The Lion Has Velvet Paws

Social Insurance and Allied Services, a report by Sir William Beveridge, English economist, to the British government, has just been published in this country, and has been the subject of acclaim and attack in newspapers and magazines throughout the nation. In the following article, Margaret Harkins *assistant editor of* THE FREEMAN, *discusses certain phases of the plan in their relation to global economy in the post-war world.*

★ There is a signpost for this century of ours—a direction-marker bearing the label, *Social Insurance*—and it points the way straight to the center of humanity's great dream of a new and better social order in a post-war world. Millions of pilgrims, footsore and weary, have already streamed past this signpost, paused to get their bearings, and then rushed forward in the certainty that here at last was the way and the truth opening before them in splendid promise. And now, dramatically, out of the gloom of England's dark hour, the figure of Sir William Beveridge emerges; he gives voice to the stifling fears of his countrymen; he knows their great anxiety about the nature of the peace that will follow a victorious war; he is an economist and he speaks words of economic comfort about such practical concerns of post-war life as food and shelter; he goes further—even to the practical concerns of death, and advocates state-paid funerals for all. And his price? his method? National social insurance—made possible by a system of weekly purchases of insurance stamps.

A nation's strength, at any point in its history, is but the reflection of its prevailing social philosophy. In the early days of empire-building England's founders chose the lion, king of the jungle, as a symbol of the power of their State. Round the world and back again was heard the roar of the mighty beast, accompanied by slash of fang and claw. Today the lion still reigns symbolically as before. But he has changed. He has grown older, wiser, even fatherly in his viewpoint. Now he stalks softly on velvet paws.

The taming of the lion was bound to come about, of course. In modern streamlined civilization there is no place for the fang and the claw, however brutal present substitutes may seem. But unfortunately, a tamed lion is usually a caged lion, a sorry-looking beast that a jungle brother would hesitate to acknowledge before strangers. Something happens to his spirit and his heart,

the light in his eyes goes dim, and his once-sleek coat seems in need of a mothproofing treatment. As the tide of old age creeps slowly over him he longs for rest and comfort, and he hopes that the noisy, demanding throng outside will go its way in peace and quiet too. He sleeps; he dreams. Under the bewitching spell he sees it all quite clearly—what he needs, what all the world needs, is a good all-in scheme of social insurance,—perhaps something with a touch of magic in it to ward off the evil eye.

And what of the other dream? humanity's dream? The human mind has a way of escaping from cages, of ignoring obstacles such as bars. So even while living within the State which it has created, even while struggling to rid itself of the problems it has invited, another part of it has triumphantly soared to that high mountain-top of conscious achievement, and like Nehemiah of old, refuses to turn back: "I am doing a great work so that I cannot come down; why should the work cease, whilst I leave it and come down to you?" Why indeed? when that great work is one of freedom.

Thus, since the State is but a reflection of the mass-consciousness existing within its borders, it is apparent that State economy must of necessity be representative of a common denominator of intellectual and spiritual achievement of its citizens. There will be lower levels and higher ones reached by certain individuals, but the State will always reflect the desires of the majority. Herein lies the great danger of regimentation, of social planning based on rules that are bound to interfere with the freedom of the individual. So long as the people keep the reins of power in their own hands, so long as they retain a vital, creative interest in the State, they can attain to any degree of freedom of which they are capable. But the moment they slump into inertia their creative activities deteriorate into a simple vegetative process, their force of vital energy passes over into the State, and they find themselves without dominion, living in the shadow of a monster which was once their friend.

During the years since World War I this vegetative process has been spreading at a rapid pace. In one nation after another individuals have renounced personal responsibility in favor of State control. This has manifested itself in many forms, under different names, and in varying degrees, according to the temper of the people involved. But regardless of the name, this global attack of mental and moral lethargy, for such it seems to be, is apparently running its course and the close of World War II should mark its end. As Sir William writes in his report, "Now, when the war is abolishing landmarks of every kind, is the opportunity for using experience in a clear field. A revolutionary moment in the world's history is a time for revolutions, not for patching."

Despite his own words Sir William apparently disbelieves himself, for he goes to work with a will, and in a total of 299 pages, he patches vigorously. He proposes the establishment of a compulsory savings plan, a form of state insurance covering every man, woman and child in England, from the cradle to the grave, against *almost all forms* of personal want or insecurity. The scheme provides for old age pensions, and for benefits to meet many other needs, including maternity, widowhood, guardianship of children, funeral expenses, sickness and accident, and training for new occupations. The major benefit, of course, has to do with unemployment, but, Sir William hastens to explain, "one cannot very well insure a person who has no employer—a shopkeeper or a farmer—against unemployment, or insure a person who does not earn by his work against losing earnings when he is sick. But for the things which everyone needs—pensions in old age, medical treatment, funeral expenses—everybody will be insured." He adds that such unemployment benefits as are distributed "will not be sufficient to bring prosperity, nor can the scheme solve cyclical unemployment, but it might cushion the rigors of depressions."

This, then, is the "patch" which the British government is being asked to apply for the benefit of its people in 1945, when, after years of blood, sweat, tears, and war-winning, it is assumed they will be able to return to a normal peacetime existence. That there is little prospect that the scheme will be adopted by the present predominantly Conservative Parliament is the consensus of news reports reaching this country. However, it is generally agreed that it is the longest step Great Britain has ever been asked to take in the direction of economic reform, and while it may be doomed it will no doubt form the basis for the post-war political struggle in England where the people, even while fighting, are dreaming their dreams of a new kind of freedom. And it is becoming increasingly apparent that many of the dreamers have discovered that leaders, in instituting reforms, are often inspired by a profound distrust of the "little people" whom they propose to benefit.

Sir William explains that he undertook the preparation of the report in order to suggest a method for the elimination of five giant evils: want, disease, ignorance, squalor and idleness. "Of the five tasks," he adds, "the first three raise no major political issue. They can be dealt with by agreement. The last two, squalor and idleness, may raise political issues as to ownership and the use of land, as to the place of private enterprise and the profit motive in the direction of industry and as to the function of the state." In another interview, Sir William speaks of the Atlantic Charter and its aims of securing for all, improved labor standards, economic advances, and social security. "My plan," he explains, "is to turn the words, *social security*, from words into deeds."

This mention of the Atlantic Charter introduces a note of internationalism into the proposal. Immediately the question arises: How far can the post-war State go in planning for all-in social security for its own citizens? Not far, to be sure, if the new peace is to bring a better world order in its wake. For social security, in the real meaning of the term, must be based, not on an insurance scheme, but on a sound economic order, global in scope. And a sound economic order can be based on only one factor—men's equal right of access

to the earth, the source of all production. When peace comes it is hoped that all Allied peoples will face the fact that there is no form of insurance that will compensate for economic ignorance, and that this will give them courage to insist upon something better than the dole, a word that is bitter even when disguised by a synonym. And it is hoped that they will know and understand that their welfare is tied up with that of the coolies of China, the untouchables of India, and even with the nazified hordes of Germany. This, then, is a vital hour—one in which every individual, within conquered nations and outside conquered nations, should establish within himself a true mental concept of the word, *freedom.* Freedom of thought, even in the mind of a slave, is one form of insurance that will start paying dividends immediately.

This is not the time for the people of England, or of any other nation, slave or free, to be talking over plans for enjoying old age, poor health, or a last journey of pomp and ceremony to the local cemetery. For if war *is* death, peace *is* life, and life in abundance. Let us not delude ourselves into thinking that peace will settle for lesser compensations. We have tried to cheat peace before—remember?

Let us beware of the lion with velvet paws! He has long since forgotten his days of winning strength and vitality, when he was free and life was running swiftly in his veins! *This is the hour of individual responsibility.* The State cannot and will not be a social parent, however desirable such protection may seem in a time of weariness and danger. For the State, cut off from the vital, creative forces of its citizens, becomes but a routinized automaton. The caged lion has only to sleep and dream. Nice, paternalistic dreams in which he arranges everything comfy for the nice people outside. All they need do is work for him and he will take all the responsibility, insofar as his cage permits, even to saving their money for them and paying them when they can't work. That is, unless they happen to be shopkeepers or farmers, in which case—well, a lion, especially an old, slightly motheaten lion, can't be expected to think of everything!