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Review

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five minutes before the usual time of closing, both at the dinner-hour and in the evening, in order that they may avoid the rush which is inevitable when thousands are leaving work" (p. 96). A trifle this, no doubt, but a trifle indicative of much! Mr. Cadbury's book contains a few references to general questions—how far an employer, in establishing institutions, should make them special to his works or general to his town or village, and so forth—but practically the whole of it consists in a simple and direct account of the work of the firm. To students whose interest in economics is bound up with an interest in bettering social life, it cannot be recommended too strongly. For in it they will find set out an example of what Dr. Marshall has taught us to regard as a great need of the age—true economic chivalry.

A. C. PIGOU

*Medical Benefit in Germany and Denmark.* By I. G. GIBBON, B.A., D.Sc. (London: P. S. King & Son. 1912. Pp. xv+296. Price 6s. net.)

IN this book Mr. Gibbon maintains, and even increases, the reputation which he already possessed as an authority on this subject. Compared with his previous work on *Unemployment Insurance*, this one seems to be the better of the two. For it possesses to the full the many merits of the earlier book, and, in addition, is decidedly the more readable. As before, Mr. Gibbon is most happy in his selection both of subject-matter and treatment. He has limited his inquiries to two countries which form an admirable contrast to one another. For Germany has a compulsory, and Denmark a voluntary, system. The working of the two, therefore, can be contrasted, and a very interesting contrast it is. Moreover, in each of them the system of insurance is more widely extended than elsewhere. It is a pity, however, that at the end a chapter has not been devoted to a general comparison of the workings of the two systems, summing up what has been said about them in the body of the book.

The general method of treatment is of the same character as that adopted in *Unemployment Insurance*. The subject is divided into five chief sections, dealing respectively with choice of medical practitioners, their remuneration, control of medical service, medical and surgical requirements, and institutional benefit. Finally, there is a short chapter on insurance and public health authorities, and a longer one of general conclusions, summarising the detailed verdicts which he has given in

connection with each branch of the subject. Every section has three chapters devoted to it :—the first describing and criticising the policy and practice of Germany, the second those of Denmark, and the third giving the conclusions of the author, which are discussed at greater or less length according to their importance. Upon the chief subjects of controversy in Great Britain at the present time, such as free choice of doctor and payment by capitation fee or by visit, the experience of Germany and Denmark is most illuminating. Mention should also be made of the eleven interesting appendices which are by no means the least valuable part of the book.

Mr. Gibbon's conclusions must carry great weight. He is no blind partisan of insurance, and recognises to the full the undesirable results to which it may lead. Of these, deliberate malingering is by no means the worst; nor is it even, in Mr. Gibbon's view, a very considerable evil. Possibly he is too sanguine on this point; but he is probably right in regarding valetudinarianism as a more serious danger. This, he says, the very existence of insurance is likely to encourage by putting medical treatment and remedies within easy reach of the patients, unless the societies and the insurance authorities generally take definite steps for the education of insured persons, and not least in relation to the principles of every-day health and hygiene. For instance: "That insurance scheme which proposes simply to treat sickness is not likely to achieve very great benefit. Whatever success it may attain, it may, unless wise precautions are taken, sow almost as many, if not more, evils than it removes."

This is one of the reasons why the author proposes to combine insurance with payment by the individual person of part, though only a small part, of the cost of medical service and requirements. He regards this as one of the best guarantees against continual resort to drugs and the doctor, and a policy of this kind would do much to dispel one of the best-founded apprehensions of the profession. The proposal could, in his view, best be carried out by a system of deposit. For the organisation of the medical service he looks to the gradual growth, in other countries besides Germany and Denmark, of corporations of doctors which will deal for the profession as a whole with the societies, and within which free choice could be given to the insured persons. The general employment of full-time salaried officers is not recommended so far as sickness insurance is concerned, except as a protection against unreasonable demands. For many reasons it is preferred in the case of invalidity benefit. To a limited extent, however,

qualified practitioners outside the society might be given the right to treat insured persons. This system seems a very different one from that established in this country, but with good management the panels should in time develop into corporations of the kind proposed by Mr. Gibbon.

As regards remuneration, payment for the whole body of insured persons should be made by a fixed capitation fee, whilst that of the individual doctor should be according to services rendered—that is to say, the number of visits, consultations, operations, and so forth. Indeed, in Germany, where this system frequently prevails, the scale of charges is often fixed by an official tariff drawn up by the Government. The use of this method involves the existence of a corporation of doctors, to whom the total amount of the fees is paid over by the societies, and distributed among the various doctors according to work done. They themselves can be trusted to guard against the abuse of the method on the part of individuals. Space will not permit mention of the many other interesting proposals of the book. I need only add that the criticism throughout is keen and able, and, above all, fair; and probably the final form of any system of insurance will be not far different from that suggested by Mr. Gibbon.

N. B. DEARLE

*Seasonal Trades.* By various writers. Edited by SIDNEY WEBB and ARNOLD FREEMAN. (London: Constable and Co. 1912. Pp. xi + 410.)

THE various studies in this book were made in connection with Mr. Sidney Webb's seminar at the London School of Economics, and it is plain from the quality of the work that the members of the seminar profited much more from researching under direction than they would have done from attending many lectures.

In his introductory remarks Mr. Webb postulates "as an economic hypothesis to be tested . . . that there is, in the United Kingdom of to-day, no seasonal slackness in the community as a whole." The hypothesis is hardly borne out by the facts, though an enormous amount of seasonal unemployment cancels out theoretically, so to speak. It is questionable whether in a world broken up by climatic seasons the residuum would disappear even if all the facts could be taken into account. The truth of the proposition that at every time of the year there is employment for every efficient person *at some wage* is theoretically unassailable, of course; but this is quite another matter. However, from