## Calvin Coolidge Says:

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NORTHAMPTON, Mass., Dec. 23.—A sound system of unemployment insurance requires solving many difficult problems. Some employees work from the sense of duty, others for gain, for independence and power, still others to save themselves from want. It has always been supposed that strong motives were necessary to insure continous effort.

If unemployment insurance were like life and accident insurance the problem would be simple. Each would take what he wanted and pay for it. But it is generally proposed that the employer and the public treasury should pay part of the cost as in workmen's compensation. If when unemployed he is to receive something he did not pay for, no one can say how that would affect the will of the wage earner to hold his place by doing his best. Evidently, the morale would be lowered. Another problem will be the person idle because he does or does not belong to a union.

The duty to relieve unemployment is plain, but not even the unemployed have a right to what they do not earn. Charity is self-existent. Employer and employee are on a business, not a charitable relationship.

CALVIN COOLIDGE