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# The Daily Record

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## MR. LLOYD GEORGE IN GERMANY.

The present British Government seems determined to lose no opportunity of deriving instruction from Germany. First Mr. Haldane and now Mr. Lloyd George have paid visits to this country; Mr. Haldane to watch the manoeuvres and Mr. Lloyd George to gather hints from the German pensioning system. This is a departure which will be warmly welcomed wherever there exists any faith in a policy of international exchanges of all kinds. The great organizing ability of German administrators has long been recognized in England, just as the political intuition of the large mass of British electors has provoked admiration here; but it is a source of satisfaction when one of these two great nations is able to carry away from the other valuable material for the regulation of its own affairs. There is much in the German system of workmen's pensions which is not only foreign to English ideas, but which secures the aim of English politicians with more directness and efficiency. No doubt Mr. Lloyd George will be stimulated by much of what he sees, even if he could not agree with the principle of, say, compulsory insurance. How much of the German system is likely to be incorporated into English policy is a matter for speculation, but it is perhaps worth while to touch on the main points of difference between the German system of insurance and the English system, as it is expressed in legislative provisions against old age and accidents, in the work of the great friendly societies, and in the still extant Elizabethan Poor Law.

In addition to providing against old age, sickness, and accident, Germany gives her workpeople the choice of providing against invalidity. The most remarkable feature in the German system has been the wholesale transition, during recent years, from old-age pensions to invalidity pensions. In 1906 the proportion of persons receiving old-age pensions was little short of 15 per cent of those receiving invalidity pensions. Where £900,000 was expended on old-age pensions, £6,000,000 went towards invalidity pensions. From statistics it would appear that there is an annual falling-off of 10,000 among old-age pensioners, while the number of invalidity pensioners is about 800,000. The reason is not far to seek. Clearly invalidity pensions are a more advantageous investment. An old-age pension would take effect when the contributor reached 70; an invalidity pension takes effect at any age, so long as it is proved that there is disablement or sickness which prevents the contributor from earning more than a third of the wage he would have earned when he was in health. All the 800,000 German workpeople drawing invalidity pensions, persons between 50 and 80, would in England be crowding the workhouses and burdening the rates.

Relatively to England Germany is a poor country. It has been estimated that German workpeople work 10 per cent longer for 17 per cent less wages in a week than British workpeople, yet this contributory system brings in a colossal income which necessitates only a small contribution on the part of the Government towards the insurance. In any given year the State contributes £2,500,000 as against the £8,000,000 derived from the working-classes themselves. Thus the State has at its disposal, in any given year, a sum of over a hundred million pounds. When the main portion has been advantageously invested there is still a large residue at the disposal of the Administration. It is here that the German Government's statesmanlike grasp of the problem is most clearly seen; for this residue is invested in a number of enterprises calculated to improve the general health of the community and thus to lessen the strain on the entire fund. Working men's dwellings are improved, hospitals are built and financed, consumptive sanatoria are provided. Everything is done which should, in a reasonable manner, defer the claims of workpeople on the capital at the Government's disposal, and should at the same time insure the general health and welfare of the community.

Mr. Lloyd George will naturally be impressed both by the ample lines of the general scheme and by the thoroughness of the local organizations responsible for collecting the fund. It cannot, perhaps, be expected that he should acquiesce in the compulsory payment of insurance. It is time, of

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course, that the 6,000,000 British workpeople within the friendly societies achieve something for the principle of voluntary, as opposed to compulsory, thrift. Still, it should be remembered that in Germany the number of pensioners numbers 15,000,000 and that they are, with a few exceptions, more than satisfied with the Government's provisions.

## GENERAL NEWS.

### NEWS FROM ENGLAND.

#### FATAL EXPLOSION AT THE FRANCO-BRITISH EXHIBITION.

London, August 14.  
 A balloon owned by an American aeronaut exploded in the grounds of the Franco-British Exhibition at Shepherd's Bush while in process of being filled with gas today. The number of those injured by the explosion is not yet known, but it is said that two people were killed and others injured.

London, August 14.  
 It now transpires that two people were killed and six injured by the balloon explosion. The two men killed were in the employ of the American aeronaut.

#### MOHAMMEDAN LOYALTY IN INDIA.

London, August 14.  
 Reuter's Bureau reports from Poona that the President of the Mohammedan League of the Deccan had declared at a meeting of the League that recent occurrences, which had come to a head in the disturbances at Bombay compelled the League to abandon the policy of observant neutrality and to adopt measures to give expression to its firm loyalty to England. Young men should beware of coming into contact with the insurrectionary movement that was afflicting the country like a pestilence.

Another Reuter report, dated Calcutta the 13th instant, says that a bomb was thrown on the previous night at a train of the East Bengal railway at Shamnagar, a station near Calcutta. The bomb fell short, and no one was injured in the carriage containing the European passengers.

#### BALLOON TRIP TO FRANCE.

London, August 13.  
 Mr. John Dunville ascended in his balloon "La Mascotte" from the Chelsea balloon yard at 12.45 p. m. on Tuesday, accompanied by Mr. Philip Gardner, and having reached the coast at Dymchurch in two hours, crossed the Channel, reaching the French coast, near Boulogne, the balloon being then at an altitude of 9,500 ft. A descent was made at 5 p. m. near St. Omer, the balloon having travelled about 125 miles in four and a quarter hours.

### NEWS FROM AMERICA.

#### PRESIDENTIAL CAMPAIGN ITEMS.

The Republicans are having rather bad luck just now, and the Democratic newspapers are making the most of it. Mr. Taft has given grave offence to citizens of Scandinavian birth or descent by his alleged snubbing of the Norwegian Minister at a

social gathering at Hot Springs, Virginia. Now, no less a person than President Roosevelt has, according to the Democratic journals, offended the entire farming community.

The Republican newspapers on Monday gave prominence to an inspired announcement that the President had appointed a Commission to investigate the condition of the farming industry, with a view to determining how best the Federal Government could help this important industry by legislation or otherwise in the direction of economic and sanitary reforms. It is now alleged that the farmers regard the appointment of such a Commission as a slight upon their moral character and a reflection upon their business capacity. President Roosevelt is reminded that he has done less for the farmers since he has been at the White House than for any other interest in the country, and it is more or less politely suggested that this belated display of regard is not calculated to do much good to the candidature of Mr. Taft. This incident, following upon the heels of the Hot Springs comedy, indicates that both parties are getting to work with a will.

It is understood, says a New York report, that Mr. Taft will complete his cure by the end of this week, and that thereafter he will address public gatherings nearly every day, excepting Sundays, to the end of October. Mr. Bryan, according to present arrangements, will force the pace. His oratorical programme embraces nearly every State of the Union, and as he will accept no "courtesies" from the railway companies the transportation expenses of himself and extensive suite will alone make a big hole in the campaign treasury. It is claimed today that all sections of the Democratic party are now united as one man in enthusiastic support of Mr. Bryan, and are in confident expectation of victory. The claim appears to go too far, but there seems no reason to doubt that a good deal has been done by the Democratic party leaders during the past few weeks in "straightening things out."

Speaking and writing and canvassing are common to elections all over the world. What is peculiar to America is the amazing development of the "demonstration" as a means for raising enthusiasm. For three months, processions, usually with brass bands, flags, badges, crowds of cheering spectators, are the order of the day and night, from end to end of the country. The Young Men's Pioneer Club of a village in the woods of Michigan turns out in the summer evening; the Democrats or Republicans of Chicago or Philadelphia leave their business to march through the streets of these great cities many thousand strong. When a procession is exceptionally large it is called a "parade." In New York City, on Oct. 29, 1884, the business men who supported Mr. James Gillespie Blaine held such a demonstration. They were organised by profession or occupation; the lawyers, eight hundred strong, forming one battalion, the dry-goods men another, the Produce Exchange a third, the bankers a fourth, the brokers a fifth, the jewellers a sixth, the Petroleum Exchange a seventh, and so on ad infinitum. They started from the Bowling-green at the south end of Manhattan Island and marched right up the city along Broadway to Madison-square, where Mr. Blaine reviewed and addressed them. Rain fell incessantly, and the streets were deep with mud, but neither rain above nor mud below damped the spirits of this great army, which tramped steadily along, chanting various "campaign refrains," such as:

"Blaine, Blaine, James G. Blaine,  
 We don't care a bit for the rain,  
 O—O—O—Hi—O."

There were said to have been 25,000 business men in this parade, which was followed soon after by another more miscellaneous Blaine parade of 60,000 Republicans, as well as, of course, by counter parades of Democrats. A European who stands amazed at the magnitude of these demonstrations is apt to ask whether the result attained is commensurate with the money, time, and effort given to them. His American friends answer that, as with advertising, it is not to be supposed that shrewd and experienced men would thus spend their money unless convinced that the expenditure was reproductive. The parade and procession business, the crowds, the torches, the fireworks, the

(Continued on page 2.)