

## EDITORIAL

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### THE MENACE OF COMPULSORY HEALTH INSURANCE.

**T**HE United States seems to be facing an era of socialistic legislation, and it behooves the business men of the country to bestir themselves if they would escape one blow after another at their continued success or even existence.

During the last two or three years a group of academic philosophers have sought to foist on America the principle of compulsory health insurance. Bills were introduced in three legislatures last winter, and others are pending at this very minute in the legislatures of Connecticut, Massachusetts, Ohio, New York and Michigan. Before many weeks go by, these measures will make their appearance in still other legislatures throughout the country.

What does compulsory health insurance mean to the druggist?

It pretty nearly means the destruction of his pharmaceutical business. The scheme provides that every manual laborer and employee of any kind who receives less than \$1200 annually shall be a beneficiary. If he suffers from illness or accident, he shall receive two-thirds of his normal pay while laid up, and he shall be provided with free medicine, free medical service, free surgical service, free hospital service, and even free funeral and death benefits. If any members of his family are sick at the same time, they also shall be brought within the scope of the protection. Women undergoing maternity at the time of their employment are to be surrounded with the same beneficent care.

Inasmuch as three-fourths of all wage earners are paid less than \$1200 a year, it is evident that three-fourths of the pharmaceutical business of the druggists of the United States will be deflected to the "operating units" or quasi-public dispensaries that are to form a part of the plan. How will the druggist relish the idea of losing 75 percent of his pharmaceutical trade?

More than that, the druggist must also suffer as an employer. Forty percent of all this insurance cost is to be borne by employers, 40 percent by employees, and 20 percent by the State. The druggists' clerks automatically become compulsory beneficiaries, as soon as the law is enacted, and that very instant the druggist begins paying a tax involving every employee in his store.

And of the 20 percent of this tremendous expense borne by the State, it need only be said that this also harks back to the druggist as it does to all other citizens. It has been carefully estimated by statistical experts that in the State of Indiana the adoption of compulsory health insurance would increase the State taxes from \$1,600,000 to \$6,800,000. Think of it! In Ohio the State taxes levied against real and personal property would jump from \$3,300,000 to

\$13,700,000, and in New York State the increase would be from \$20,000,000 to \$41,000,000.

Already the burden of taxation has been sufficiently increased within the last year or two. Corporations have been particularly affected—and there are corporations in the retail drug business as everywhere else. Within the last two years corporations have been made to pay an income tax of 2 percent on their net profits, and they are also paying 50 cents for each thousand dollars of their capitalization. If the so-called excess-profits tax is imposed by Congress, as it probably will be before this article is published, it will mean a still heavier drain upon all corporations and partnerships in the drug trade and elsewhere. If a drug company, having sales of \$100,000 a year, earns a net profit of \$10,000 on assets of \$20,000, it will be allowed by the government to escape taxation only on the first 8 percent, plus \$5000 of general exemption. Eight percent of \$20,000 would be \$1600, making \$6600 of total exemption, and on the remaining \$3400 the company must pay 8 percent—a nice little figure of \$272!

Add to these burdens the threat of compulsory health insurance and it is about time that the druggists of America began to stand up for their rights. If they don't, they are likely to be engulfed with losses and impositions of a hundred kinds. Compulsory health insurance is one of the most visionary schemes that was ever foisted upon a credulous people, and it ought to be given its death knell at the very outset of the movement. It isn't needed. It wouldn't work. It is open to a thousand objections, and business men of all kinds should see to it this winter that the State legislatures of the country are set right on the proposition.

With here and there an exception, the great body of organized labor is against the movement. Samuel Gompers himself is particularly opposed to it. The workman sees that compulsory health insurance would in the end cost him much more than private insurance costs him, and on general principles he is afraid, and justly afraid, of the political management in America of what really ought to be private enterprise. More than that, a shrewd laborer realizes that compulsory health insurance will mean that employers, out of sheer self-protection, will reject every man whose health is not of the best. The "army of the unemployed" would become a substantial fact instead of a figment of the imagination.

The National Drug Trade Conference, organized under the aegis of the American Pharmaceutical Association, has taken its official stand in opposition to compulsory health insurance, and it has decided to do what it can to defeat the movement. The American Pharmaceutical Association, as the leading spirit in the Conference, will of course support this attitude, and it remains for the legislative committees of the various State pharmaceutical associations to get in line and help defeat one of the most serious threats with which the American druggist has ever been faced.

HARRY B. MASON.

## HOW TO GET THE MOST OUT OF AN ASSOCIATION.

**T**HE only way to get the most out of an association is to put much into it. The members of an association are interdependent; every thought and action by the individual affects to a greater or less degree every other one—the association. The motives of the members make the association what it is, and these are manifested in deeds and actions and reflected in and by them. Comparatively few of the members think about the association and yet the success of it depends upon their thoughts—activated thoughts.

The permanence and growth of an association depends on a coördination of varying traits and qualifications of the individuals. This is what enhances the work of an organization, of a government, over that of an individual. The individual would develop those ideas, or things he is familiar with, those that appeal for one reason or another to him, but these alone can not constitute a government nor give perfection to an organization. As the individual's elevation of character and quality is dependent upon his ideals, so also is that of an association dependent upon these ideals, not of the one but of the many, and so long as these ideals are high, even though they differ in kind, if there really is aspiration to reach them, there will be progress.

A representative city has its commercial and manufacturing enterprises, its educational and religious organizations, in which the citizens exhibit their individual or composite ideals. There is a difference, but the high aspirations involve right service. So an organization represents different types and varying qualifications, and while the ideals of the individuals are not the same, there is a predominant spirit of altruism in every successful association.

A municipality not only fosters worthy enterprises, but like life, the good is checkered with evil. And organizations have their defects, their mal and miscontents. Every enterprising city has its carping critics and its lifters, within and without—individuals and aggregates. The municipality owes its progress to those who work for its development, without predominating thought of self, with a willingness, with a genuine purpose to benefit others, with a vision that comprehends the efforts of others. The outside influences may create a doubt in the minds of patrons in contributing territory relative to the ability of caring for their needs; instil a spirit of resentment through charges of disregard for their patronage, and thus the possibilities of a growing metropolis are hampered. Within, one industry may antagonize the other, for preferential or other reasons, the citizens may become indifferent or lose confidence, and thus an industrial center, instead of growing becomes dwarfed, for no other reason than that the spirit of coöperation is chilled, not because the opportunities are less but because of an artificial prejudice. So also an association may have some discontents. This does not mean that the purpose of the organization will not prevail, however serious or un-

desirable the hindrances may be. There may be carping critics within, or certain plans of the association may not have the approval of those without, or other disturbing influences. Instead of stopping the leak, there is an attempt to enlarge it. The whispered gossip becomes a thundering charge. One may view the cloud as an impending catastrophe, while another awaits the clearing atmosphere. Sincere, active coöperation, loyalty and restoration of confidence are essential to a successful outcome.

Frederick Oakes Sylvester wrote:

"I like the man who goes  
Not songless to the common tasks of life,  
But twines a flower round his tools of trade;  
Who boasts not what he does, nor what he knows;  
Who brings no sword but love to conquer strife;  
And, king of self, of nothing is afraid."

Having drawn comparisons that may be made between a municipality, or a government, and an association, a few thoughts relating more particularly to associations and their constituency are presented, and should be taken as general views, not of any specific organization. We are agreed that associations are helpful and this constitutes the chief reason for their organization; not to build up in order to see how much more quickly they may be destroyed, but to be continued for permanent good of the members.

The history of an association should not be so much a record of words but of acts, and so the influence of the organization is not measured by years but by achievement. Therefore the service of the member is measured by constructive deeds, upbuilding, lifting, pulling, purifying, ennobling. And on the other hand the value of a member can not be estimated by the harmful things he has refrained from doing but only by the real good he has done for the association. Keeping silent may not discourage, but certainly does not encourage; the act of helpfulness is what is needed. The inactive member may not take part in destruction, neither does he hold the hand that would do so. He may not pull back, but those who shoulder the burdens of the association have no help from him and carry him; he uses the benefits of association but contributes none; he shares the fruits of the association labor, without having had part in their cultivation. Active participation is what is needed.

Adam Smith says, "Let every man be occupied, and be occupied in the highest employment of which his nature is capable, and die with the consciousness that he has done his best."

The optimistic member looks upward and presses forward; he sees the possibilities of coöperative and coördinated endeavor, while he who is pessimistic looks backward and downward, halts in contemplation of fear that someone may profit more than he, disparages the integrity of his confrères and declares his doubt in

their ability. The former expresses confidence, lends a helping hand and hopes to do more, and says, "I will;" while the latter magnifies his own virtues, minimizes those of others, lauds his own work and criticizes that of others.

As in every-day life so within an association, the human trait of criticism is largely responsible for hindering progress. And not alone that, it may make enemies of friends, engender envy, jealousy and dislike; makes antagonists out of coöperators. Openly spoken, this is perhaps not so vicious as under the pledge of secrecy which seldom is preserved, to emphasize the weakness of others and to minimize their good points, to drag forth the skeleton from the closet rather than hold up to view the beauty of the living.

William Penn said, "In all debates let truth be thy aim, not victory, or an unjust interest; and endeavor to gain rather than expose thy antagonist."

DeWitt McMurray says, "The greatest charity is that which attributes honest motives to others; which sees good where less just and less loving eyes might see evil."

Count Tolstoi said:

"Men think there are circumstances when one may deal with human beings without love; and there are no such circumstances. One may deal with things without love; one may cut down trees, make bricks, hammer iron, without love; but you can not deal with men without it, just as men can not deal with bees without being careful. If you deal carelessly with bees you will injure them, and will yourself be injured; and so with men."

The growth of coöperation makes for the growth and strength of an organization, and reversely, the importance of the work for which the association is established can be measured by the degree of coöperation among its members. That which has little importance, brings to it little support, and the outside world accepts the judgment of the votaries. It is therefore most essential, if an association desires an appreciation of the work for which the members are enlisted, that they themselves become enthusiasts. It is the service in and for the association that brings out the best that is in the member and thereby he as well as his confrères become beneficiaries. An association may be put into innocuous desuetude by destroying its possibilities for doing work. Not every organization can stand the same jolts, nor continued quakes.

Thinking must join with intelligent conception of the purposes of the association. Those who think right are moved by reason; those who think wrong by impulse. The impetuous and impulsive are erratic and can not arrive at conclusions which are gained from intelligent and logical deductions. Right thinking is constructive and leads to success; wrong thinking is destructive and leads to failure.

E. G. E.