—in a speech upon the second reading of the Bill and subsequently in addressing some of your agricultural constituents—you approved the “principles” of the Bill. As a lawyer, distinguished for the selection of words with exact meanings, you cannot obviously have intended to approve the principle of State Insurance, but the essential principles of the Bill itself.

But if it be that you do not adhere to this rigid meaning it is, at all events, clear that you hope, in conjunction with your Parliamentary colleagues, to so amend the Bill that it may be applied with benefit to Ireland. If this be your attitude it is only necessary that I should respectfully remind you that the conditions which produced the basic principle of the measure do not exist in Ireland.

It has been urged that the opportunity should be seized in order that a sound scheme of National Insurance may be secured for Ireland. It is suggested that the Irish Party are in a position even to secure such changes in the principle of the British proposals as would produce a good Irish measure. The objections to such a course are so many and obvious that it is unnecessary, as it is impossible for me to attempt in this letter to touch them in any detail. But there are certain capital objections which I venture to recall briefly thus:—

- (1) The problem of devising a sound scheme of Irish National Insurance is, in itself, so complicated and difficult that any attempt to approach it through the medium of a series of intricate British proposals is not the method by which to secure the best or even a reasonably good result.
- (2) Whatever scheme is adopted by the Irish Party must be devised without sufficient data or adequate deliberation if legislative sanction is to be obtained this year.

IRISH NATIONAL INSURANCE

- (3) Whatever agreement is arrived at by the Irish Party must be the subject of subsequent compromises with the Government and with British parties who do not understand Irish domestic conditions.
- (4) The enactment of any scheme will remove the incentive to the Irish people to demand an Irish legislature as the means through which to secure a beneficial scheme of National Insurance.
- (5) The existing complication in financial matters, which constitutes a real difficulty to the establishment of full and responsible self-Government, will be indefinitely increased.

Probably in order of importance the last-named objections should have been placed first. To me it is clear that if they received their proper value all further argument would be unnecessary, and my final appeal for the rejection of the Bill is based upon the ground that the Irish Party has a special mission and mandate the execution of which should occupy their attention to the exclusion of even much less absorbing topics than that of National Insurance.

If a precedent be required for the exclusion of Ireland it exists in the recent decision of the Irish Party that Irish representatives shall decline to receive emoluments for their Parliamentary services at Westminster until an Irish Parliament is established. Even did Mr. Lloyd George's proposals offer a prospect of certain and undiluted blessing to those they will affect directly in Ireland, I venture to believe that there are thousands of such who would willingly join their Parliamentary representatives in a self-denying ordinance to speed the day when Irish legislature will be the expression and instrument of the national will.

While I cannot claim that the truths I have attempted to express are new I venture to hope that their recall at this moment will not be altogether without effect.

I am, my dear Sir,

Very truly yours,

E. A. ASTON.

To John Clancy, Esq., K.C., M.P.,
House of Commons.