

EDITORIAL

## INSURANCE.

By DANIEL DE LEON

**W**E are asked:  
“Is it against Socialist principles to join a life insurance society such as the Modern Woodmen, Yale of America and the like; or is it considered the better principle to take a life insurance policy in the Metropolitan and the like; or is it good principle to join a Sick and Death Benefit Association if, as a rule, the same supports the International Socialist Movement?”

There is no principle involved. It is a matter of judgment, each decision having to stand upon its own merits.

A provident man will look ahead, and provide against a “rainy day.” The conditions born of the existing social system command such providence: the morrow is, under existing conditions, uncertain. Insurance associations of whatever nature are intended to meet the evil. The very nature of the evil intended to be met guards, or should guard, against conduct that defeats the purpose of death and sick benefit insurance.

Insurance being intended to protect health and life, no act can be wise that promotes sickness and invites death. Of such a nature are insurances pinched out of an income that already is insufficient for health. He whose income is so spare that he can neither feed, clothe, nor shelter himself in such manner as to protect health, does not, by insurance, insure himself against a “rainy day”; on the contrary, he brings the “rainy day” on. However much economy is to be praised, and improvidence censured, such a person had better put his income into his bone and marrow. By doing so he would be insuring himself. The same holds good with regard to those whose income is sufficient, but not in excess of their needs.

These are general principles, applicable to all insurance schemes. Each individual will himself have to determine whether his case falls within, or without the principle.

Apart therefrom, the question of insurance raises another order of questions—questions that affect the reliability of the insuring body.

In this order of questions also each individual will have to exercise his own judgment. It not infrequently happens that Sick and Death local bodies are used as milch cows for some purpose other than that for which they are ostensibly organized. In such instances, funds that should go to secure the solvency of the body are turned awry, and innocent contributors are defrauded. True enough the wrong could be stopped by legal methods, but that costs money, and, as a rule, the members of such Sick and Death Benefit Associations are too poor to “send good money after bad”—pay lawyers’ fees to recover embezzled funds.

All of which resolves itself into this other:

Fear of the morrow frequently promotes acts that render the morrow certainly fearful; and designing men are not slow to exploit this feature of human nature.

The only “principle” applicable to the case is the principle that orders a man to be nobody’s fool.

Transcribed and edited by Robert Bills for the official website of the Socialist Labor Party of America.  
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