

The Citizens' National Union : being an old age pension scheme revised & brought into line with the fiscal question of to-day / by John Tullis.

Contributors

Tullis, John.
Royal College of Surgeons of England

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THE CITIZENS' NATIONAL UNION

**BEING AN OLD AGE PENSION
SCHEME REVISED & BROUGHT
INTO LINE WITH THE FISCAL
QUESTION OF TO-DAY ❧ ❧ ❧**

BY

John Tullis, Glasgow



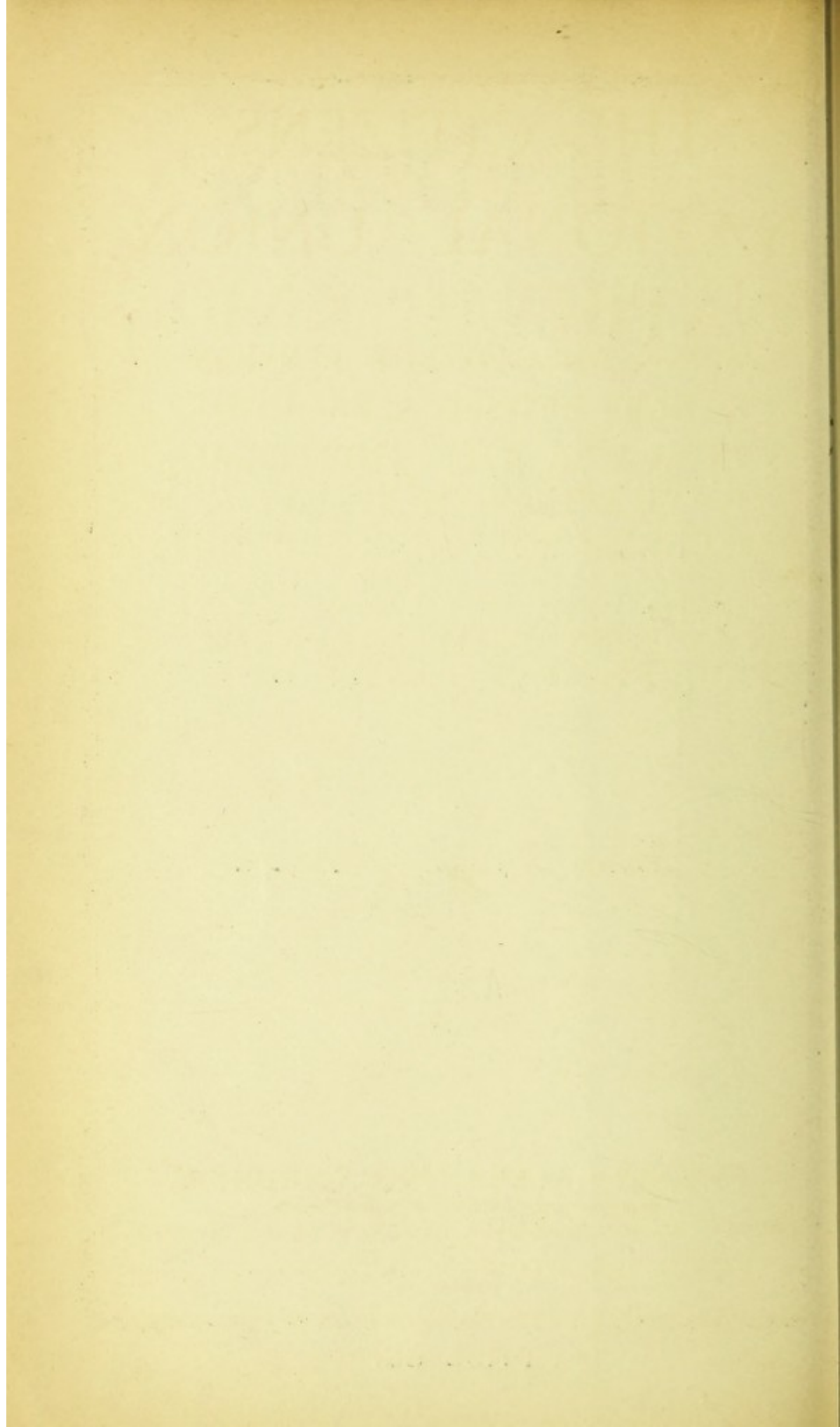
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BY JOHN TULLIS, GLASGOW

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PRINTED BY J. TULLIS, GLASGOW

INTRODUCTION.

THIS Pamphlet was written in 1892. The author has brought the ideas up to date, and ventures to think that the pages will interest a large majority of the people.

The Union must be compulsory and universal. It must be unsectarian and entirely free from party politics. The most progressive thinkers for the well-being of humanity and the welfare of the nation will, I trust, become associated with the scheme, no matter what their politics or creed may be. If such men will only put their hands to the plough, a very short time will see the national field of poverty become a vast self-sustained garden of peace and plenty.

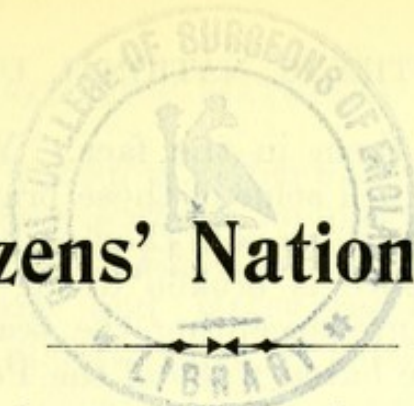
Some years ago much was said and written regarding the possession of an old age pension for the weary and worn worker. Now that a clear way has been opened wide leading to the gold mine of supply, the question has been very much overlooked and neglected. For a considerable time, thinking, sympathetic men have been planning a scheme to become workable while handling a fund large enough to return a comfortable pension to respectable, worn-out citizens and workers—something to take the place of the Poorhouse and the Workhouse, as well as being able to meet the call for help to support Infirmarys, Hospitals, Orphan Homes, Blind Asylums, Incurable and Life-Boat Institutions, etc., seeing that a proposal is working close up to the idea of a drastic change in the fiscal question of the country. I think that the time has now arrived when we might attempt to secure a fund large enough to meet all the wants of the nation's worn-out workers.

The money required for this scheme will need to be something like thirty million pounds sterling per annum. This amount of money can be raised three times over if we go properly about it.

Our proposed tariff on imported manufactured goods must not go out to the world under the name of retaliation—that word sounds war and unfriendliness. Our tariff should be understood as common-sense dealing. None of the proceeds of this new fiscal tariff should reach the hands of the Chancellor of the Exchequer until the full wants of the Citizens' National Union have been provided for. This tariff could easily return 20 per cent. on manufactured goods, $7\frac{1}{2}$ per cent. on manufactured flour and other foods. This would not increase the cost of living by $1\frac{1}{4}$ per cent., because foreign manufacturers would still dispose of their over-production in our markets as they do now, namely, at a loss to themselves.

All raw material which we cannot or will not grow or produce, must be imported free of duty for the use of our fields, foundries, and mills, namely, Minerals, Corn, Live Stock, Timber, Cotton, Wool, Silk, Jute, Flax, Hemp, Hides, India Rubber, Gutta Percha, and all unmanufactured productions required to keep our workshops going.

The sympathetic reader of this Pamphlet may find something to think about and study, while mastering some helping idea.



The Citizens' National Union.

FOR a number of years I have given much thought to a question which is at present prominently before the country in many forms—"How to secure a provision for respectable working men and women when aged and worn-out." This problem has presented itself to me for a long time, and I regard with pleasure the rapidly increasing interest on the part of our leading statesmen in the question of Old Age Pensions. My long connection with the East-End of the City of Glasgow has brought me into contact with rising and sinking humanity, and the thoughts forced upon me by what I have experienced have convinced me that some method of dealing with this important subject, radically different from that now in force, must soon be adopted. No one who has ever given the matter a thought can doubt for a moment the fact that our Poor Laws, as at present administered, have served their day, and that the time has come for the question of Pauperism to be fully considered in all its aspects, and some satisfactory change made in our system of providing for the comfort of the respectable aged poor—for the widow with her young family, and for the orphan and the outcast.

We all know sad tales of the sufferings and woe that so often overtake the most respectable people, and of the noble battles which they fight to hide their poverty from the public eye. How many decent, hard-working folk, for instance, are brought face to face with want, in consequence of the changes in the methods of production and other alterations that are constantly taking place in the busy hives of our factories and workshops! How often are the aged sons of industry thrown, through no fault of their own, upon their "beam ends," without a friend to set them on an "even keel" again! Their task is finished; their day is done. No work can they get; everything they possess has to go. They know that

starvation stares them in the face. Yet to what desperate expedients will some of those brave hearts resort, what dreadful hardships will they endure, before their love of independence is broken down, before they are literally starved into accepting the scanty dole of the pauper, within the hated walls of the Poorhouse. Why is it that the provision set aside for them by the beneficent laws of the most enlightened country in the world, is cast aside, despised, rejected, as if it were something only less to be dreaded than death itself? Let the order of things in our Poorhouses answer. There the decrepit old man must live out his days away from the society of the true, loving wife of his early manhood; there the aged, work-worn wife must live a pauper's life, separated from the husband who was ever kind to her in the happy days when she tended her little home, nursing her children—now, perhaps, dead or scattered over the face of the earth; there the poor widow is sundered from her beloved children—a separation rendered the more poignant, mayhap, by the fact that it has only been forced upon her after many a sturdy and noble battle to maintain them. At last she is forced to smother the deepest and keenest feeling that nature has implanted within her. Nothing is left to her but grief for the family history now ruthlessly blackened and ruined. She knows that for her little ones there will be no romance of early life. What a hollow mockery to her children in after-life must the beautiful song be which recalls the days “when we were boys together!” What a stigma on them, what a millstone round their necks is the fact that they were brought up in the Poorhouse! How cruel and how hard it seems that this taunt should be flung at them at any moment, when we consider that, even under existing conditions, a little aid, a trifle more of outdoor relief at the time when it was needed, would have prevented the possibility of such a reproach. In after-life those children will always be in terror lest their friends and neighbours should come to know their early history, and in the case of the manliest and best of them, natural pride will in many cases cause them to leave their country.

They have not known a father's love long enough to remember it ; their mother's loving care has been ruthlessly cut off from them. Need we wonder that they retain only dark and bitter recollections of their native country, and strive to fly from it at the earliest opportunity ?

The Manufacture of Paupers.

I have stated that, even under existing conditions, a little aid, or a trifle more of outdoor relief, at the time that it is needed, would frequently prevent the manufacture of paupers. Let me give one example from among thousands. On a cold Saturday forenoon in November, about sixteen years ago, I was travelling from the centre of Glasgow to Bridgeton by tramway-car. Opposite to me sat a very poor-looking woman, and I could not but observe, with feelings of pain, the broken-hearted expression on her face. She had with her four young children, healthy and clean, though what clothing they had on seemed small for the growing youngsters, and looked as if it had been frequently patched and mended. The three elder had neither caps for their heads nor covering of any sort for their cold, red, swollen feet. The fourth, a very young child, she held in her arms. When the car stopped at Bridgeton Cross, she had to hold the child up to her face to hide from the retiring passengers the silent tears that were fast following each other down her worn cheeks. The coming near to her desolate home was evidently too much for this brave heart. Something told me that this little family must be nearly starving. "You seem to be in trouble, my good woman," I said. "Can I be of any help to you?" For a moment or two she could not answer, her swelling heart seemed to choke her, while the children clustered round, staring at me in amazement, and wondering what was the matter with their mother. I told her to be calm, and to take time. When she had recovered a little, she told me her story. "Oh ! yes, sir," she said, "I'm in sair trouble. I am sorry to say I'm clean beat. I'm a widow. My man was a carpet weaver. He was a guid man to me, but

he died some months before this bairn was born. His last words to me were, 'Noo, Mary, be brave, and dae a' you can to keep the weans oot o' the Poorhouse;' and I've wrocht sair to keep my promise to him. At first I got 4s. a week outdoor relief from the Barony Board, and, what with winding pirns in the house and other odd work, I managed in a way. Then the Inspector took first 1s. a week aff me, then another 1s. was taken away. To make things worse, trade got very slack in the warehouses, so that I could earn little or no wages winding yarns. Well, you see, sir, the winter weather's coming on, and I'm just at my wits' end how I'm to manage to cleed and feed my bairns till trade gets better. I spoke to the District Inspector, and he advised me to take them all up and let the Head Inspector see them, and perhaps when he saw us all together, something might be done. Well, I'm just coming back from seeing him. His orders are that I'm to come into the House with them at once, and if I dinna dae that he will take another 1s. a week aff me. He can do his worst," she continued bitterly, "but I'll never take them in yonder."

Needless to say, I was both touched by this poor woman's tale and incensed at the high-handed action of the parochial authorities. If they couldn't, or wouldn't, give anything to provide for this poor fatherless family, I felt it a privilege to do so. I visited Mrs. A. at her house in Hozier Street on the following Monday, and having satisfied myself that her statements were in every particular correct, I took up her case with the Barony Board. In reply to my letter—a very strong one, in which I did not scruple to express pretty forcibly my opinion on the case—I received a very courteous note saying that Widow A. had been put on an allowance of 4s. or 5s. per week, and that a grant of blankets and clothing for her children had also been made. That was the beginning of a new life for her. When last I heard of the brave little woman, she was living happily with her family in a house of three apartments in a respectable locality—a change, indeed, from the dark, damp, little room, with scarcely any furniture save the pirn-wheel, in which I first discovered her.

I give the above as an example of the absurd and heartless policy so often pursued by parochial authorities, who frequently drive cases like this to the "House," regardless of the comparatively enormous expense—to say nothing of the cruelty of separating mother and child—rather than give that trifle which, with their own small earnings, would enable such poor citizens to live, and preserve them from the degrading influences of pauperization.

Apart from the question of separation of husband and wife, and of parents from children, there is another most glaring fault in the present Poorhouse management. I refer to the classing of the poor as all alike. In the Poorhouse, side by side with those who have been brought there by misfortune and want, you will find men and women who have been notoriously bad characters, seldom out of the hands of the police when they were out of the Poorhouse, and who never did an honest day's work. Is it not abominable that honest, industrious men and women should have to mix with such companions, and be treated on the same level, or rather, on a lower level; for it is well known that the decent man often fares worse than the scamp, because he is defective of impudence and cunning. Yet the honest man dare not complain. It is notorious that pauper management is, as a rule, harsh and unsympathetic, and bitter experience has taught the wretched inmates what they may expect if they dare to speak out.

Another matter that requires attention in discussing this question, is the miserable system so much in vogue, of foisting paupers, on any pretext, upon their native parish. It matters not although their native parish may never have received one shilling of taxes from them, or benefited in the slightest degree by their labour. The theory seems to be to tax a man as long as he is able to pay—no matter when or whence he came—but as soon as he becomes chargeable, to hunt up the parish of his nativity and pack him back there with all possible speed. On the face of it, such a system is radically bad and inequitable, and it is not hard to con-

ceive the amount of trouble, suffering and degradation it entails upon its victims.

I think, therefore, that, when we take these and many similar facts into consideration, no one will deny that my premise is correct—namely, that the Poorhouse has served its day, and that the man or woman who is worn out with a life's toil is entitled to some better reward than the scanty dole of the pauper. As things are, we cannot do away with the Poorhouse entirely. We shall always have a small percentage of the population lazy, shiftless, and worse than useless, and the Poorhouse must remain to save them from starvation. But these dregs of society ought, in the future, to form our only paupers. In old age they would spend their days under the eyes of those who had doubtless known and watched over them during their worthless lives—the police.

But what are we going to do with the workman—the man who has done his part faithfully and well, and has yet been unable to provide for the days of weakness and old age? What provision are we to make for the evening of his life? I may be told that the ensuring of such a provision lies in the hands of each citizen individually, and may be met, without State aid or interference of any kind under one or other of the numerous schemes of

Insurance.

I do not agree with this. It is all very well to preach the doctrine that in early life a provision should be saved for old age. A very large number of working men do this. The thinking and thrifty will certainly busy themselves to find out some plan that will enable them to face the inevitable rainy day. So far, insurance seems to be the method that most people prefer, and I understand that fully a fourth of the population are connected with some form of insurance society. There can be no doubt that many of these institutions have done and are doing the good work for which they are intended. How often, however, has our faith in them received a rude shock by the numerous cases of swindling and embezzlement which have taken place in connection

with this or that working men's society, bringing about collapse of the Society and untold misery in many a home! Wealthy people seldom give much thought to those calamities, or to what they mean to the victims. A vague wonder as to whether the arm of the law will punish the culprit may perhaps possess them for a moment, but the subject soon drifts out of their minds. How little they know of the misery and desolation that follow in the course of such a wreck!

It is a matter of fact, too, that few first-class insurance companies ever think of providing for or inviting working men's business. They seem to regard it as something demeaning. At any rate they evidently wish to do only what they call "a really first-class business," and their endeavours are confined to landing into their net only the lives of rich, healthy people. Like other monopolists, who have an Act of Parliament to strengthen them, directors are chiefly anxious to pay a big dividend to their shareholders. But even were these large companies to invite industrial business, I doubt very much whether it would increase, to any great extent, the number of insurers among the working classes. Many of the organisations which at present do industrial business are very badly managed. The funds get squandered in some way or other, and the poor insurer frequently finds that his life's savings have been eaten up by some supremely polite and clever manager. Those really responsible for the final disaster are seldom punished. In the case of a working man's society, the figure-head of the transgression, unless he manages to fly the country, finds himself in jail, while others equally guilty give up their posts in the company with an air of injured innocence worthy of a saint, and pose ever afterwards as martyrs to circumstances. I speak warmly on this subject, for I have been unfortunate enough to have experienced what I have tried to describe. At the risk of digressing a little from my main subject, I take the liberty of relating my own experience. In my early manhood I was in the habit of attending the weekly meetings of a trades union, at which a favourite subject of discussion was the improvement of the working man

and the provision of a maintenance for him when old and unable to work. Again and again the plans of a society pension for each member after reaching a certain age, were talked over; estimates of the subscriptions required were made, figures gone into, etc. It is needless to say that these frequent debates deeply impressed me with the necessity of doing something in my early years for my old age. Accordingly, when, at the age of twenty-three, I fell in with a genial old gentleman, the Glasgow agent for what was at that time a popular and presumably thriving insurance company, I fell an easy victim to his persuasions. Convinced from what he told me of the strength of the company, I insured my life for the sum of £800 payable to myself at the age of sixty-six, or to my heirs at death if it should occur before I reached the specified age. The annual premium was £16 11s. 4d. About twenty-seven years afterwards, in June, 1887, when I had paid the company almost £450, I was coolly informed that a scheme of reconstruction had been sanctioned by the Court of Chancery. On inquiring what the effect of this was, I found that I was expected, if I wanted to go on with my insurance, to pay a higher premium than any other first-class office would have charged to insure me at my age in 1887 for an equal sum; in other words, every penny of the money was gone: it had vanished for ever as far as I was concerned. I tried to move the machinery of the law for redress, but without avail. I suppose some people make a living, and even manage to provide for their own old age out of such swindles. The periodical collapse happens, and these scheming gentry walk about London sleek and comfortable trying to delude themselves and others into the belief that they are the victims of misfortune. I fear, therefore, that it is not to insurance, at least under its present organisation, that we are to look for a satisfactory solution of this great problem in our present industrial system. The majority of the working classes with the many flagrant examples they have before them of swindling and embezzlement, will never consent to part with a portion of their earnings—often scanty enough for immediate wants—to any society or

union, unless it can offer them an absolutely reliable guarantee. They know that the country is full of cunning foxes, whose lives are spent in scheming to plunder those who can be persuaded into confiding in them; and they also know that no field affords them more scope than that of working-man insurance. Regarding old age pensions, provided by the rules of the various trades unions, although several of these unions have done and are doing splendid service in this way, it is a fact that at the present moment no member of a Trades Union can enforce his pension in a Court of Law, no matter how long he may have been a member of the union, or how much money he may have paid in order to secure his old age pension.* But beyond all that, I maintain that the solution of the great problem of pauperism and kindred questions associated with the industrial life of our country has become a pressing national duty. There is urgent need for some huge society, founded upon a national basis, backed by national security, forming a governmental department; a society embracing all the features of an insurance company and a friendly society, while discharging also the duty of relieving distress, not under the guise of charity,—which we have made demoralising by our system of parochial relief, both indoor and outdoor—but as something that the recipient has earned and paid for; something to which he or she has a right. That must

* I cannot understand why Trades Unionists do not strive to get rid of the provisions under Act of Parliament 34 Vict., cap. 31, section 4, where it is enacted that no agreement by a Trades Union to provide benefit of any kind to its members shall be legal, in this sense that no Court of Law is empowered to entertain any legal proceeding instituted against a Trades Union, with the object of enforcing or recovering damages for the breach of any such agreement. I had to do with the case of an old currier who had paid into his society for over forty years. When his pension age came, some objections were made to his claim, and he found himself practically helpless against them. He was done for his ordinary work. For a time light work was provided for him, but at last he became bed-ridden through increasing weakness. Had it not been for the efforts of two friends, who secured for him a pension of £12 a year from the Hide and Leather Trades Society funds, this poor fellow—although he had been a member of a Trade Society for over forty years—would have sunk in lonely despair into the great sea of pauperism. No such suffering should be permitted among a people professing to live according to the principles of Christianity.

be an essential in any sufficient provision. The provision must be recognised and received as a distinct right, not as a dole, in the pauperised sense which we have attached to the word. Could we but constitute such an association as this, then I believe we should have started towards a solution of the great problem of how to secure a proper provision for our aged and infirm workers.

Can it be done? I think it can, and I venture to present briefly the outlines of a scheme which I have formulated.

To bind together the citizens of Great Britain and Ireland in an Association such as I suggest, will demand an immense amount of organisation. I am quite aware of the greatness of the undertaking, and the difficulty of working out the details, and I wish it to be understood that I only aim at indicating the broad lines upon which my scheme would go. I have named my suggested Society, THE CITIZENS' NATIONAL UNION, and the following are the chief provisions in its constitution:—

- (1) With the exception of the Royal Family, all citizens in the country, including the Army and Navy, must be members. Children must be registered at birth, at seven years of age, and again at fifteen years of age. One great advantage this would be, that we could tell at a glance what the nation was composed of, the number, age, sex, and occupation of children, striplings and adults, who go to make up the whole. At the age of twenty each person shall be considered as an adult citizen, and shall be entitled (unless in the case of lunatics, persistent criminals, etc.) to vote at all Parliamentary and Municipal, or Local Government elections in the district in which he or she is resident—each citizen to have one vote only.
- (2) At the age of fifty-six years it shall be in the option of a citizen to retire from active work; and he or she shall be entitled to receive a pen-

sion, amounting to One Pound per week. In the case of those who are already members of Friendly Societies, such as the Ancient Order of Foresters, the Free Gardeners, the Oddfellows, the Loyal Order of Ancient Shepherds, or any other body that provides old age pensions for its members—while it will still be compulsory for them to become members of the Citizens' National Union, they may, if they wish, pay only a portion of the weekly subscription, receiving in old age a proportionate share of the standard pension. For example, if they pay half the subscription, their weekly pension would then be 10s.; or quarter subscription, securing a pension of 5s., and so on. They must give proof that their total provision for old age will come up to the Union standard. As time goes on, however, the National Union would gradually absorb all these Friendly and Trade Societies, and probably also a great number of Insurance Companies. The nation would then have but one sturdy tree under whose spreading branches all aged and infirm people could seek shelter, instead of a multitude of weakly saplings as at present. This absorption would, of course, necessitate an extending of the duties of the Union; a Sick and Burial Department would require to be organised, and other necessary sections. No pensioner would be allowed to earn wages from an employer.

- (3) A widow with young children shall be entitled to an allowance of 7s. per week for herself, and 4s. per week for every child until it attains the age of fourteen years. In such cases, the Union must, of course, provide such supervision as will prevent the Union's provision being wasted and children starved.
- (4) Children whose parents are both dead shall be entitled to 5s. per week until they attain the

age of seven years, and 7s. per week between the age of seven years and fourteen years. Should they be left without relatives with whom to live, a proper house must be provided for them.

- (5) Every person over fourteen years of age, who, by reason of incurable disease is incapable of earning a livelihood, shall receive an allowance of 15s. weekly, or be provided with a home. This does not apply to lunatics.
- (6) All commissioned officers of the Army and Navy who give the whole of their lives to the service of the country shall be retired on full pay when they reach the retiral age.

Non-commissioned officers shall be paid a pension according to rank, namely :—

Sergeant-Major, ...2s per week for every year
that he may have served.

Colour-Sergeant, ...1s. 6d.	„	„	„
Ordinary Sergeant, 1s.	„	„	„
Corporal,10d.	„	„	„
Lance-Corporal,8d.	„	„	„
Private,6d.	„	„	„

For example, a private soldier serving ten years in the Army shall, immediately on the expiration of his term of service, receive a weekly pension of 5s. When he reaches the age which entitles him to the regular Union pension, he will receive it in addition to his special pension for military service.

- (7) Suitable foreigners coming to reside in this country, or natives of our own country returning from foreign lands, may become members. Their old age allowance will be calculated on a scale graded according to age at entry into the Union and the number of years they have been resident in this country.
- (8) While caring for old age and helplessness, the Union must not forget the claims of the poor

children of the street—the innocent and neglected progeny of thriftless, ne'er-do-well parents. For them the Union would maintain, in districts where they were necessary, Refuges, in the shape of small halls, where, under competent and kindly management, these waifs could find (especially in the winter time) the seasonable comfort of a plain, healthy meal. Lavatory arrangements would also be fitted up, where, with the help of smart, motherly attendants, the little ones could be made clean, and the school-going portion of them made to look healthy and respectable. Here the charitable could send their cast-off clothing, certain of it being judiciously distributed, and the nimble fingers of the attendants might be trusted to fashion anything in the way of a garment into something comfortable for some needy little child.

To accomplish all the duties mentioned above, it is evident that the Citizens' National Union will require a very large

Income.

I propose to draw this from the following sources:—A weekly payment from each member; a weekly payment from employers for each employee; the income from the National properties which has been alienated by our legislators for their own advantage in years gone by, but which must now be restored to the Nation, as represented by the Citizens' National Union. They are (*a*) the mineral wealth of the country; (*b*) feu-duty or ground rent beyond the agricultural value—usually spoken of as “the unearned increment”; (*c*) ownership of seashore and river fishings of every description; (*d*) ownership of the foreshore of the country up to high-water mark; (*e*) ownership of rivers and lakes, etc.

I append some notes of the more important sources from which the income of the Union would be obtained.

Details of Proposed Income.

- (1) Present poor rates in full, out of which an allowance will be made for the support of that portion of the poor who live under the care of the police.
- (2) Sixpence per week from every male or female citizen during the period of their life that they will be best able to pay their contribution, namely, between the ages of twenty and forty-five years of age.
- (3) Threepence per worker from employers for every worker over sixteen years of age in their employment.
- (4) Women attending to household duties to count the same as if they were working in the factory. Poor women with small means may (if they like) pay one-half of the contribution, while a deduction will be taken off the pension.
- (5) We do not want to take anything from landowners or any one else, except what is rightfully and alienably the Nation's, such property includes all minerals under the surface which originally belonged and must again belong to the Nation. They shall be worked for the benefit of the Citizens' National Union fund, the landowner receiving a share of the gross income from this source as compensation for disturbance.
- (6) Feu Duties or Ground Values. The legal owner of land is at all times entitled to the agricultural rent. Where the value of the land increases in consequence of its being required for building purposes in a community, the difference between that value and the agricultural yearly value shall be paid into the Union fund, with the exception of a share to the landowner for disturbance. If the community were not there, the increase in value would not take place. The increase, therefore, belongs by right to the community. No one shall have power to resist the growth of the community by refusing to sell his land when it is required for

the needs of the community. The claim on "un-earned increment" in the value of ground rents would not be retrospective. It would apply to all new ground feued; as regarded sales of feus already built upon, each case would have to be considered upon its own merits, and the Union's claim fixed by a court, which would be just, both to the proprietor and to the Union.

- (7) **The Coast of the Country.** All foreshores belong to the Nation; wherever grants of foreshores have been made, they must be cancelled. Where they have been purchased, the purchase money will be returned. Shore rents from natural harbours, and for those artificially made, shall revert to the Union fund. The boundary of the Nation's property on the foreshore must be taken at a good cart-road's breadth above high-water mark. The National foreshore roadway might be made round the coasts wherever practicable and necessary. This would provide work for the unemployed in times of commercial depression, and would enable the Union to deal effectively with out-of-work members.
- (8) **Rivers, Streams, and Inland Lakes.** Most of these have been claimed by the adjacent landowners, who now hold them as private property. The Nation, however, has an alienable right to them, and they must now again pass into the possession of the Nation. All rents derived for water power, or for any other use to which these water forces are put, must go to the Union fund. Free access shall be given to the banks of all rivers, lochs, and streams, except (under certain limitations) in the case of mansion-houses, private grounds, or factory enclosures.
- (9) **Salmon, etc., Net Fishing.** No one has a right to claim fish of the salmon kind as private property. They are distinctly the property of the Nation, and any proceeds from the letting of salmon fishings, whether in rivers, lochs, or on the sea coast, must form part of the income of the Union.

- (10) Salmon and Trout Fishing. Without interfering with the rights of the people to fish, a wider field can be arranged for this delightful sport for those who can afford to pay for a licence. A salmon licence could be issued at £10 per annum, entitling the holder to fish anywhere in the country during the season. A trout licence could be issued under certain conditions at 10s. per annum. The proceeds of both should go to the funds of the Union.
- (11) Oyster and Mussel Culture ought to be under the charge of the Nation or its tenants. The profits would form another source of income to the Union.
- (12) Game. For the privilege of shooting low-country game, a charge of 2d. per acre per season on the ground shot over will be made.
- (13) Deer Forests. A charge of 2d. per acre will be made on all real mountain shooting ground, while a charge of 2s. per acre will be imposed on all strathland suitable for cultivation.
- (14) Yachts. All decked yachts, both steam and sailing, used for pleasure purposes, shall be registered in the owner's name, who shall pay to the Union fund an annual tax of 6d. per ton register.
- (15) Value of Licensed Property. If a property be sold in which there are premises licensed for the sale of alcoholic liquors, the increase in value in consequence of this licence must not go to the property owner. He will get the value of the property as if no licence existed in it, and the surplus will go to the Union funds.
- (16) Stock and Share Brokers. The revenue from their licences (which would not be less than £5 for the first five years, and £30 per annum afterwards) will form another source of income.
- (17) Medical Doctors, Lawyers, Accountants, and Licensed Valuers. It will not be an injustice, I think, to ask the members of these professions to contribute to the funds of the Citizens' National Union. As a rule, these gentlemen,

after having started business for a year or so, earn a comfortable and, in many cases, a large income; while, on the other hand, through the nature of their work, they give employment to very few. A licence fee of, say £3 for the first five years, and £5 per annum afterwards, would not be an extreme taxation on their profession. In the case of medical men, I think, the imposition would prove a boon, in this way, that, as the licence to practise would only be given to those who held properly qualifying diplomas, a stop would at once be put to the operations of those empirical practitioners who at present absorb a considerable share of the medical work of the country. This tax would also, I fancy, cause the disappearance of those broken-down lawyers who are to be found loafing around our Courts of Law or in the public-houses in the immediate vicinity, ever on the outlook for, and unfortunately too often successfully capturing, unwary victims.

- (18) Banking and other Monopolies. All business concerns that flourish in this country, under special protection of Act of Parliament, must pay to the Union a tax for that privilege. A fair tax would be 10 per cent. on their clear profits.
- (19) Syndicates. Where one or more persons, having the command of capital, try to increase the price of any commodity so much beyond its natural value as to upset ordinary business transactions, and so secure, for those in the "ring," profits far beyond the limit of legitimate trading, three-fourths of their gains shall belong to the Citizens' Union.
- (20) Pensions. On all State pensions in existence, called for distinction "perpetual pensions," and on all pensions granted to Government servants exceeding £500 a year, a tax of 5 per cent. will be levied for the Union. A similar per centage will be charged on the total sum paid in the case of commutation.

- (21) Unclaimed Estates. The whole property and belongings of persons dying without heirs, and all unclaimed dividends of banks, etc., shall revert to the Citizens' Union.
- (22) Tariff on Foreign Manufactures. Our nation is a free trader. While I should certainly strongly desire that she may long remain so, and show to other countries that Free Trade is the true high road to peace and plenty. However, if other Nations will not open their markets to us, we must take measures to feed the worn-out bees of the hive of our National industries, not with the empty comb of other tariff-protected hives, but with some of the honey instead. For this end, therefore, a tariff of 20 per cent. will be imposed, if necessary, on all manufactured goods, especially luxuries, imported from tariff-imposing countries. Also, a tariff of $7\frac{1}{2}$ per cent. on manufactured food, such as flour, dead meat, cooked meat, and dairy produce; also on poultry, eggs, game, and such like, would be imposed.
- (23) Corn and live stock to be admitted free of duty, until such time as our land laws are re-arranged, and rents of agricultural and other land, valued and settled by County Councils, instead of the one-sided valuation now in vogue, which keeps back the prosperity of the country, as at present.
- (24) All raw material for the use of the land and the hives of industry will be admitted free of duty.
- (25) Legacies, Bequests, and Donations. I have no doubt that a large income will be derived from these sources. The Citizens' Union would do away with the necessity for hundreds of existing charitable bodies and institutions, and the stream of bequests, etc., at present flowing to them would be diverted to the Union. Large-hearted and sympathetic Citizens—and there are many of them—who believe in and act up to the higher feelings of our nature, would soon recognise the value and

benefit of the organisation, and would esteem it a privilege to join the body of strong men and women in the effort to help their poorer and weaker brothers and sisters.

Such, in brief, are the main outlines of my scheme. I know that it represents a vast undertaking, and I can quite understand that even my most sympathetic readers, as they peruse the provisions I have given, will find rising in their minds scores of circumstances in the organisation of our industrial life that seem to have been overlooked. I am fully alive to the immense number of difficulties which will have to be dealt with ; but if a thing is only difficult it can be done. That is the main point. There is no impossibility in the way of carrying out the scheme.

I have submitted the main provisions of the scheme to several friends for their consideration and criticism. I will take the liberty of dealing with several of the points which have been noticed by my critics.

The Navy and Army.

One of my friends objected very strongly to Clause 6, maintaining that I was putting a premium upon military service—modern militarism being, in his opinion, as great a curse as pauperism itself. I deplore as much as any man the awful fact that the most enlightened countries on the face of the earth tax themselves to the death to maintain hordes of uniformed idlers as professional fighters. It is dreadful to think that so much of the best energy of the civilised world should be wasted in such a barbarous fashion. Here we are, in the twentieth century, busy forging and selling the most infernal machines that the inventive genius of man can devise for the destruction of our fellows. It is deplorable. If I had my way, I would soon make all military guns into gaspipes. But we have to face the facts ; and as long as we have an army and navy composed of strong young men who leave all life's chances to serve their country in all climates, often coming home with wrecked constitutions to be discharged, I hold

strongly that these men should be kept out of poverty and starvation. To take a case, look at the brave fellows who were and are the survivors of the famous Balaclava Charge. It is a National disgrace to see such men driven into the Poorhouses. Hundreds of soldiers who have fought and bled for their country, and spent the best years of their lives in military service, are to-day swelling the ranks of our unemployed. While we keep soldiers we ought to keep them well; if we treated them better we would get better soldiers, and our army would not be a manufactory of loafers and paupers. I stand by my special pension for service in the navy and army.

Tariff on Foreign Manufactures.

Free Traders may be apt to shy at Clause 22 in the details of the sources of income of my scheme. Tariff is a boot which is generally supposed to be too small for any Free Trader. Let us offer a shoe-horn in the way of a little explanation, and perhaps we may get it on. If all the employers, workers, and non-workers in our country are to pay a weekly charge for the support of the Citizens' National Union, most certainly manufactures coming from foreign countries which impose protective tariffs on British manufactures must pay their share. For example, an importing merchant employing four clerks, two warehousemen, and three travellers, will distribute as great a quantity of foreign manufactured goods in this country (that never paid a shilling of our local rates), as will be turned out by a factory employing two thousand citizens. The importing merchant and his employees would pay only 9s. per week to the Union fund, while the home manufacturer would pay for his operatives about £25 per week, as well as his local rates, property taxes, and Income Tax. The workers themselves would pay about £50 per week to the Union, as well as their share of local rates and taxes. It must be remembered also that the proceeds of the proposed tariff on foreign manufactures from foreign tariff-imposing countries go to the benefit of old age citizens. That is a considera-

tion which should conciliate most Free Traders. This is not retaliation by any means, but common-sense.

The Citizens' Union Tax.

"What is to be the position of a contributor who, through change of circumstances, prolonged illness, or any other accident in life, is unable to continue or omits, his payments? Is he to be relegated in his old age to the ranks of the pauper—under the care of the police—from whom he made a distinct effort to escape, or would he be allowed to claim for a reduced pension corresponding to the payments made?" These questions are suggested by a friendly critic. Special provision must be made for such cases, and the Union must see that no well-behaved citizen is neglected, or allowed to drop—through misfortune or other accident—to the position of one of the worthless paupers for whom we still have to provide a Poorhouse.

Return of Payments.

In the case of a citizen dying before reaching the pension age, it would only be fair to return the money paid into the pension fund, along with interest, to the deceased's representatives—the same as if it had been lodged in the Post Office Savings Bank.

The "Unemployed" Question.

In dealing with such a question as this, the fact is always before us, that in times of commercial depression, there are continually vast numbers of out-of-work citizens to deal with. The difficulty in finding relief works where such labourers can earn a moderate wage until the branch of trade with which they are connected requires their services, is becoming more and more serious as time goes on. For my part I can see many years of valuable work for many thousands of men in reclaiming our foreshores from the swampy, and worse than useless, condition in which they have been allowed to remain. When the foreshores have become the property of our Citizens' National Union, they are not

likely to be neglected, and, along with many other national properties, which are capable of immense development, they would provide ample means for the profitable and peaceable solution of the great problem of the Unemployed.

Look at the banks of our own river Clyde. The reclamation that made the upper reaches of the river what they now are, ought to make good land of what is at present an unsightly waste on its lower reaches. The noble and enterprising spirit of our Clyde Trustees should not rest until the river is made deep enough and straight enough to allow the largest ocean steamers to enter and leave the harbour with ease and safety, while fully loaded. There is plenty of work, and valuable work too, at our own door for many men; but because landowners, who are now protected by laws made by their own class, say, "We claim all the foreshore as ours; the river may choke up or the people may starve, but you must not touch it," nothing can be done. The law that enables any man, or any class of men, to take up any such position, ought to be altered at once, irrespective of any such connection as I seek to give it with an old age pension scheme. It is monstrous to think that vast quantities of useful material should be wasted by being thrown into the sea, because the caprice of certain individuals prevents its being utilised for the Nation's good. Instead of the hopper barges now in use on the river, there ought to be flat barges with rows of railway trucks on board. The dredgings could be run into these trucks; the barge could then steam away with them to some landing jetty, on which could be erected a steam crane powerful enough to remove the loaded trucks to the swamps by rails, where, with the help of a willing staff of our unemployed, good land would soon be made of what is at present a wilderness. Two-thirds of the bank itself opposite Greenock and Port-Glasgow might be taken from the sea and deposited where land is wanted. That pestilential swamp lying between Bowling and Dumbarton could be reclaimed and made into a delightful track of dry, health-giving land of much real value.

The heads of most of our lochs ought to be dealt with in a similar way. Take the head of the Holy Loch as an example. Many hundreds of acres could be reclaimed there, and made into delightful recreation ground or golf links. All the other lochs and arms of the sea need similar attention. The great heaps of refuse that occupy good land beside underground workings, and all the refuse of chemical works, such as the ramparts which St. Rollox has raised to keep the north wind out of the city ought to be sent to fill up waste land. Scores of other fields of occupation will present themselves to the minds of all who look at these questions in the way I have suggested. There is plenty of work for the unemployed if the Nation had control of the properties which really belong to it. No man who is able and willing to work need ever be unemployed. On our foreshores there is, I am sure, sufficient useful labour for all the unemployed for the next hundred years, and under the direction of a body like the Citizens' National Union, it would become a source of enormous good to the people of the country.

A Landowner's Criticism and My Reply.

21st April, 1893.

DEAR MR. TULLIS,—I have read with much interest the copy of your Address on Old Age Pensions, which you have been good enough to send me. There is much in your paper with which I agree, but some things from which I dissent. Of the latter I will refer to one only at present.

At page 18 you say you don't want to take anything from landowners except what is rightfully and inalienably the Nation's. I am a landowner, but I do not want to retain anything which is not mine. So far we are agreed, and yet we are as far as the Poles asunder, as to the primary question, does my land of right belong to the Nation? Your declaration as to the righteousness of your intention does not bring me a bit nearer to a settlement on the point.

I have the pleasure to enclose a copy of a little work of mine on a subject akin to yours, which I shall be pleased to have you accept. I also enclose a book of cuttings on "The Land Tax," which traverses some of your statements on the Land Question. You may be interested to read some parts; and might I trouble you thereafter to return it to me?

With kind regards,

I remain, Yours truly, ——

JOHN TULLIS, Esq.,

St. Ann's Leather Works, Glasgow.

INCHCAPE, DENNISTOUN,
GLASGOW, 26th May, 1893.

DEAR MR. ———,—I arrived home from the south a few days ago. As promised in my last I will now try to answer your questions, as to what portion of the value of the land belongs to the landlord and what portion belongs to the Nation.

In this letter I will only speak of two of the portions. To bring my reasoning within ready and easy grasp, I will measure this question by what I may call a natural rule. You say that you are a large landowner, and you wish to retain nothing that is really not yours. I also own some land; the rule that I will apply to myself I will apply to you and all other landowners. I am not the owner of many acres, yet these acres and the works built upon a portion of them are of some value. These properties are four in number, and located in different industrial hives of the country. Two of these cells or bits of property are within the hive called Glasgow. Over twenty years ago I paid something like five shillings per square yard for one of these cells. This land is now valued at between one pound ten shillings and two pounds per square yard. The other cell my firm bought over twenty years ago at eight shillings and sixpence per square yard. This cell is now valued at over two pounds per square yard. As this busy hive of industry goes on increasing in numbers and workers and in wealth, building up a greater Glasgow, these cells go on all the time, rising higher and higher in value; very well, that's natural, and is all right so far. But the question is, What have we done as individuals or as a firm to enable us to demand all this increase as mine or ours; I say, without a qualm, Nothing; at least, we have done nothing more than our share of the labour in building up this increase of value. All the working bees of the hive, all the industrious members of our community have also been busy all their lives building up this increase. The increase in value is derived from the combined efforts of all the people—I am only one. All that is due me is my share of the increase as a citizen of the Nation. That's what is wrong. Those who call themselves the King and Queen bees of the National hive quite overlook the just rights of their brother and sister working bees as joint owners of this National property. The landowning class have used their power wrongfully to make these wretchedly selfish laws to enable them to reap where they have never sown, and to gather where they have never strewn. That increase of which I have spoken does not belong entirely, or even in any great measure to any landowner. According to the just laws of God, only his share of the increase as a citizen ought to come to the landowner. These are my views on this question. Look the matter square in the face as one of your Creator's agents; give it some of your strong, united thought as well as a share of your kindly sympathy. In the near future the distance between our Poles, that you speak of, will become very much less.

I have read with much interest the book of newspaper cuttings treating on the land tax. Your logic and strong reasoning power with the editor

is first-class. However, I must say I am at one with the correspondent who signs himself "K." The present and future generations are, and surely will be able to mend and trim the laws of past generations so as to improve the conditions of the whole people. Much good can be done in the forward march of progress, at any rate, by giving to all a just share of what is truly really their own. The world is only a baby yet, as far as the common brotherhood is concerned. The spirit of never-ending progress will continue to advance through all ages. I am sure that it is our duty to our Creator and His wonderful creation, to do our share of the improving work while we are able. It is not good for the strong in purse and person to sit at ease at home doing a little talking. They ought to be up and doing all they can to help the weak and the worn ones. It is going back to the days of the Greeks and Romans for strong men to stand by and see their weaker brothers being trampled to death in life's battle for bread. Our Creator never intended that selfishness should grow rank as weeds and smother up the beautiful flower of human sympathy. By same post I return to you the book of newspaper cuttings.

With my warmest thanks, .

I am, Yours ever true,

JOHN TULLIS.

The Age for Retiral.

It may be thought by some readers that I have fixed the age for retiral from active life rather early. I have fixed fifty-six years of age for various reasons. From my experience of our working classes I would say that the majority are quite ready to retire at this age. Many of them are forced to retire even before the age of fifty-six. The Workmen's Compensation Act is the cause of much misery to good men having to give up work because an insurance inspector insists on nearly all oldish men being cleared out, or the Insurance Company will not accept the risk. It is about this age, also, that many good men have to submit to a reduction of wages, on account of some young master or manager thinking that they are getting "done." Retiral is optional, of course, and if any of the exceptionally sturdy and independent old fellows preferred to work on, they would be able to ask an advance of wages rather than submit to a reduction. It would actually be a certificate of high character to a workman to be employed after he had reached fifty-six years of age.

Immigration of Paupers.

The immigration of foreign paupers has suggested itself as a great difficulty to all my critics. This question has cost me a good deal of thought. It was stated in evidence before the Labour Commission the other day that thirty thousand foreign paupers landed in this country in 1890. The Citizens' Union would devise means for dealing effectively with such circumstances. The immigration of foreigners whose age exceeded forty years, and who were likely to become paupers, would have to be forbidden. Special provision would also have to be made for the admission to the Union of foreigners landing in this country with the intention of making it their home.

Fishermen, Hawkers, etc.

What are you to do with fishermen, hawkers, and many others who carry on a one man, two men, and man and wife, or man, wife and bairns business? is a question put by one of my critics. It is a difficult matter to deal with such people, because their income cannot be ascertained, and they are rather nomadic in their habits. Registration and licences, however, could be arranged for in some way that would bring them under the supervision of the Union officials.

Occupation for Pensioners.

Regarding the prohibition of pensioners from earning wages, it may be pointed out that this is absolutely necessary. When a workman retires from active life, he will be at liberty to do as his wealthier brethren do—read, shoot, fish, and enjoy his later years. He may become a Town or County Councillor, and Member of Parliament, if his Creator has endowed him with talents which enable him to be a leader of men. Working men are continually complaining of the mass of unemployed labour in the market. This provision in my scheme is likely to relieve the labour market very considerably. It will also supply a large number of shrewd,

intelligent working men to share fully in departments of public business. This would meet the complaint so common among the working classes that they are not represented as they ought to be at public boards, because members of their own class are unable to attend meetings for want of time. Pensioners might also be called upon to do certain service in connection with the work of the Union. Under my scheme there would be a large force of capable men with plenty of leisure time which they would be glad to devote to the public service. This army of willing and trustworthy agents would, through time, enable the Citizens' Union to do its work smoothly and effectively, and also to add new departments of public service to its operations. The erection and management of

Houses for Working Men,

for example, might be undertaken. The body of pensioners would provide, at merely nominal salaries, inspectors and factors to look after properties, collect the rents, and otherwise manage the department; and the fact that they would be looking after what was in a very real sense their own property, would be a guarantee for honest and faithful discharge of duty.

Further Difficulties.

I have noticed briefly some of the more important questions in regard to the working of my scheme, which have been put to me by friends. There are many which have suggested themselves to me, and will suggest themselves to all my readers who have given their thoughts to this vast problem of cutting out the cancer of pauperism, starvation and misery, which is eating at the very heart of industrial life. The collection of the Union taxes will demand an immense organisation. We have, however, ready to our hand, the whole of our existing Parochial, Municipal, Savings Banks, and governmental machinery, and the addition of the further machinery necessary in the way of National Boards of Supervision, District Committees, etc., is not an im-

possible task. The people of Great Britain have, before the present century, carried out greater undertakings. That the scheme is workable I am fully convinced, and, if my readers agree with the main provisions of it, let them not withhold their approval on account of the immense volume of details necessary before any comprehensive presentation of the scheme can be made. I am persuaded that, on the lines I have laid down, the Citizens' National Union would very soon provide not only the funds required to pay pensions to the aged working men and women of our country and give support to the widow and the orphan, but that it would also secure the command of capital sufficient to enable it to take charge of and maintain most of the benevolent institutions in the country, etc., which are at present supported chiefly by the responses of the sympathetic to the every day call for help. Most of these institutions are capably and lovingly managed, but it seems to me only right that the Nation as a whole should look after those who through danger, sickness, weakness, or misfortune, are unable to look after themselves. Certain I am, in any case, that it is a stern duty of the Nation to be the guardian of all workers worn out in its service, and of its fatherless, friendless, and forsaken children.

JOHN TULLIS.

INCHCAPE, DENNISTOUN,
GLASGOW, March, 1904.