

**Social amelioration : a treatise upon Mr. Alexander Atkinson's national pension scheme, &c.; / [Joseph Shackleton] ; preface by James Leslie Wanklyn ; edited and revised by "Theodore".**

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Social  
Amelioration

A TREATISE ON  
MR ALEXR. ATKINSON'S  
NATIONAL PENSION  
SCHEME.

By Joseph Shackleton.

PREFACE  
BY  
James Leslie Wanklyn, M.P.



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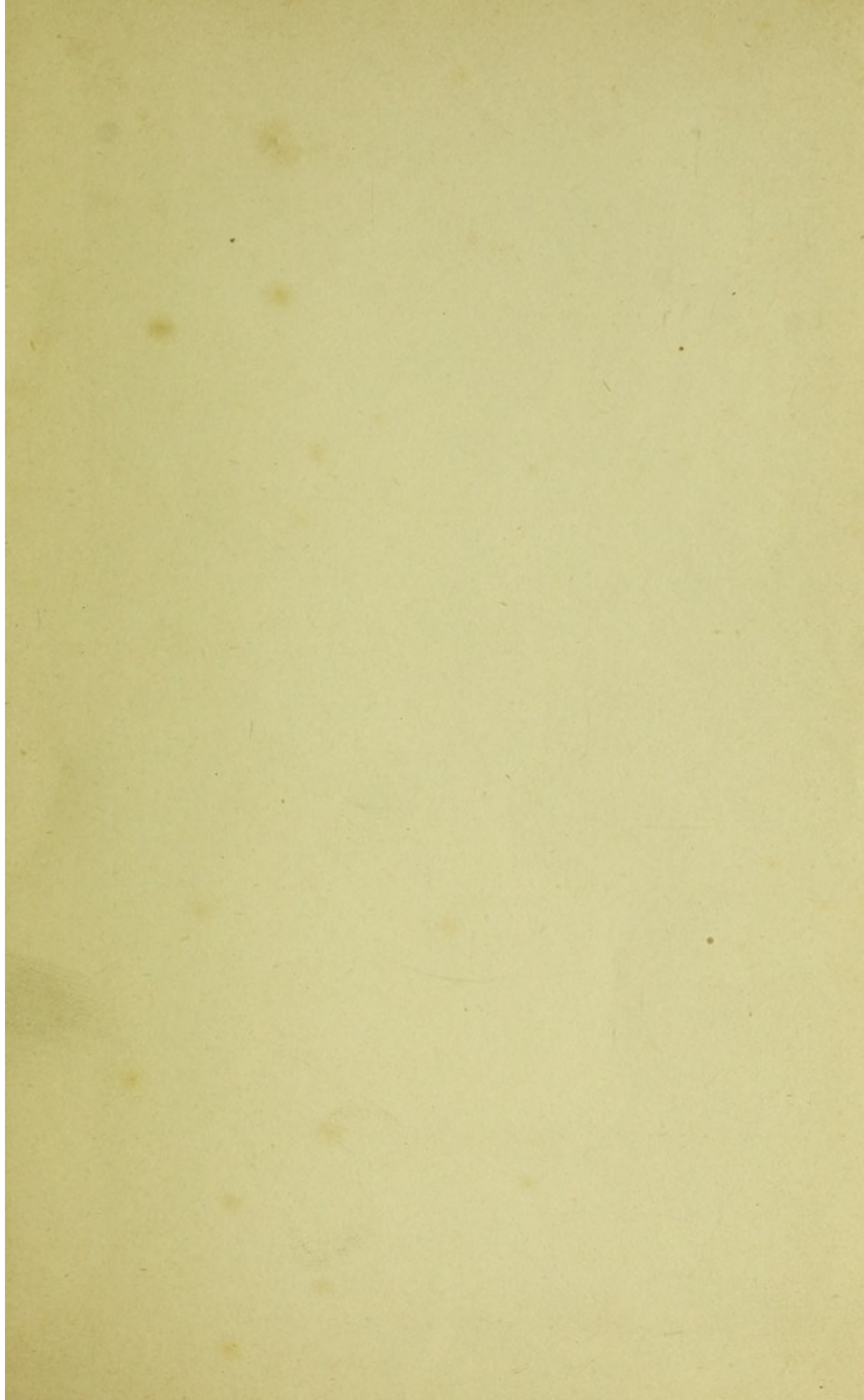


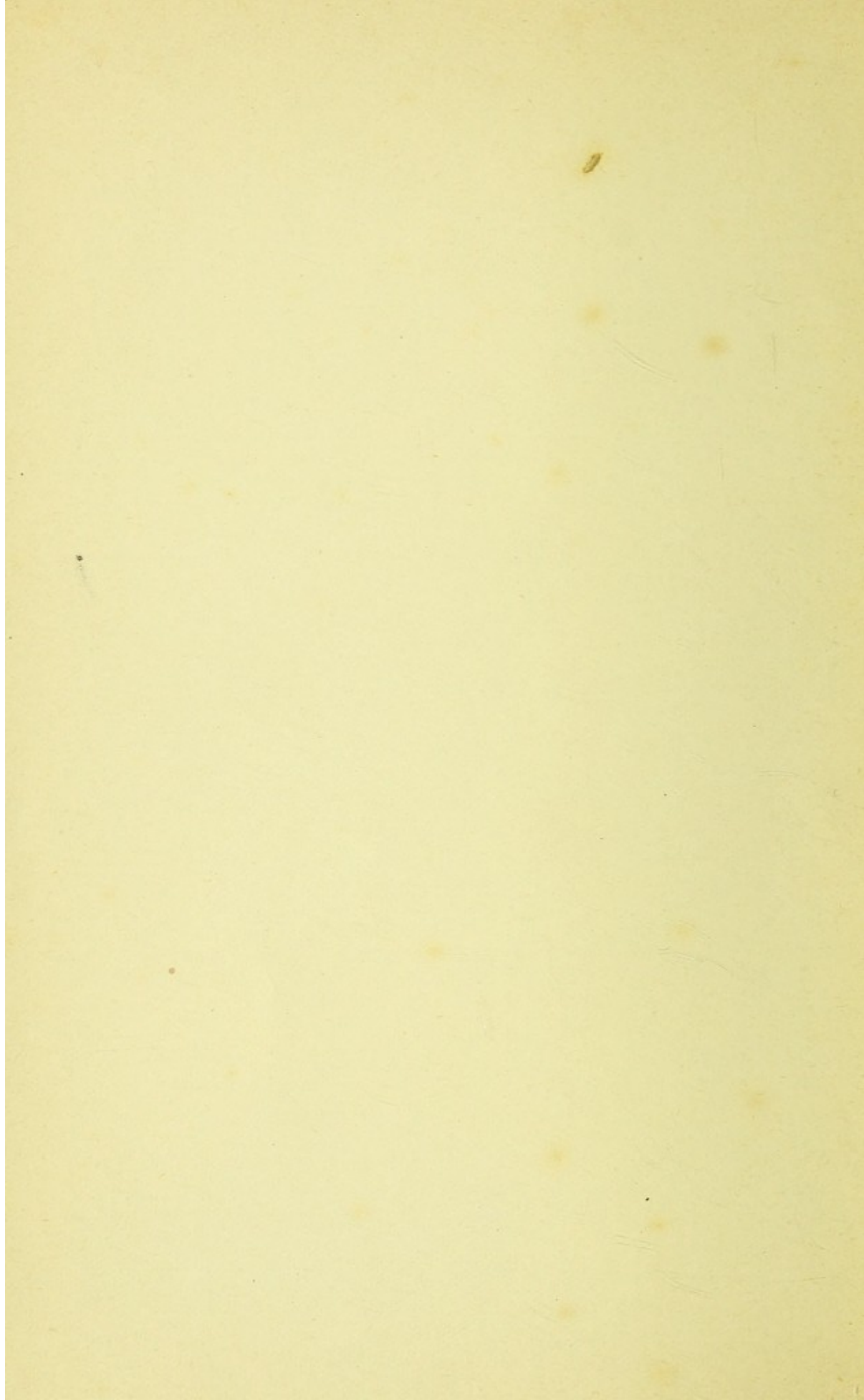
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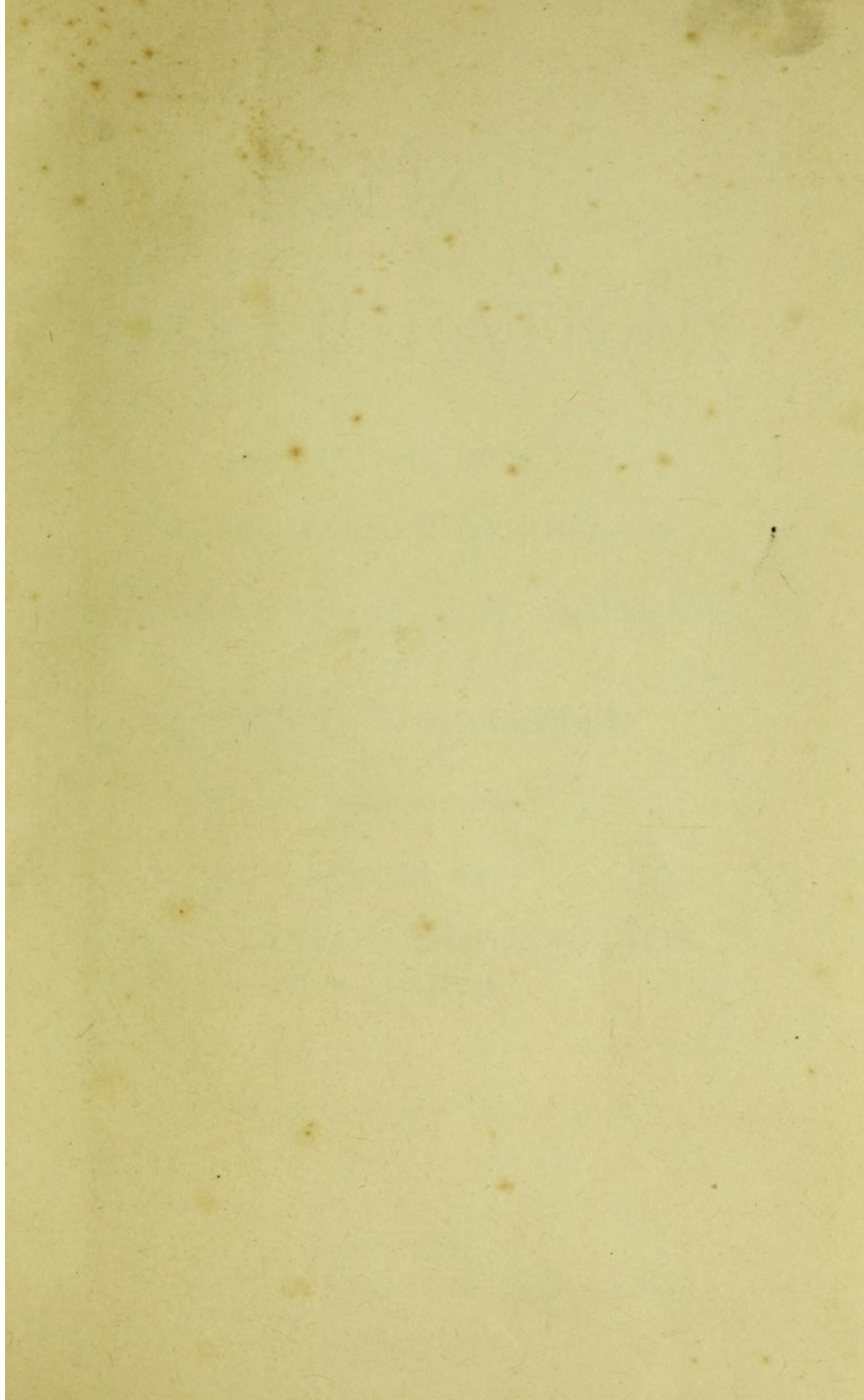


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# SOCIAL AMELIORATION;

A TREATISE UPON  
MR. ALEXANDER ATKINSON'S  
NATIONAL PENSION SCHEME,  
&c.

By JOSEPH SHACKLETON.

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PREFACE BY  
JAMES LESLIE WANKLYN, M.P.  
(CENTRAL BRADFORD.)

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EDITED AND REVISED BY "THEODORE."

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BRADFORD:  
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1897.



KINSON, Alexander

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TO

THE RIGHT HONORABLE AND REVEREND

MANDELL CREIGHTON, D.D., L.L.D.,

LORD BISHOP OF LONDON,

THIS BOOK IS MOST RESPECTFULLY DEDICATED IN

SINCERE APPRECIATION OF HIS LIFE-LONG

LABOURS FOR THE

INTELLECTUAL AND SOCIAL WELFARE

OF THE PEOPLE.

"Man's inhumanity to man, makes countless thousands mourn."—*Burns*.

---

"Everywhere there is a class of men who cling with fondness to whatever is ancient, and who, even when convinced by overpowering reason that innovation would be beneficial, consent to it with many misgivings and forebodings.

We find, also, another class of men, sanguine in hope, bold in speculation, always pressing forward, quick to discern the imperfections of whatever exists, disposed to think lightly of the risks and inconveniences which attend improvements, and to give every change credit for being an improvement.

In the sentiments of both classes there is something to approve but of both, the best specimens will be found not far from the common frontier. The extreme section of one class consists of bigoted dotards, the extreme section of the other consists of shallow and reckless empirics."—*Macaulay*.



## PREFACE.

---

**I**T is with much pleasure that, after a perusal of this work, I redeem a provisional promise made some eighteen months ago—a short time after the General Election—to write a Preface to it.

From my personal knowledge of the author and of his friend the originator of the scheme expounded therein, I can vouch for the fact that few men are better qualified than are these two to give expression to the wants and wishes of the Democracy of the West Riding, and I would suggest that the opinions expressed in the following pages are well worthy of consideration; for the experience of history shows the truth of the saying, “What Yorkshire and Lancashire think to-day, the rest of England thinks to-morrow.”

I regard this book as an important contribution to the literature of the subject; it will afford me much gratification to bring it before the notice of the Members of the Royal Commission which is now sitting; and without presuming to anticipate the decision of that body, I feel confident that they will endorse the view of the author that “State aid and intervention . . . “in doing the truly Christian work of caring for and “succouring the aged, the sick, the dying, and the “destitute . . . is absolutely essential.”

It is probable that these words will give a shock to the Individualists—the persons with whom we shall have most difficulty when we come to deal with the subject of



old-age pensions—the men whose one reply to every proposal of “Social Amelioration” is, “Why should I do for a man that which he can do for himself”; but, for myself, I frankly recognize that with the decay of the Feudal System, we have entered upon an era of State Socialism, *i.e.* the State is assuming to-day the place of the head of the Clan,—in fact, of the benevolent despot. It is argued that State Socialism will sap the energy, the enterprise, and the self-reliance of the race, but as these characteristics did not disappear under the former system, I do not see why they should suffer under the latter. “If property has its pleasures and its privileges, it has its duties and its responsibilities,” and in these days of profit sharing systems, of co-operation, and of limited liability companies, the State says to the owners of property in its ‘Factory Acts’ for instance—“If you have not already made provision for the health and for the comfort of your workers, I order you to do so.”

I suggest therefore to the individualist, that, in face of our Factory Acts, our Employers Liability Act, and our Education Act, it is idle to denounce the “State aid and intervention” which our author asks for.

We shall hear a good deal no doubt about the cost of such a scheme to the ratepayers or to the taxpayers, or to both, and I admit that I think the author is over sanguine in his estimate of the amount he can raise by the levy of a compulsory poll-tax—assuming that this can be made compulsory. Well, I would remind readers that it is impossible to arrive at an estimate of the loss, direct and indirect, under the present Poor Law system,



and I for, for one, should not be frightened by a proposal for a graduated income-tax to meet the additional amount required.

If 100 years ago, nay, even 50 years ago, we had been told that, whether we liked it or not, we should be compelled to pay for the education of other people's children, most of us would have been rather incredulous; but to-day I would compel people of all ranks and stations to be thrifty from their youth upwards as a simple matter of duty to the State, the State at the same time giving them every encouragement to become so.

The problem to be solved is "By what agency shall we compel thrift?" and here is the problem our author sets himself to solve with the assistance of the originator of the scheme propounded.

Bradford having been the birthplace of the great Education Act, the act of 1870, thanks to my illustrious predecessor Mr. W. E. Forster, "To whose wisdom and to whose courage England owes the establishment throughout the land of a national system of elementary education," it seems to me peculiarly appropriate that in this work our author should institute a comparison between the operations of our great Friendly Societies and the work done by our Voluntary Schools.

Mr. Forster's policy in the Education Act of 1870—a policy adopted in the teeth of a most virulent opposition—was to supplement the work being done by these voluntary agencies *rather than to supplant them*. Mr. Forster recognized that although they might not be in all respects perfect institutions, yet they had done splendid work for the nation; and he further established the principle of statutory equality.



So we must all recognize to-day that we owe a deep debt of gratitude to our great Friendly Societies; for, although in common with other human institutions they may not be perfect in all respects, still they have been the pioneers in the cause of thrift, and I was glad to find that our author does not propose to supplant them in any way, but to supplement the work being done by them, and to seek for their co-operation and assistance in our efforts.

Bradford was the birthplace of the Education Act of 1870, and as member for the Central Division of that great Borough, I should rejoice exceedingly if, by the acceptance of this scheme or of some modification of it. Bradford could boast of being the birthplace also of a national scheme of Old Age Pensions; so that while I cannot undertake to vouch for the accuracy of all the facts and figures within this work, the proposals it contains are in my opinion deserving of careful consideration and discussion.

Finally, a tribute is due to the accomplished lady, who, under circumstances of considerable difficulty, has given the author and originator of this scheme her advice and assistance as editor, and I am glad to see it is suggested in the scheme that the proposed "Pension Boards" shall be composed of women and men in equal numbers.

JAMES LESLIE WANKLYN.

House of Commons,  
*18th May, 1897.*



## INTRODUCTORY LETTER.

---

DEAR SIR,

As the originator and formulator of The National Pension Scheme which will be found explained in detail in this book, I wish to recognize the most valuable services rendered by the author, Mr. Joseph Shackleton.

He has taken a very active interest in ventilating the scheme, and by his untiring zeal and energy has materially assisted me in bringing it before the public.

I sincerely trust that his book may prove in every way successful, so that he may receive some reward for his heretofore arduous and unrequited labours.

I am also under a very great obligation to Miss H. Dora T. Turnbull, a lady of exceptional ability, who has spared neither time nor trouble in order to promote the adoption of this scheme.

Without her invaluable co-operation, it would not have been possible to publish this book in its present form, and, as I consider that the public are deeply indebted to her, I am glad to have this opportunity of testifying to my own sincere appreciation of her assistance.

The present Lord Chief Justice of England, and Mr. Justice Grantham, merit the nation's gratitude for directing attention to the thousands of people suffering



under the present Poor Law system, a remedy which has become a matter of momentous necessity.

No scheme whose benefits accrue forty years hence will be entertained, and it is claimed that this one of which I am the originator, solves every question raised.

In **1890** it was submitted to the QUEEN IN COUNCIL, in anticipation of School Pence being abolished. In **1891** to the BRADFORD, MANCHESTER, LIVERPOOL, and WEST RIDING COUNTY COUNCILS, besides many others, and in 1894 to the BRADFORD CHAMBER OF COMMERCE.

C. S. ROUNDELL, ESQ., M.P., laid the scheme before the late Royal Commission on the Aged Poor, and the MARQUIS OF LORNE when in Bradford also spoke most strongly in its favour.

THE RIGHT HONORABLE W. E. FORSTER, M.P., a man whose sterling worth is too well known to need comment, and whose death has caused deep grief to many, was also a warm supporter of the scheme, and I may also add the names of THE RIGHT REV. LORD BISHOP OF RIPON, THE RIGHT REV. THE LORD BISHOP OF DURHAM, THE RIGHT HONORABLE J. W. MELLOR, ESQ., Q.C., M.P., and THEO. PEEL, ESQ. *Chairman of the West Riding Magistrates, Bradford*, as among those to whom I owe a sincere tribute of thanks for their unfailing support.

In conclusion let me mention one who is well known to all for his uprightness and warm-hearted generosity, and to whose practical help and sympathy I owe much—COLONEL BROOKE, J.P., *of Huddersfield*.



There are many others to whom it would be a pleasure to refer, did space permit, but I can only add my very hearty thanks to *all*, and once more wish every success to those connected *in any way* with this book.

Yours faithfully,

ALEXANDER ATKINSON.

*Bradford, March, 1897.*



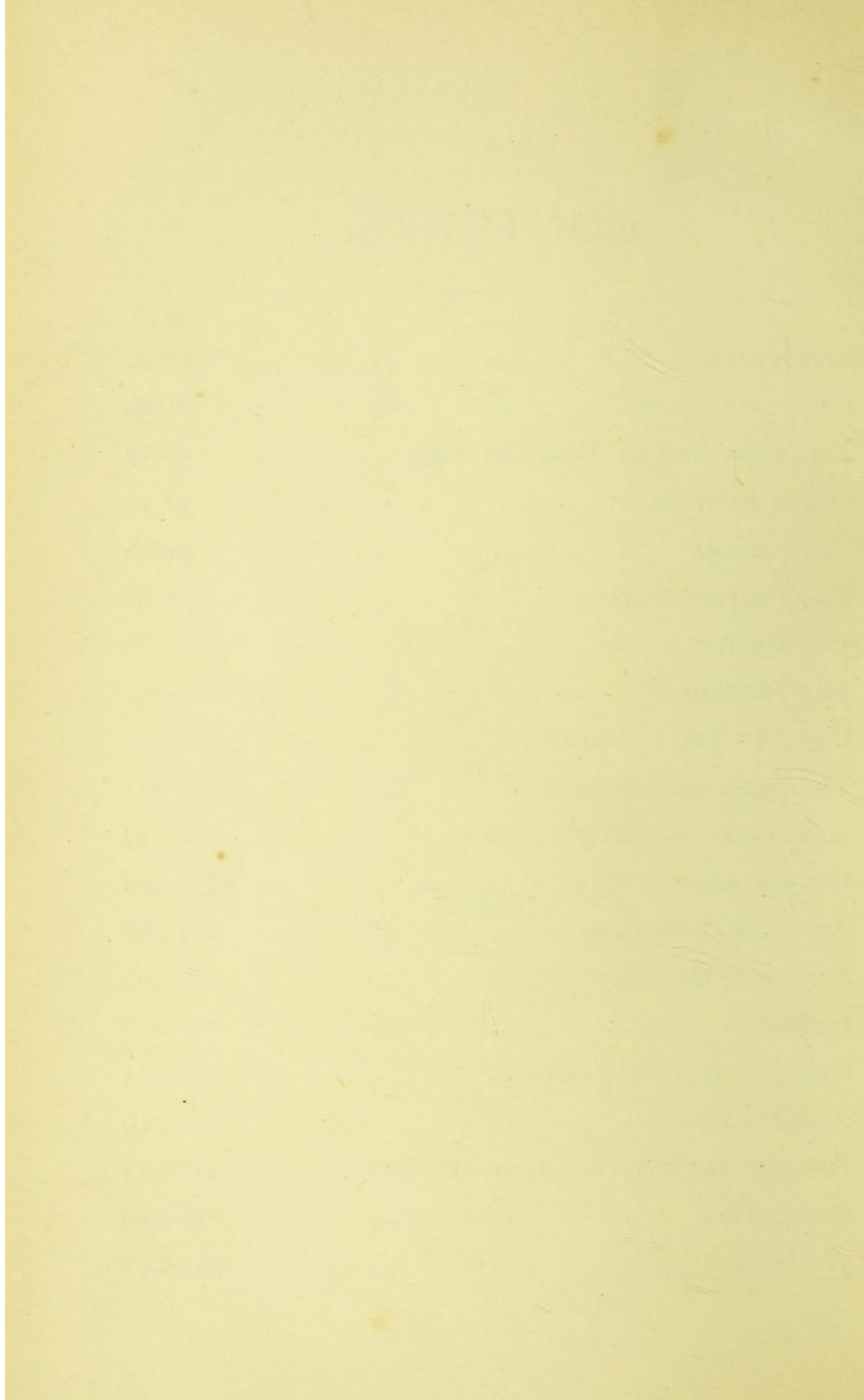


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## INTRODUCTION.

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THE Marquis of Salisbury, on the eve of the unexpected dissolution of the last Parliament, when his Lordship was "in a position of greater freedom and less responsibility," said :—"Parliament exists for the Social Amelioration of the condition of the people," a sentiment which was cheered to the echo by the crowded and enthusiastic audience in St. George's Hall, Bradford.

On the platform were the three candidates for the three divisions of the County Borough of Bradford, and also the candidate for the Shipley Division. Those four candidates were not then members, and three of the four had never been in Parliament. They all applauded the sentiment of the noble Marquis, and, in their addresses at the last general election, advocated "Social Amelioration," especially the question of "Old-Age Pensions."

They were all returned to Parliament, a fact which made a deep impression upon constituencies throughout the United Kingdom, and no doubt influenced other



elections generally. There is now a very large number of Members of Parliament pledged to some solution of the great question of Old-Age Pensions, or reform of the Poor Laws. Many of these members have schemes of their own, and the importance and urgency of the subject has so taken hold of the public mind, that the RIGHT HONORABLE JOHN MORLEY, M.P., in one of his speeches, said: "he would rather be the man to solve the question of Old-Age Pensions, than be the greatest general that ever won the greatest battle." CANON BLACKLEY has studied the question for nearly twenty years. CHARLES BOOTH has compiled valuable statistics, etc. The RIGHT HONORABLE JOSEPH CHAMBERLAIN, M.P., devised a scheme, and was most active on the "Royal Commission on the Aged Poor," and, in the minority report, said: "It is advisable that Parliament should appoint another and smaller Commission, whose duty it should be to report in favour of some scheme."

The whole of the Press throughout the country reviewed the reports, and universally lamented the abortive conclusions arrived at.

For some years previously, I had given my best attention to this question. I have lectured upon it at Labour, Liberal, and Unionist Clubs, and have also explained the scheme of my friend Mr. ALEXANDER ATKINSON, at Debating Societies, Parish Councils, and other corporate bodies, besides the Chamber of Commerce, where, generally speaking, unanimous resolutions in favour of it have been passed. The reader is entitled to some explanation on my part as to whether my qualifications and experience justify me in attempting a solution of a problem which has baffled the most



eminent men hitherto. The first point is age. Then a most varied experience, combined with much hard work, for over fifty years, in many capacities;—as employed and employer; as elector and elected; on Her Majesty's Service for many years as Postmaster; as Churchwarden, Day School Manager, and Sunday School Teacher; as Trustee, and distributor of doles, &c.; and also both as Tenant and Landlord, as well as Estate Agent.

I have considerable experience of the "Law of Distress Amendment Act," and in all matters herein explained, and proposed, there is nothing advanced that is not the result of practical knowledge, and close personal acquaintance with the matter referred to. My reading and study of the various schemes and proposals hitherto made public, convince me that the cause of their failure to commend themselves to the people (and especially classes), arises from the fact that their authors proceed on principles which, whilst sound from an actuary's standpoint, are useless when dealing with the poorest, whom they most desire to benefit. They proceed on the principle of voluntary assurance, with annuity tables, forgetting that there are already ample facilities in existence in the noble Friendly Societies, and Post Office Annuities, &c.

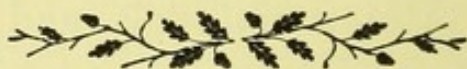
What is wanted is some scheme that will embrace all alike, and that it shall be as satisfactory to the poorest as to the richest, thus securing their co-operation, and the regular payment of a moderate premium, to be collected at the briefest intervals, and at the least cost, and which shall insure the greatest benefits.

It only remains for me to say, that there is no condition of life alluded to, or facts or ideas embraced.



in the following pages, that I have not felt and do not thoroughly realize. The subject of Old-Age Pensions (or National Assurance, as I prefer to call it and treat it in this publication), is a vast and far-reaching one, embracing as it does, the welfare of every one of the 40,000,000 people (probably), now living in the United Kingdom of Great Britain and Ireland; and I crave the indulgence and patience of the reader for introducing masses of figures, well aware as I am, that to some they are distasteful and wearisome, as I confess they were to me when I first became enamoured with this subject, since which, however, I have found them most instructive and interesting to audiences, when, exhibited as Charts, the various groups were explained in detail.

To give a clear idea of our scheme, as it would apply to the United Kingdom of Great Britain and Ireland; or to London, and coming down gradually, to Cities, County Councils, County Boroughs, Unions or Parish Councils; and even as it would apply to, and affect families and individuals, I have found figures are indispensable; and when carefully studied and compared, they give the student a new and most interesting insight into a subject to which he may have seen frequent reference without ever fully going into it for himself.





## CHAPTER I.

**Facts and Ideas.**

THE Royal Commission on the Aged Poor agreed that:—"As regards the great bulk of the working classes, during their working lives, they are fairly provident, fairly thrifty, fairly industrious, and fairly temperate. The statement that pauperism is largely due to drink, idleness, improvidence, and the like causes, has in truth mainly had reference to that portion of the aged poor who are in workhouses, and who are there for other reasons than sickness or great infirmity. When it is seen according to the yearly count, that under nine per cent of the Aged Poor over sixty-five are in Poor Law establishments; and according to the one day count, under five per cent, and that this number includes all the sick and infirm persons who cannot be relieved at their own homes, it is apparent that the imputation applies to but a very small proportion of the working-class population."

Regarding those who need, but are reluctant to seek, Parish Relief, and are probably the most numerous and deserving class, the Commissioners say:—"The ordinary condition of such persons must be only just removed from pauperism, and calls for sympathy and consideration. There are also many Aged Poor who are destitute so far as their own resources are concerned, but are kept off the rates by the assistance of friends, and by private charity. Such persons must sometimes



endure great privation in their efforts to avoid application for official relief, and they form a class quite as deserving of consideration as others who are actually numbered in the return as paupers."

Statistics prove that pauperism increases rapidly with age, as shewn in a return issued to the House of Commons in 1894, that, whereas the proportion of pauperism under sixteen years of age is twenty-one to every 1000 of the population of that age, if you take those over sixty years of age, they are fifty-three out of every 1000, in the next five years they are 109, and in the following five years they are 185, in the next five 221, and at eighty years of age the average is 300.

In the fourth week of August, 1891, there were 638,976 paupers in England and Wales; whilst for the corresponding week in 1895, the number increased to 704,857.

There are a great many thousands more women than men, and no wonder, as the Friendly Societies would never admit them to their lodges. It is remarkable that more than one fourth of the total number of paupers in one year are aged. Is it possible for a working-man to make adequate provision for his own old age, as well as to maintain his family, and enjoy the reasonable comforts of life? Granted constant good health and employment, and barring accidents, with the same good fortune for his wife and children, with ordinary care, he can; but in case of sickness, loss of employment, and many other misfortunes that he is powerless to prevent, his savings disappear, the life policies of every member of his family have to lapse, and thus his care, and the necessary self-denial exercised



by all to pay the premium hitherto, is rendered useless, and the money so much needed, goes to fill the coffers of wealthy Insurance Companies. *This* scheme saves any such injustice.

That the present facilities are not popular is proved by the Post Office deferred annuities, purchase money returnable; from June, 1884, to June, 1893, a period of nine years, only 820 were agreed for,—less than 100 cases in each year—out of a population of nearly forty millions, whilst there were only 360 cases (purchase money not returnable), and this is government security, well advertised at Post Offices everywhere. The Prudential Assurance Company (I remember its commencement, and like our own scheme, it began in a small way), which has now over eleven million policies, has a table of whole life and deferred annuity as a provision for old age; yet, out of those eleven millions, there are comparatively few deferred annuity contracts.

The Friendly Societies have done better, the Manchester Unity of Oddfellows having some 500 of their members entered for an old-age pension. The difficulty being, in each case, to get young men at eighteen years of age to pay anything weekly or otherwise, to secure a pittance that would not keep them alive decently at sixty-five years of age (as most schemes do no more than offer them five shillings per week at sixty-five)—with forty to forty-seven years to wait, and the small proportion of people who live to sixty-five years—it is no surprise to a thinking man to know that they fail to attract support. (It will be seen that the benefits of *this* scheme are *immediate* )

At the Church Congress at Norwich last year, the



working men's meeting, held on the last evening of Congress week, was, on the initiative of the Bishop of Norwich, devoted to the work of Friendly Societies, when Mr. C. GRAHAM, *of Burton-on-Trent*, Past Grand Master of the Manchester Unity of Oddfellows, spoke on the subject of "Old Age Pensions from the State for members of Benefit Societies." He began by alluding to the difficulty above referred to, that "The Societies have so far failed to induce their members to make old age provisions, though the members are only too ready to strain the sickness provision to cover old age infirmities. In spite of warnings from actuaries and the high officers of the Societies; in spite of the danger to the very stability itself of all the districts and courts and lodges; and, in defiance of all appeals, the fact remains, that the Manchester Unity, out of a membership of nearly 900,000 can count only some 500 or 600 members whose contributions are made to include a pension of five shillings a week, should they reach sixty-five years of age; whilst in the Ancient Order of Foresters, whose total membership is about the same as the Manchester Unity, the result is quite as dispiriting, and there is great reason to conclude that the remaining benefit societies are even worse off than either of these in this respect. Indeed, it may be boldly asserted that, so far as reliable data can be obtained, there do not exist 5000 members paying for pensions, amongst the whole of the affiliated Friendly Societies, having an united membership of 2,000,000, with over 60,000 members upwards of sixty-five years of age." Mr. Graham pointed out the disastrous financial effect of paying permanent pensions in the form of sickness benefit to their aged members. The Official



Actuary of the Manchester Unity refers to the prevalence of this throughout the country as follows:—

- “(a) Fearful increase of deficiency . . . . . mainly from indiscriminate pensioning ;
- (b) Allowing sickness benefits to take the pension form brings serious deficiency ;
- (c) The brethren seem to try to convince themselves that decrepitude in any form may have permanent allowance as sick pay ;
- (d) Pensions, or other adverse causes, keep the progress down ;
- (e) Alarming deficiencies frequently increased by excess of sickness, and too liberal pension-like allowances ;
- (f) Some are evidently allowing the sickness to assume the annuity form, and serious results must follow, if the warnings are disregarded.”

These facts clearly shew, that state aid and intervention to assist them in doing the truly Christian work of caring for and succouring the aged, the sick, the dying and the destitute, and thus preventing the collapse of these most praiseworthy voluntary institutions, which have done so much good in the past, and are calculated to be immeasurably more successful in the future if relieved of the difficulties referred to by the above official authorities, is absolutely essential. At the present time, an appalling proportion of the lodges are insolvent and our scheme comes to their rescue by forthwith taking off their hands these old members, 60,000 being over sixty-five years of age ; and, as we commence to pension all at sixty years of age, the number who would



thus relieve these insolvent lodges, coupled with our sick pay, and the free doctors everywhere, would enable the worthy Grand Treasurers, at their very next annual meetings and conferences, to submit balance sheets indicating that, in the near future, there would not be one insolvent lodge.

Some of their chief official leaders have publicly expressed some fear of Government inspection or interference if a Government Grant was given; and the ancient sophistry about sapping the independence of the bold Briton is repeated, regardless of the fact that Government Grants and this country's advancement in material and moral welfare are convertible terms and ideas; to wit, Elementary Education, &c., which are matters of English History up-to-date. To say that State aid or pensions would be degrading to the recipient when the highest in the realm receive pensions, besides all our Military and Naval Officers, Civil Servants, Police, &c., while now even School Teachers, and also Poor Law Officers are arranging a scheme and a bill in Parliament for the next session, for Pensions, seems too absurd.

The deplorable fact (I had almost written scandal) still remains, that this, the greatest and the richest Empire in the World, or that the world has ever seen, has done absolutely nothing to relieve the condition of its Aged Poor; whilst every other nation, with very few exceptions, either has recognised Benefit Societies or takes the business in hand by Government, as for example, France, Austria, Italy, Germany, Denmark, Switzerland, Holland, Belgium, and Russia, &c.

Another most important fact and argument in favour



of our scheme is, that these most excellent Friendly Societies do not admit women as members of their Lodges, although out of every four paupers three are women. Again, men are not admitted if over forty-five years of age. It will be seen, when the reader dissects the scheme further, that we have made provision for this, and claim that these difficulties are overcome and entirely vanish, as we include both sexes and all ages.

It may never have struck the reader that our present Poor Law system will not bear examination in the light of justice and righteousness; and that a savage, or a missionary from some inhabited Planet, where they have an ideal or perfect state of society,—witnessing for the first time a nation of rational beings who profess to be Christians, or, at least honest people, living supinely indifferent to, or ignorant of, the fact that, if a man puts his weekly or yearly earnings into a bank, and does this for ten, twenty, thirty, or forty years, drawing nothing out, not even interest, till, when unable to work any longer, or in case of sickness, he applies for sufficient for his needs of his own money, only to be told that there is no money of his in that bank,—would surely think our professions hollow, and the whole system a most extraordinary one, to say the least of it! Would this stranger not have a right to wonder why our Government prosecuted Jabez Balfour? Because the same Government compels every occupier of premises to put into their bank (through overseers) annually a sum of money proportionate to the value of such premises, and, as a corollary in some measure indicative of the importance of the man; and yet, when he needs the whole, or any portion of the total sum he has confided to this



Government Bank, he is told there is no money due to him ! It has all been paid away to other people, or for some other purpose ; anything rather than to insure *him* against poverty in sickness, incapacity, old age, or for funeral money. Was there ever heard of such legalised, absolute fraud ? Every Banking Account, every Insurance Policy, or Property of any kind, is treated by the Law of the Land as being almost as sacred to him as a man's own life ; whilst under the Poor Law you are compelled to pay annual premiums for your neighbour, or any stranger, who has no claim upon you and may be utterly unworthy ; the only difference being, that when you are no longer able to pay anything at all (through misfortune or the fault of others), the kind-hearted State will see that you do not die from actual want of food, unless the deep sense of the wrong and robbery of the system, coupled with the condition that your acceptance of that food brands you as a pauper, and deprives you of your civil rights and franchises, besides bringing a stigma upon you, and all who are near and dear to you, makes you resolve to die in the street, or commit suicide, rather than allow this disgrace and wrong to be any longer countenanced by your meek acquiescence.

Instances of such deaths and suicides appear in the papers from time to time, and who can tell the amount of crime, lunacy, and other evils, arising from contempt of such laws and their administrators.

I quite agree with the Commissioners of 1834 about lax, lenient, or liberal out-door relief—especially to able-bodied men—having been most injurious, and that many found themselves better off with Poor Law relief, than when at their regular work ; and if Parliament had

then resolved that every one should pay for himself or herself, into a fund, for times of sickness, want of employment, old age, or death, we should have had a happier United Kingdom.





## CHAPTER II.

**The Poor Law at Work in 1895.**

IT would be unfair to select for an illustration of the great diversity of interpretation and administration of the Poor Law, what might be called typical Unions throughout the country, as London will shew, in *its* great aggregate, every class of population, and the most varied policies of the different unions as exhibited in the following tables :—

## SOUTH DISTRICT.

<i>Union.</i>		<i>Paupers.</i>		<i>Indoor.</i>		<i>Outdoor.</i>
Camberwell	..	7,321	..	2,934	..	4,387
Lambeth	..	6,761	..	3,498	..	3,263
St. Saviour's	..	5,872	..	4,378	..	1,494
St. Olave	..	5,639	..	2,293	..	3,346
Wandsworth	..	5,206	..	2,528	..	2,678
Greenwich	..	4,558	..	2,919	..	1,639
Lewisham	..	2,733	..	1,056	..	1,677
Woolwich	..	2 526	..	1,324	..	1,202
Totals	..	40,616		2,0930		12,474 Adults 7,212 Childr'n

## NORTH DISTRICT.

<i>Union.</i>		<i>Pauper.</i>		<i>Indoor.</i>		<i>Outdoor.</i>
Islington	..	6,680	..	2,996	..	3,684
St. Pancras	..	6,500	..	4,687	..	1,813
Hackney	..	5,808	..	2,701	..	3,107
St. Marylebone	..	3,695	..	3,445	..	250
Hampstead	..	619	..	403	..	216
Totals	..	23,302		14,232		5,567 Adults 3,503 Children

## EAST DISTRICT.

<i>Union.</i>	<i>Paupers.</i>	<i>Indoor.</i>	<i>Outdoor.</i>
Poplar .. ..	4,902	3,050	1,852
Bethnal Green ..	3,820	2,902	918
Mile End .. ..	2,591	1,679	912
Shoreditch .. ..	2,348	1,888	460
Whitechapel .. ..	1,514	1,483	31
Stepney .. ..	1,418	1,392	26
St. George's in the East	1,093	1,080	13
Totals ..	17,686	13,474	3,049 Adults 1,163 Children

## WEST DISTRICT.

<i>Union.</i>	<i>Paupers.</i>	<i>Indoor.</i>	<i>Outdoor.</i>
St. George's .. ..	3,289	2,774	515
Fulham .. ..	2,987	2,041	946
Kensington .. ..	2,691	2,318	373
Chelsea .. ..	2,196	1,766	430
Paddington .. ..	1,272	1,091	181
Westminster .. ..	902	872	91
Totals ..	13,397	10,862	1,754 Adults 781 Children

## CENTRAL LONDON.

<i>Union.</i>	<i>Paupers.</i>	<i>Indoor.</i>	<i>Outdoor.</i>
Holborn .. ..	5,561	3,729	1,832
City of London ..	2,200	1,362	838
Strand .. ..	2,013	1,535	478
St. Giles' & St. George	1,330	930	400
Totals ..	11,104	7,556	2,261 Adults 1,287 Children

## SUMMARY.

<i>District.</i>	<i>Paupers.</i>	<i>Indoor.</i>	<i>Outdoor.</i>
South .. ..	40,616	20,930	19,686
North .. ..	23,302	14,232	9,070
East .. ..	17,686	13,474	4,212
West .. ..	13,397	10,862	2,535
Central .. ..	11,104	7,556	3,548
Totals	106,105	67,054	39,051



At the end of the year 1894, with a population estimated at 4,394,166, there was a total number of paupers 104,820, which was a shade below that of Christmas, 1893 (0.5); whilst in one week (the third week in February), there were in London 150,142 legal poor (70,916 indoor and 79,226 outdoor) being 32 to the 1000 of the population, and therefore higher than in any year since 1874, and only exceeded five times in thirty-eight years. In that month of February, the distress being chiefly caused by the severe weather and the consequent suspension of out-door work, the increase upon the corresponding period for the preceding year was 39,356 for out-door and 4,305 who were obliged to go into workhouses.

In England and Wales there was also an increase during the same periods, being—London twenty-five per cent. in the first week of February, and forty-one per cent. in the third week; whilst the rest of the country shewed nine per cent. in the first week and sixteen per cent. in the third. It is instructive to compare the fluctuations of these statistics and facts, always keeping in mind that they do not refer to bales of goods or heads of cattle, but to human beings, who have feelings as deep and sensitive as those living in luxury; in fact, many of them having been reared and educated as tenderly and intelligently as those who are set over them and sit in judgment upon them as their guardians, but who, it is to be feared, from the great diversity and disparity of the above annual returns of the London Unions, are more entitled to be called the guardians of the ratepayers. In May the returns shew 97,908 paupers, of whom 61,748 were in-door and 36,160 out-door; the latter figures giving a



proportion of 22 to the 1000 of population. It is of importance to bear these figures in mind, or to note them and compare them with the figures and provisions of our scheme when I come to deal with them. No thoughtful or reasonable mind can resist the conviction that the amount of wrong and injustice done, as disclosed in these figures, must be enormous. Either cases of deserving and needy poor are being refused out-door relief or compelled to submit to practically permanent pauperism, or some Unions are recklessly squandering the rate-payers' money and demoralising the recipients of out-door relief. A glance at the above summary—for brevity taking the thousands only—and the disparity in proportion is 20 to 19 in the South, 14 to 9 in the North, 13 to 4 in the East, 10 to 2 in the West, and 7 to 3 in the Central; whilst one Union (Wandsworth), with 5,206 paupers, allows out-door relief to 2,678; Holborn, with 5561 paupers, only allows out-door relief to 1832; whilst Camberwell, with 7321, has indoor 2934, yet gives relief to 4,387 outside; Paddington, with its 1272 paupers, has 181 out-door poor; and St. George's in the East, with 1093 paupers, has only 13 out-door! It should be borne in mind that those comprised in the 50,000—who came upon the rate in February, through lack of employment, &c., and gradually came off, till they disappeared in May—were enabled by the temporary relief as out-door poor, to tide over the enforced idle time and resume their independent position, who otherwise, if compelled to go inside, would in many cases have stayed there permanently, with the further and greater evil consequence, that their families would also have then broken the last link of



their self-respect, and become indifferent or disheartened about making any further efforts at self-support. In the case of their children, the seeds of pauperism are sown, and, as anyone who has been closely connected with the Poor Law, either officially or as representative guardian, knows, pauperism is largely hereditary: "their father got relief money, and his father before him, and why should not they?"

Comparing the astounding disproportion of the results, and consequent irregularity of administrative economy, involving the enforced payment of millions of money in Poor Rates and its haphazard distribution, one is tempted to ask if there exists any controlling authority or government supervision in these matters? I have heard of a Poor Law Board in London, and the Local Government Board at Whitehall, and from time to time read of reports made by their inspectors which have been in existence over sixty years. Surely one might have expected that a more reliable, systematic, and uniform mode of control should have been established. Schools, for instance, under the control of the Education Department and its inspectors, are so managed that every one of the 20,000 schools, and every one of the five millions of children therein, are accurately accounted for, and every penny of the Government Grant disbursed in just proportion to their varied merits. The question of the unemployed is the chief factor in these unions, and the most enlightened and patriotic guardians are of opinion that, although it does not come within their province as Administrators of the Poor Law, it is the duty of the Imperial Parliament to see that, through local agencies, something effective and permanent shall



be done to solve this question. A great Nation and Empire, which has risen by the industry of its inhabitants and become rich by its traders, should realise the terrible loss that arises to all its members from the enforced idleness of those who are able and willing to contribute their quota of productions to swell that wealth, if the opportunity offers; and how that loss is doubled by their maintenance as useless beings, "eating their heads off," as the horsedealer would say of his valuable animals. The treatment is absurd and antiquated, though common, which sets those who are seeking work tramping the country without funds, and obliged to resort to the workhouse for their night's lodgings, to break a certain quantity of stone to pay for their bed and board, utterly regardless of their fitness for the work; while generally, the best part of the day being taken up in this way, it becomes next to impossible to see the number of employers in business hours, who might be likely to give them employment. The cruelty of this custom is all the greater, when the man happens to be a watch-maker, engraver, artist, or artizan, whose work depends upon the steadiness and condition of his hands, and who finds them blistered and shaky, through the unusual exercise of handling a heavy hammer. There are, I venture to guess, more ratepayers than there are men of this class, who are actually paying money annually, to keep these men in their intolerable idleness, and who have neither piano, good pictures, or any other valuable articles of usefulness and luxury, all or any of which articles these poor beggars could and would gladly produce for this same money. It will be seen how these, together with the sick and incapacitated, are dealt with under our scheme.



The Royal Commission on Labour took the view that the employment by public authorities of surplus labour, or of services for which there is no existing demand, is closely connected with the Poor Law and its administration; and that an investigation of the practicability of municipal workshops, or agricultural home colonies, with this end in view, might be undertaken in connection with the subject of the reform of the Poor Law. The fact of the universal interest, manifested in the whole of the Newspaper Press of the country in criticising the "Report of the Royal Commission on the Aged Poor"; the very general promises made by Candidates in their addresses at the last General Election to support some scheme of Old Age Pensions, and their consequent success at the polls; coupled with the fact that Mr. Chamberlain champions the principle of state aid for Old Age Pensions, and that he is a most prominent member of the strongest government of our time, which has every prospect of a long tenure of office, and of opportunity, therefore, to solve these great questions, seems to give an assurance that we may confidently rely upon it, that greater reforms and advancement in the welfare of all classes of the British people will be accomplished during the last four years of the present century than has ever been witnessed by any generation of past ages, great and noble as some of these previous reforms have been.

It is pleasant, in connection with this sentiment, to give honour to whom honour is due, especially to such noble guardians as CANON BLACKLEY, the founder of this movement, who, for twenty years, has made it his sacred duty to study how best to carry out "the Social



Amelioration of the condition of the People," especially of the aged poor. Also of the REV. BROOKE LAMBERT, one of the guardians for Greenwich Union, who is interesting himself in the question of how best to solve the question of the able-bodied poor on farm colonies, &c., and also for the formation of a Central Board for the whole of London, to secure proper classification and uniformity of administrative treatment for all paupers. The various charitable agencies, whose motives are the noblest traits of our common humanity, and embody the teaching and preaching of Him Whose Name we take at our baptism, are all trying in their various spheres to carry out in daily life the practice inculcated in the Beatitudes. Unfortunately, however, some of these advocates of armies, shelters, &c., have not hitherto realised the danger of herding together in these shelters all sorts and conditions of men, both old and young, criminal and innocent; and the probable, or rather certain, consequent results that must ensue—infectious and contagious diseases spread,—children contaminated in mind and body,—for, unfortunately, vice and weeds grow most luxuriantly wherever they are not held in check. The Whitechapel School Board report that there were 1,448 homeless children in their district who slept at these shelters, and some fifty more who slept in common lodging houses. Provision is made in our scheme to meet this difficulty also.





## CHAPTER III.

**Other Schemes.**

THE premier position for honorable mention in the following list of a few, out of a very large number, of other schemes brought before the public by all classes of philanthropists, who are anxious in their day and generation to elevate and benefit the poor, and especially the aged, is assuredly that of CANON BLACKLEY, whose name will go down to posterity as a worthy successor of those other dignitaries of the church who secured Magna Charta at Runnymede for all the people in this land. His proposal in 1878 was to establish a compulsory National Insurance. Every person between eighteen and twenty-one years of age, whether male or female, was to provide **£10** to secure 8/- per week in sickness, and 4/- per week at seventy; or for the latter, the Canon was prepared to fix the age at sixty-five for the pension. A Select Committee considered the scheme in 1885-1887, and their opinion was "that many of the poorest class would be unable to provide **£10** between the ages of eighteen and twenty-one without great difficulty; that many who might be able, would be unwilling; and that the collection of the money from those whose work was fitful and uncertain, would be almost impossible. That the financial objections to be urged against Canon Blackley's proposals for National Insurance, do not press with such force against the deferred Annuity part, as against the sick pay part of his scheme." A society, called the



National Providence League, was to support the Canon, who still holds to his opinion that "if the young will not contribute voluntarily for a State Aided Pension Assurance, a compulsory measure will be desirable."

The scheme embodying the view of Canon Blackley has been revised by the National Provident League, and provides that each contributor shall secure a pension of £6 10s. od. per annum at sixty-five years of age, the State providing another £6 10s. od., making 5/- per week to the assured, the Post Office to be the medium for collection and payments. In case of death before sixty-five, the assured to appoint a nominee, who shall be paid back the sum of **£5**; but cannot otherwise assign or transfer it or any part of it.

Mr. CHAMBERLAIN'S scheme is based upon the melancholy facts alluded to in regard to pauperism, and is the result of a Voluntary Committee of Members of Parliament, who have taken an interest in this subject, and met precisely the same facts and conditions, involving the same difficulties and dangers, which we hope and believe are solved in the scheme now brought more prominently before the public for their criticism. Mr. Chamberlain believes that a large proportion of the workers could make some provision for old age, without denying themselves reasonable comforts, and that they should be encouraged to do so. Stated briefly, to secure a pension of 5/- per week at sixty-five, he or she must deposit £2 10s. od. before they are twenty-five years of age, and when they have done so, the State to add **£10**, and the assured to pay 10/- every year till they are sixty-five. Should death intervene, the payments are



forfeited, and applied to the benefit of those who live to sixty-five. In another class, or schedule, the assured must deposit £5 before he is twenty-five, and pay £1 per annum for forty years; if he dies before the third yearly payment, the deposit to be returned. If he die after the third yearly payment, but before reaching sixty-five, his widow to have 5/- a week for six months, and 2/- per week for each child till they are twelve, but the total weekly allowance not to exceed 12/- for the first six months, or 8/- afterwards. If without children, the widow to receive 5/- per week for six months, and such further sum as will equal the amount of his contributions with interest. If he die leaving neither widow nor children, his representatives to receive £5 for funeral expenses. If he live to sixty-five, he will have a pension of 5/- per week for life. There are separate schedules for women, in which it is stated that no contributions are returnable, nor benefit, if the woman die before sixty-five. Another part of Mr. Chamberlain's scheme states that every man who deposits a specified sum (£4 for a man under 30, but varying with age) in the Post Office Savings' Bank, and who is insured in the Post Office, or Friendly Society, or other agency for a pension of not less than £6 10s. od. per annum, or 2/6 per week, shall be entitled to claim from the State another pension of equal amount at the age of sixty-five; *i.e.*, that the State shall make his pension of 2/6 per week into 5/- per week. Provision is made for payment of arrears, and the Post Office is the medium of collection and payment. The Friendly Societies object to this, as they fear State intervention. The greatest drawback to it is, that no benefits can accrue, till forty years have elapsed; and,



considering the uncertainty of life, and especially of reaching the age of sixty-five, being merely a voluntary scheme, few would care to avail themselves of its advantages. A further point I would mention is, that amongst the very poorest, how few indeed there are who ever have even a few shillings to part with ; and how many even marry and commence house-keeping with all their furniture obtained on the hire system. Mr. Chamberlain makes reasonable estimates of cost.

Another scheme is that of Mr. CHARLES BOOTH, who has done good service by the publication of his book, and the statistics embodying his great research and practical knowledge. He simply says that, on proof of age being sixty-five, everyone to be entitled to 5/- per week from the State, unless long resident abroad in other than a military capacity, or in the service of the State. According to the last census, there were in England and Wales 1,372,601 persons over sixty-five ; to pay them 5/- per week each, would cost £18,000,000, and with Scotland and Ireland added about £25,000,000. Of course, in every scheme, however, allowance must be made for the saving in the Poor Rates, &c.

Mr. Booth contends that "the current generation while young should provide for the old, on the theory that it will, as it grows old, have the benefit of the system"; "Besides reducing the existing amount of pauperism and lightening much poverty outside, it would have no adverse effect on work, wages, thrift, self-respect, or energy." The Commissioners had no doubt that it would be popular, but considered it unpractical. As the difficulty is great of doing justice to even a few other schemes, such as those of Mr. Hardy, Actuary to the



“Hearts of Oak Society” ; Mr. Fletcher Moulton, Q.C.; Mr. Valance, Clerk to the Whitechapel Guardians ; Mr. Bartley, M.P., many Actuaries, Societies, and Leagues, &c., and lest I should bewilder the reader, I will proceed to state and explain the scheme of Mr. ALEXANDER ATKINSON, **of Bradford**, who was the author and successful negotiator of the system of “Workman’s Railway Tickets,” in which he received the support of Sir Henry Mitchell, who at that time was President of the Chamber of Commerce, Bradford, and which has proved highly successful in Yorkshire, besides being a great boon to working-men, and convenience to employers requiring hands. Mr. Atkinson was also the originator of the Parcels Post, receiving support and acknowledgment from the then Member for Bradford, the Right Honorable W. E. Forster, who had a high opinion of Mr. Atkinson’s abilities and judgment. Since making the acquaintance of Mr. Atkinson, a few years ago, I have learned to distinguish between a designing and selfish leader of men and one who thinks more of the welfare of the people than his own vain glory. The little I have been able to do in helping Mr. Atkinson to place his scheme before the public, has been mainly by availing myself of the correspondence columns of the Yorkshire newspapers, and by speaking upon it at Labour, Liberal, and Unionist Clubs, Debating Societies, Councils, Chamber of Commerce, &c., where resolutions have generally been carried in support of its adoption as an Act of Parliament, and of giving local authorities power to carry it out.

A great many petitions to Parliament in favour of it, have been presented from the various districts throughout



the West Riding of Yorkshire, by the late Chairmen of Committees, THE RIGHT HONORABLE J. W. MELLOR, Q.C., M.P., and the Right Honorable G. J. Shaw-le-Fevre, late President of the Local Government Board, Mr. SHAW, M.P., *for Halifax, &c.*





## CHAPTER IV.

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**The Scheme.**

**W**ERE our scheme to be universally adopted, on the first day of every quarter in each year, the owner, or others responsible for each of the inhabited dwellings throughout the United Kingdom (meaning thereby any place where a person sleeps, and including ships, boats, caravans, tents, hospitals, and institutions) must, under penalty, take a census of all persons on their premises, by means of a form on which shall appear the name and age of every occupant of their premises, and to the validity of which the owner must be able to swear or give evidence in court. This census would be for the Local Authority wherein the property was situate. Every Quarter day, the owner would become liable to his Local Authority for 7/7 for each person on his list over sixteen years of age, and for half that sum for all between the ages of ten and sixteen years. He would forthwith begin to collect this quarterly premium with the rent, if the rent was payable quarterly, or by instalments weekly or monthly as the rent was due. The Local Authority, on receipt of the census, would make a demand upon the Chancellor of the Exchequer for a Government Grant of 2/5 for all persons over ten years of age. The deficiency arising from those between ten and sixteen years of age, in making the income equal to 10/- per head for that quarter, to be made good from the local rates. A fund is thus established in every district, amounting to £2 per



head per annum. Applied universally in Great Britain and Ireland, the scheme works out as follows, on the basis shewn in the Registrar General's census returns, that there are living, of the total population, three in every four over ten years of age.

The population of the United Kingdom, then, being 38,600,000, taking 3 in 4, is 29,000,000 at:—

7d. weekly = 7/7 quarterly, or £1 10s. 4d.

yearly ... ..	£44,000,000
29,000,000 Government Grant = 2/5 quarterly	
or 9/8 yearly ... ..	£14,000,000
(See Page 47).	<u>£58,000,000</u>

## PAYMENTS OUT BY LOCAL AUTHORITIES.

1,200,000 Pensions at 60 years of age .. ..	£20,000,000
800,000 Cases in Sickness, &c., below 60 and over 10	£16,000,000
580,000 Deaths over 10 years of age .. ..	£5,800,000
250,000 Deaths below 10 years of age .. ..	£500,000
500,000 Orphans and Fatherless below 13 .. ..	£5,000,000
500,000 Out-door Poor .. ..	£2,000,000
200,000 In-door Poor .. ..	£2,000,000
20,000 District Managers .. ..	£2,000,000
20,000 Doctors free to all .. ..	£4,000,000
400 Physicians consulting (with private practice)	£200,000
Drugs and Appliances, &c. .. ..	£500,000
	<u>£58,000,000</u>

The owners of property are thus asked to take a further share of responsibility, and to co-operate with the Government and with their tenants in solving a question, which to them is of great importance and advantage, in



as much as that, in return for their little extra trouble in collecting the premiums, &c., their property is relieved of the Poor Rate, which in cottage property is generally a serious item, and is like a mortgage that cannot be bought off, under the present system of Poor Law. (At present they collect gas, water, tithes, &c., with the rent). It is also to their advantage to have solvent tenants, as in cases of sickness or want of work they suffer from losses in arrears of rent, arising from these causes, and we propose to insure them a greater certainty of income. We propose to give them time to collect the premiums (say six weeks) before actually insisting upon payment of the amount due, as is done generally in rates now. The Government Grant would be remitted to the local authority in advance, on receipt of the census return and demand. (Incidentally, the census returns each quarter would be valuable information for a great many purposes, and useful data for Parliament, &c., down to tracing criminals or others in lodging houses, where they would be obliged to pay 1d. with their bed money). After much discussion, we are convinced that the owners of property will find, on careful consideration, that it is not unreasonable they should be asked to give assistance, in return for which, we are equally convinced that, after the first two or three quarters' experience of its working with, by its means, a more certain and better income, in the case, especially of low class cottages, and the consequent and corresponding increased value of the property, they will find this to be, like many other reforms a friend in disguise. It will be seen that the income of £44,000,000 is raised by the people themselves, who are all alike interested in the matter, as everybody *must* pay, and if in



need can draw. Thus the rich and the poor meet together, and in this respect are equal and pay alike. The rich pay, and probably would not draw, or take any of the advantages ; but the man rich to-day may be poor to-morrow, and would be glad to know that he need not therefore become a pauper,—that, having lost all else, he was not to lose his self-respect also, by being degraded as a pauper and obliged to ask for charity. On the other hand, the poor man, who now pays for *himself* (under our scheme) is *entitled* to draw, and is not a pauper, but insured. He may be rich another day, and have then no need to accept these benefits to which he can now lay claim. They are all alike and equally assured with the State. The chairman of a Parish Council and a magistrate, suggested to me that his bringing up and style of living had been such, that in case he ever needed it, 8/- per week at sixty would be too little for him to live on. I explained that it would be better than nothing, and would keep him alive, while it was more than double what old men get now, as out-door poor ; also that, if the well-to-do wanted £2 per week, they might pay their five-pence per day instead of one penny, but that we were not disposed to overload our ship with cargo, and should be content to get our scheme through Parliament as it is, leaving the rich to take it up in the House, and get their amendments to suit themselves.

The Government Grant of £14,000,000 has been discussed, and general enquiries made as to where that money is to come from. In the first place, the Poor Rate of the United Kingdom is about £11,000,000, and that being abolished, there remains some £3,000,000 to raise. Innumerable suggestions have been made as



to mining royalties, ground rents, licenses of clubs, cycles, mineral waters, incomes of large amounts, customs and excise, stamps, champagne, &c., &c. ; but I think the Chancellor of the Exchequer, who is appointed for the express purpose of seeing that the income of the country is equitably administered, should be able to settle the matter, especially as we give him £5,000 a year to do it for us. The far more important question on the face of it is, can the people perform their part of the contract and find the £44,000,000 ? Roughly calculated, it means rather over £1 per head per annum (less than a penny per day); the present cost per head, of the total population of London, for Poor Rate purposes, amounts to 13s. 5 $\frac{3}{4}$ d., so that without clouding the matter by further figures, in detail, but even assuming that it would cost the difference of 6/6 per head per annum, it is ridiculous to ask the question "What Society or Insurance company could, for 6/6 per annum, guarantee to pay £2 for each under ten years, at death (although no payment whatever has been made by them, so far); £10 at death for those over ten years of age ; 12/- per week in sickness, incapacity, or want of employment, (involuntary), with a pension for life, at sixty years of age of 8/- per week ?"

It may be well here to point out what savings or unnecessary payments would arise under this scheme. In addition to the Poor Rates, there are abolished doctors' bills, donations and subscriptions to hospitals and other charitable institutions, and also gifts to poor relations or aged people, as they are all herein provided for systematically. Hospitals would receive their 12/- per week on their cases, or beds occupied, and pay out



of that the sevenpence weekly premium, and the same would be the case with asylums. One great difficulty has been how to meet the case of large families of very poor people, and that is the reason we propose that the half premium between ten and sixteen years of age, should apply, and the balance on the local rates. We consider that a man with a large family of young children has provided the nation with, and is nobly struggling to rear, the most valuable and indispensable workers, without which, both the national wealth and the nation itself would quickly disappear; and by which, and its constant increase, we have not only been made the workshop of the world, but the colonisers and dominating factors of the world; while in France, for instance, bounties have been proposed on account of the decreasing population. The parents of these families of young children are deserving of great consideration, the chances being that some, if not all, may prove of the greatest importance to the State, in their day and generation; and, at all events, they, in their turn, pay rates and taxes, and the more there are of these, the less chance there probably is of the father or mother becoming a charge upon the funds. We propose that, below the age of twenty-one, not more than four in one family, at half premium, shall be charged for; *i.e.*, that payments shall not exceed the sum of one shilling and twopence per week from one family for those under twenty-one. We have been pleased to find that Industrial Insurance has been so general, in proof of which, one company alone has over 11,000,000 policies (The Prudential) and we soon found out that unless we took that fact into consideration, there were two very serious



alternatives to be avoided :—either they must allow their policies to lapse, and thus throw away, or rather make a present to the company, of all their premium ; or otherwise they will not be able to pay under our scheme. It has been such a generally expressed opinion and desire, that they would prefer an assurance with Government security behind it, and more especially has it been frequently stated that this scheme meets their requirements so much better, besides giving greater advantages, that we propose to meet the difficulty by the local authorities taking over *all* policies of assurance, where the holder is unable to continue the premiums, and desires such local authority to accept his policy and pay the premiums on his behalf till the policy becomes a claim, when the local authority receives the assured sum, and, after deducting the premiums paid, with the interest and charges, to hand over the balance as the testator has directed. By this means, all who are now paying to companies for themselves, their children, or both, would practically have no more to pay, under our scheme, than they are paying now ; and in case of death, the family have the advantage of both sums due. (JUDGE GRANTHAM at the Leeds Assizes, made some very plain remarks on the question of Industrial Insurance and lapsed policies.) Having endeavoured to explain how the fund would be raised to £58,000,000 annually, I propose to take each line of the question of “Payments out by local authorities,” and briefly give details or fuller information, where needed.

### **1,200,000 Pensions to those over Sixty Years of Age.**

I ought to say, at the outset, that I have repeatedly



expressed my opinion, that, as a rule, the numbers of cases estimated to come upon the funds, are greatly in excess of those which will claim the benefits. We make provision, under this heading for *three times* the actual number of aged paupers, and give them each, probably, more than double the present amount for out-door relief, thus helping some 200,000 poor old people, who are unfit or unable to work, and enabling them to live. Probably more than half of these are working, and an opening would thus be made for half a-million who are at present unemployed, thus solving, to that extent, the labour question. There are few old fathers or mothers now living in workhouses, who would not be welcome to live with the poorest of their children with their 8/- weekly pension, and little paternal or maternal assistance to the family in other ways, besides the joys of grandfather's and grandmother's tales of long ago. The funds are protected by the fact that large numbers who might be considered justly entitled to the pension, would never apply for it (especially in the early period of its adoption) from a feeling that it was a kind of pauperism in another form. I have often heard members of Friendly Societies and Sick Clubs say:—"I have paid into my club (some) twenty years or more, and I never drew a penny out of it in my life, and I hope I shall never need to do so;" yet they do not consider their brother members in sickness to be paupers when they draw out the money to which they are entitled, and for which they have paid. We maintain that those over sixty years of age, who have been thrifty, and made provision for themselves, as well as paying their quota to keep those who have not, should be entitled to the 8/- weekly if their income do not exceed 12/-



per week; that is to say, we would make the income into £1 per week, provided the allowance did not exceed the 8/-, otherwise you fine the person for being thrifty! A large proportion of those over sixty years of age are retired from business with a competency, annuitants, pensioners already, or otherwise comfortably provided for, for life.

### **800,000 Cases below Sixty Years of Age, and above Ten Years of Age.**

In this category are included those sick or incapacitated from any cause, and for reasonably short periods, besides those out of employment through no fault of their own; there are, as we all know, many such cases, when a man or woman can no more help being out of work than being sick; in fact, the distress of mind may be greater from the strain of daily disappointment at not being able to find employment, and feeling the odium of being thought too idle to work, when nothing would make him or her more supremely happy than to be able to do anything of any kind that would keep them, and may be their families, from the disgrace of pauperism. Every local authority would be amply protected against imposters by their own doctors and managers, as well as by their own personal knowledge of the condition of the people in their own ward or district, and the state of the labour market.

[Later on, I propose to explain the meaning of local authority, its power, composition, and general mode of procedure.]

The question of the unemployed, or as it is more generally styled, the "Labour Problem," has, for the



last dozen years compelled public attention, greatly modified the views of public men, and altered the position of political parties, besides having had much to do with the entire change in the position of men in Parliament, besides Municipal Corporations, &c. ; but although much has been said and written, little has been done. Like the question of Old Age Pensions, great expectations have been raised, and the public now look for "deeds not words" from those in power. They cannot shirk it or shrink from it if they would, and surely they would not if they could. Under this heading of our scheme, we give a practical plan for meeting the difficulty to a very large extent, and, as experience in carrying out the Act was gained, it would be possible ultimately to solve the question of the unemployed entirely.

There are many men and women of position and education, whose zeal and ambition to do the public some service, would unite their practical and business abilities in a combination of common sense to solve this difficulty, which, like the stinging nettle, only requires the grasp of firm hands. The great failing in all our religious and philanthropic movements is procrastination. Millions of sermons and articles are read, and people heave a sigh and say "something ought to be done, it *will* come some time, but not in my day!" Why not? Every great reform and movement in the right direction has had the same difficulty to contend with. The men who inspired others by their enthusiasm to assist in surmounting obstacles have always been either actively opposed by those who had other momentary interests to serve, or by others who ignorantly or indolently refused and neglected to give their hearty co-operation. Men



rightly characterise theories that are not capable of immediate and practical operation and adoption, as Utopian, Socialistic, Communistic, &c. ; but any practical man or woman, who takes the trouble to pursue the points herein laid down throughout their various bearings upon the condition of the working-class population (*i.e.*, artisans, &c ) will be driven to the conclusion that above all things *this scheme is eminently practical*, and could be adopted *immediately by any locality* as soon as Parliament gave the requisite power to do so. It is useless to ask sensible men to acquiesce in or support some scheme by which they *may* receive some benefit in the dim and distant future. They know that men are out of work *now*, who cannot help being so ; that men, women, and children are starving *to-day*, or compelled to become paupers, and that, under more humane or better economical conditions of society, they would not be in that deplorable position. Most of, if not all, the schemes hitherto formulated, make provision for the thrifty only, who are, of course, both able and willing to take care of themselves, and, in the sense of rewarding industry, economy, and forethought, it is a most laudable policy ; but it ignores and neglects the very class that most need pity and help, because of their ignorance and incapacity. The sarcastic term of grandmotherly legislation may be applied to the former class, but all legislation for the latter class has been proved to be wise, statesmanlike, and of incalculable benefit to the state. Compulsory education, hours of labour, and other laws to regulate the conditions of society, as it has existed from time to time have been stigmatised and ridiculed under this opprobrious epithet, when it was first proposed that they



should be made part of the law of the land. It seems as absurd to ridicule the Queen of England for her solicitude for the general welfare of the Royal Family, as to make a mock of Parliament when it is trying to do the very duty its members are expected and elected to perform. We must begin with this general social sickness; start at the very root of the matter, and take in hand those who most need help, raising those who are already down: "They that are whole, need not a physician, but they that are sick." You must begin with the very lowest men or women, and assist them to help themselves and to stand on their feet, till they are able to walk alone, in order that they, in their turn, may ultimately assist others who may need *their* help. We are simply one great family, each member dependent on the rest, with varying capacities, desires, hopes and fears, as the great apostle puts it:—"The eye cannot say of the hand, I have no need of thee: nor again the head of the feet, I have no need of you;" "And whether one member suffer, all the members suffer with it; or if one member be honoured, all the members rejoice with it." We must see to it that we so order our laws and customs, that each member is secure of his own just rights, and also contributes his share to maintain the general welfare of the whole. If the whole can express its wishes through the ballot box, by a majority, we must see to it that the minority has justice done to it also, and is not subjected to tyranny. We boast of our civilization, and great increase in material prosperity, through increased production of commodities, by inventions in machinery, discoveries in science, and of new, fertile countries, all of which should have made want impossible



among the natives of our land. Instead of our advancement in mechanical contrivances lifting the load of toil and drudgery from the worker, or at least making life easier for him, however, the increased speed and worry make his lot more trying, and only tend to wear him out, mentally and physically, sooner. Hence, in some trades, the terribly low average of longevity, with loss of vitality to men and women who should be in the prime of life, and then follows the consequent loss of situation. Many employers make a rule not to take on their books anyone over forty-five years of age; and those out of work at that age, however deserving they may be, will find the universal reply on applying for a situation to be, "we must have someone younger than you." Thus the very means taken to make the worker's lot easier, has only made it ten times harder; while the struggle for life, or labour to sustain it, becomes a horrible competition (amongst those too, who should be brothers and sisters) to take the very daily bread each from the other. The appalling number of these cases can only be gathered from the Poor Law Returns, the Government Labour Statistics, Prison Reports, Asylums, and the ten thousand tramps outside all these authorities. Our stupendous folly in continuing a system, whereby this momentous motive power, for the production of at least the means of its own maintenance, is allowed to be idle and a burden on the rest of the world, would lead one to think that, instead of advancing, we have gone back beyond the days of Queen Elizabeth, when the first Parochial Assessment Act was passed over three hundred years ago, and when it was the duty of the guardians, not only to relieve destitution, but to find work for the



unemployed also. I am no Communist, or Physical Force advocate, but my reading and observation convince me that neglect to consider the just claims of the worker—who produces the wealth—to a fair share of it, to more reasonable treatment and to more of the comforts of life, has been, and is, the cause of revolution and disaster both in our own and foreign countries. The greatest security for the stability of our institutions and common good, lies in the development and elevation of all those who are now a menace to them. It is a remarkable paradox that the reasons given, as the cause of our having the unemployed question always before us, are over-production and over-population. How *can* there be “over-production” when we have an “over-population” in need of commodities? Too much food and clothing, with starvation and rags on all hands! How can we reconcile such conditions? Savages seem to fathom the problem better than we do. They, of course, understand *us* better when we yoke them to our great car of civilisation, and they have to provide for both themselves and for us who ride in that car. They, no doubt, wonder why all the white men and white women are not riding; but learn that we are much like savage people and animals, where there are lions and lion providers! Ever since King John reigned an absolute monarch, till compelled by the Bishops and Barons of England to sign the Magna Charta at Runnymede (and to their everlasting honour be it said, they got it, not only for themselves but for the peasants too), the tendency has been to give power to the people. They have their destiny in their own hands. Each and every class have ever since had to work out their own salvation. Taxation and representa-



tion have gone together. To grant any man a pension for nothing, would be universal charity or pauperism. We consider, in this scheme, that those who have already paid their Poor Rates, have paid their premium for the benefits that we shall give, and which are therefore of right theirs; Poor Rates being abolished, they pay as a right, and draw as a right. Gradually the present feeling of antipathy between ratepayers and paupers would cease under this system; and, in a few years, the law of compulsory insurance against destitution would prove, by its beneficial results, even to the most sceptical, that the benefits so far exceeded in value the trifling cost, as to make the measure universally popular.

Those who are so ready to condemn any scheme, generally betray their ignorance or prejudice by advancing statements which prove that they have never taken the trouble to think out for themselves "whether these things are so." Unlike the Bereans of old, they seem to lose sight of the most elementary principles of social life till we seem in danger of fulfilling the prophecy of the poet,

"Ill fares the land to ravening woes a prey,  
Where riches increase, and men decay."

Wealth has increased during the century a thousand-fold, and at a rapidly accelerating rate continues to advance through improved means of production and facilities for trade and transport; yet the great bulk of the labourers are living from hand to mouth, whilst the terrible mass of miserable humanity mentioned, like the old man of the sea, bestrides the back of the workers and producers, and hampers them at every turn. The drones live but produce nothing, and we cannot shoot



them or shunt them. They have hands and heads, and are often better able to work than those who are now compelled to support them ; yet no attempt is made to utilize their power for their own and their country's good. There must have been a reason for this difference in disposition and character, and probably the fault is not entirely on one side. Neglect or injudicious treatment in early life, injustice or harshness from others, and in many cases, vindictive persecution by the law and its officers, tend to harden and embitter their hearts, until at last, their hand is against every man, and every man's hand against them. We are obliged to find them food and shelter and clothing, at great cost in management of palatial buildings, with extensive and expensive staffs of officials, while making little or no attempt to reclaim them. We have them to keep as paupers, prisoners, vagrants, beggars or thieves. Why not shew them that we are ready and willing to receive them back like the prodigal son, even if it be in rags and disgrace, and say, like the father of old : ' Let us be merry, for this my son was dead, and is alive again, was lost and is found.' Human nature is not changed, it is the same now as then ; given a word of kindness, and these sullen wrecks of manhood are transformed from being the enemies of society to become its most useful members, instead of being a burden themselves, they become bearers of the burden ; while instead of consuming all and producing nothing, they add to and share in the increased prosperity of their country, and surround themselves with comforts and luxuries which they and such as they take pleasure and pride in creating. We cry out for new markets, when all the time we have splendid markets at our very doors. Our



nearest neighbours, our own people, our brothers and sisters, whom we daily see in rags and destitution—who would only be too glad to have new clothes, and comfortable homes to live in, and to lead respectable lives if only they had the means—are practically denied the opportunity of becoming possessed of such means, through enforced, unwished for, involuntary idleness. Quite apart from any humane feelings of sympathy or charity, is it not the greatest folly *financially* to see this enormous waste of power in the state, by those in authority, and to be called upon to find the means to maintain these perpetual dead weights? Surely it is as absurd as, or even worse than, the proverbial burning of the candle at both ends, in daylight. Our ratio of 40 to the 1000, is based upon the Registrar General's last census returns, shewing that there were 80 persons living at sixty years of age out of every 1000 of the population. We take half the number as being likely to require the pension, the other half being composed of the rich or of those who have retired with a competency, or who are already pensioners, annuitants, property owners, shareholders, &c. Another way of arriving at a reliable figure is to compare the total number of those in any village or town of a few thousand inhabitants, who have accepted invitations to a Christmas or charitable dinner for all over sixty years of age in that special district, and then ascertain the proportion they bear to the total population.

### **580,000 Cases of Deaths over Ten Years of Age.**

For several reasons we fix the age of ten years, in order to make a distinguishing limit from those under that age.



In the first place, the Census Returns shewed that, out of the total population living in the United Kingdom, three in every four were over ten years of age, and therefore all our calculations and estimates are based upon that fact. At that age, the child has had a considerable amount of education, free, and we have always contended that that was a most favorable time to take their school pence as a Premium for their Insurance; it is, therefore, a pleasing fact to notice that many parents *have* placed these weekly sums in the Penny Savings' Bank, &c. The child begins, then, to take an interest in its future welfare, this beginning to pay a half-penny daily, marking an epoch in its life, and emphasizing a primary and important object lesson in thrift, economy, and prudence. Gradually it has become more endeared to its parents, with their constantly increased anxiety for its welfare, usefulness, health, happiness and future life. Should death intervene, the actual loss involved in the expenditure necessary for its bringing up to that age, is far greater than could be covered by the sum we fix; but, in many cases, it would tend to relieve the anxiety and mitigate the grief of the parents. Supposing, on the other hand, that it lives to the age of fifty years, and is blessed with health and continuous employment, able to pay the weekly premium, and continuing to do so, so that at sixty years of age no pension is needed or required; surely on looking backward to the time when payment first began, and reflecting upon all the intervening time and incidents, no feeling could arise other than one of thankfulness, that no help has been necessary, and of gladness that the money which has scarcely been missed, should prove useful to those



less fortunate in the struggle for life. In case of the man who has a large family of small children, the assurance of sufficient money to cover all expenses at death, is a very important matter, especially when we take into consideration how uncertain and sudden that death may be. In London alone, 1000 deaths occur annually on railways, more than 5000 people are injured, and over 100 killed by accidents in the streets; and, as proving how diversified are the causes of these sudden and unexpected deaths, I need only mention briefly the colliery explosions at Dewsbury, Londu, Bedminster, Morfa, Llanerch, Marsfield, Penicuick, &c.; the fall of Templeton's Mills, Glasgow; the loss of H.M.S. "Serpent," "Victoria," and numerous other vessels of all classes; while as still better illustrating the point I am aiming at, take the great storm two years ago, which proved so disastrous on land and sea, and caused such terrible havoc among the fishing fleet in the North Sea, and on the East Coast. The MAYOR OF HULL then called the attention of the Lord Mayor of London to the fact that the storm had made more widows and orphans of sailors, than were made among colliers, &c., by the great colliery accident in the Midlands, for which the Lord Mayor had started a Mansion House Fund, though he had refused to do so for the sailors; - another instance of the erratic conduct of men in the highest positions in their treatment of their suffering fellow creatures, even in matters such as this of life and death, when acting on spasmodic or conventional lines, and not on a system uniformly founded on justice and equity. It may seem like labouring the subject, or attempting to prove a position universally admitted, that some provision for at least the cost



of a decent funeral should be made, and if necessary enforced, because that is fully proved by the fact that the main feature of all Friendly Societies and Insurance Companies is to assure the payment of a sum of money at death, and yet it is a deplorable fact that in the majority of cases, people are not insured.

Under this scheme, when made law and universally adopted, every one, male and female, no matter what their age, position, or condition, would be insured compulsorily, the premiums being collected at brief intervals, in small sums, and without any cost.

Where the £10 at death was needed, it would prevent distress; where it was not urgently required, it would find its way to the tradespeople, drapers, &c., and in this way support the manufacturing industry of the country, by which working-men earn wages to enable them to live, and to pay, amongst other things, the premiums for National Assurance.

### **250,000 Deaths under Ten Years of Age.**

We allow £2 each to these, although nothing has been paid by or for them as premium; the reason being, as previously alluded to, that, generally speaking, there is, at that period, plenty of work for the parents, and the State should not handicap the man who is rearing its future props. The basis of our calculations is the Registrar General's Annual Return of the Death Rate, and we take it at 20 to the 1000. It may, therefore, be 12 in Harrogate, 20 in Bradford, and 28 in Preston, the *average* being 20; and the Harrogate people would be fully entitled to enquire into the cause of the high death



rate at Preston, much to the advantage, probably, of the health of the Preston people. In colliery, shipping, and all other great disasters, such lamentable or partial incidents as I have mentioned in regard to the Mansion House Fund, would be obviated; and in reading every day of accidental and sudden deaths, we should always have the satisfaction of knowing that there was the death money at once available, and in that respect, at least, some practical comfort and relief assured to the relatives. Regarding Infant Insurance, some people contend that it leads to child murder, from mercenary motives. They might, with equal truth and charity, say that because some parents are cruel to their children, all parents are brutal; besides which, £2 would not even pay for the funeral expenses.

### **500,000 Cases of Orphans, &c., under Thirteen Years of Age.**

Included under this heading are also the fatherless and incapacitated children, whether inside or outside any institution, allowing 4/- per week till they are thirteen years of age.

We estimate that there are 500,000 in 13,000,000, or 1 case to every 26 under thirteen, costing £5,000,000. Next to Old Age and Death Money, we place the claims of these poor little ones who are not responsible for their position; and, as they have hitherto committed no offence against society, it is decidedly to the interest of society that they should be brought up carefully and taught their duty in life, rather than be allowed to drift and become juvenile criminals, perpetuating a pestilent and depraved danger and menace to the peace of that



same society. As they grow up to take their part in the nation's welfare, the recollection of, and reflection on the nation's care for them, will induce a feeling of gratitude, and stimulate them to repay their foster parent by striving still further to improve the benefits to be bestowed upon the orphan and fatherless little ones who come after them. As to the numbers who may come on in this class, we can only estimate them from such data as we can obtain, as we do in all cases. Only "Experientia Docet."

### 500,000 Cases of Out-door Poor.

I rather imagine the reader will say, "I have been under the impression all this time that there would be no more pauperism, or in-door or out-door poor, and no more need for guardians or workhouses!" In the next chapter I propose to explain the composition, duties, election, and administrative powers of the officers of the proposed Pension Board. Suffice it, however, that our object is the *total abolition of pauperism* as it is now understood, and that it would forthwith assuredly cease to exist in all districts where the scheme was adopted, with the exception of that part of the population termed by the late JOHN BRIGHT, "the residuum," and which the late Mr. FORSTER designed as "the wastrels." Those would be still stigmatised as paupers, but compelled, nevertheless, to pay the daily or weekly premium; that sum, under all circumstances, must be paid by them, or by some one on their behalf, wherever they are, and under whatever circumstances, to make perfect the returns in each Census, and to secure uniformity in the Government Grant, and also because, if a person *cannot*



*pay*, then he should draw, or someone should for him. The Guardians would continue as at present, as regards paupers, whilst they would deal with those who refuse to work or be otherwise than paupers, and all those who were anxious and willing to do their duty to themselves and their families, would no longer be classed with the worthless. The Poor Rate being abolished, it becomes our duty to provide for the in-door and out-door poor, sufficient money, and for a sufficient number, in addition to all the other claims upon the funds. It must be remembered that we have already provided for 1,200 000 of those over sixty years of age, including both in-door and out-door Poor; for 800,000 in sickness or want of employment, &c, and for 500,000 orphans, all of which facts would completely change the annual returns of pauperism. As I have previously remarked, however, our estimates are founded on such documents as are available, and if I did not adhere to them, a hostile critic might sieze upon the weak link, and sever the chain,—at least he would catch the unwary and incompetent student. In a return issued by the Local Government Board on the 23rd October, 1895, of the pauperism of England and Wales for each week, from the first week in January, 1895, to the end of the fourth week in August, 1895, the figures shew clearly, and, broadly speaking, coincide and co-operate with the number and proportion given in this scheme; *i.e.*, 500,000 out-door and 200,000 in-door.

From the first week in April to the last week in August, the figures hovered between 546,969 and 513,885 for out-door; and 205,174 and 186,503 for indoor. Actual proof of our estimates and contentions can only



be had when the scheme is adopted, but that would be soon discovered, for, at the end of the *first quarter* the complete working would be seen of the scheme in all its parts. We provide the Guardians with the money which, generally speaking, is equal in amount to the sum now spent in relief of the poor, and we anticipate their responsibility becoming enormously lighter by the great reduction of pauperism, and its gradual extinction. Those in the workhouses over sixty years of age, whether married or single, could go and live with their families or friends, having their pension, whilst those under sixty, suffering from illness, &c.,—besides orphans,—would also be then welcomed by their relatives. We have thus made a distinct classification of the deserving poor, who are cared for by the new system of a “Pension Board,” and the rest of the paupers who are looked after by their present guardians in the workhouses. The returns or year books of Unions are most interesting to us, and confirm our faith in the soundness of this scheme. The North Bierley Union, Yorkshire, with a population of 138,906, shews the total number of paupers relieved Jan. 1st, 1894, to have been 2,063; our scale for both in-door and out-door poor—after taking off hands those over sixty, those suffering from sickness, the orphans, and those in asylums, at 13 to the 1000,—would be 1806; thus shewing that, out of nearly 140,000 people of all ages, there would only be **257** of them (over sixty years of age, or orphans, fatherless, sick, out of employment, or in asylums) to provide for. The broad and simple fact which the reader can easily grasp and remember is, that paupers both in-door and out-door comprise a large number of people



over sixty years of age, sick and incapacitated, and orphans; that they are all amply provided under their three classes, thus enormously reducing the number; yet we allow for 700,000 paupers whilst, in the return of pauperism referred to, the actual number in the first week of July was 700,426, while it has been considerably less, and has only exceeded 800,000 six times during the whole period.

### **200,000 Cases In-door Poor.**

In reviewing the great inequality and disproportion between the different Unions in London, and the increase of pauperism in the Metropolitan Unions enumerated, it might have been well to compare the whole country, especially as many prominent men and Members of Parliament, in discussing the question, repeat a misleading argument, that pauperism is decreasing, because the proportion of paupers to population has been reduced as shewn in the return quoted, which embraces every year since 1857. It will be found on comparing the figures there given, that the total number to every 1000 of the inhabitants was as high last year, as in any year during the preceding twenty years, and higher than in any of the previous years in that period, except one, when the difference was 22·3 against 22·6.

Further illustrating the bearings of this question, as applied to London, the cost per head of the population is  $13/5\frac{3}{4}$  for Poor Law purposes; add to that, on the same basis, the Government Grant under this scheme, and the sum extra required for all purposes of the scheme would be about threepence per week for each



person over ten years of age ; in consideration of which, I cannot refrain from again pointing out, that each and every one of the 4,349,166 are assured of (1) death money at every age ; (2) the choice of 1000 free doctors, and twenty physicians, with drugs and appliances all free ; (3) 12/- per week in illness, 8/- between the ages of ten and sixteen, 4/- per week for orphans, and 8/- per week for life at sixty years of age. The cost of management of the Poor Law now is 4/- in every £ ; ours is strictly limited to 8d. in the £, so that for every £ collected, the poor receive 19/4 against the 16/- now. As I have observed at meetings, there is an analogy between this scheme and that of the Elementary Education Act up to a certain point, viz.:—that Voluntary Schools, like the Friendly Societies, have done most praiseworthy work for those who availed themselves of their privileges, and only failed because they had no compulsory powers. When the Act of 1870 was adopted, the School Board was obliged to borrow large sums of money to build New Schools to meet the cost of an extra teaching staff, books, &c., whereas *we* need no loan, and only pay out what funds allow, while every quarter balances itself.

### **20,000 District Managers.**

This is the first and only item in the cost of management that has arisen, except the printing of the Census papers for each quarter.

These managers are necessary, and their duties would be similar to those of,—and, generally, they would be the same persons as—the present assistant overseers, relieving officers, clerks, &c., who are now



acting under the guardians, while preference might be given, also, to officers of Friendly Societies. When appointed by the Pension Board, they would report upon all applications for sick money, death assurance, old age pensions, and of the unemployed. They would receive reports from owners of property of all those who neglected or refused to pay the weekly or other premiums with their rent or lodging payment. They would then call upon those defaulters, and, if necessary, summon them before the magistrates, each having his separate district proportionate to the population, generally speaking; but in large areas, with small or scattered populations, there would be exceptions to this rule. In that case, other offices might be held in addition, such as Sub-Postmaster, Free Library Manager, &c., in places where such facilities are not yet adopted, thus greatly increasing the advantage to the people in those districts. The cost of these administrators is limited to £1 in £30, as already stated, 8d. in the £, and on the average, one officer to every 3,000 population. In Bradford Union, with a population of 94,222, there are only four relieving officers, four assistant overseers, and four vaccination officers. Under this scheme, which would include the whole of the borough, embracing 18,000 burgesses, who, for the Census returns, were then in the North Bierley Union, thus raising the population of Bradford to 220,000,—we should require forty-five managers. It will strike the reader that there would be proportionately better attention to, and closer acquaintance with, every case or applicant, where one officer has only a population of **3000** to look after, instead of the four relieving officers who, at present, have each their **50,000**. The cost is about the



same as that of the present administration of the Poor Law in England and Wales alone, whilst we embrace the whole of the United Kingdom of Great Britain and Ireland. England and Wales cost **£5** per hundred inhabitants, or 1/- per head on the population; and, as the population is probably now 40,000,000, we have £2,000,000 as the cost of administration. Thus it will be seen that the present system of the Poor Law takes £2,000,000 for management, out of £11,000,000 collected; whilst we manage £58,000,000, at the same cost. These managers could also be instructed to act as the Labour Bureau, registering applications for hands by employers, and *vice versa*; thus materially assisting all in want of work to find it, besides being of the greatest use and benefit to those requiring workers.

### **20,000 Doctors Free to All.**

The principle of providing free doctors in every district is most important, and is practised by all Friendly Societies, Guardians, &c.; it being then as much to the interest of the doctor as to his patient, that those under his charge should be kept well, or cured rapidly, and trouble him as little as possible.

No reflection whatever is intended on the medical profession as a class—the noblest profession in the world, with one exception as we consider it. We give every person the right to send for the best publicly appointed doctor within five miles of his domicile, and, if necessary, for the superintending physician of the district. Thus in large towns anyone could call in the doctor he preferred, be he specialist or otherwise; and by this means there is secured to the poorest inhabitant, medical aid of the



highest order, in case of illness or accident, such as they could never afford to procure in any other way. It will be conceded that this of itself is a blessing most desirable, and one which would reconcile most people to the small weekly payments. Imagine a district miles away from a resident medical practitioner, having neither telegraph or telephone office near, and perhaps far from even a railway station; suppose husband, wife, or child to be taken suddenly ill, or that some accident happens; a messenger has to be sent miles, perhaps in the night, to find a doctor, and then, very possibly he is away from home at the time. There are many such districts amongst the 20,000 (into which we have roughly divided the country) as anyone knows who has travelled through them, and few of these find it possible to have a doctor resident among them, because the population would not warrant a medical man venturing there, with the idea of making a living by his profession. How many infectious and contagious diseases are endured, and even spread amongst the pure and innocent by their victims, because they cannot afford to pay, or neglect to send for, a doctor? The training and knowledge of Sanitary Science, also of Water Pollution, and other causes of high death rates possessed by scientific men, would be most valuable to their employers, the local authorities; and, by reducing the death rate, would increase our funds. The five mile circuit would give overlapping of doctors, which would be beneficial to the public. As an illustration of one of the evils of the present system, I noticed in one of our local newspapers the following letter, which I have no doubt the editor inserted as *bona-fide*, though signed "Eye-witness," and the usual



condition was doubtless observed, that the writer's name and address be given privately, though he did not wish to incur any risk by publishing it :—

CORRESPONDENCE.

COMPULSORY MEDICAL ATTENDANCE.

*To the Editor of the Bradford Daily Telegraph.*

SIR,

I shall thank you to allow me a little space in your paper to ventilate a serious grievance. I refer to the case of a lady who was taken suddenly ill by an apoplectic seizure on Saturday night, at a very late hour, in Otley Road. The policeman in attendance sent for no less than three medical men, all of whom refused to come. The poor woman was in a most critical condition over an hour, after which the constable sent for the ambulance. This is what I consider a disgrace, and a scandalous shame that there is no law to enforce doctors to attend in such emergent cases.

EYE-WITNESS.

There was a reply from someone (I have not the paper) to the effect that they did not get their fees, and that the Corporation should make proper regulations where the police sent for a doctor, and sanction the payment. I can only again repeat that *this scheme* meets these cases and every case.

Another great defect or rather misfortune in the present system (as doctors know) is in cases where it is necessary to supply medicine for a protracted period; poor people get their ordinary size bottle of medicine, and feel a little better, so do not consult their doctor again; or else say and think that there is no need for him to repeat his visit as they "feel better," and so, through fear of contracting too much expense for their limited means to meet, they are never satisfactorily cured. Those who go to the infirmary and get a large bottle free, do not suffer from this unfortunate state of



things to the same extent, but even they are affected by it to a certain degree. If only doctors could be free from the carking care about fees, &c., they could and would give more thought to the cases in hand, besides having more time and inclination to study thoroughly and deeply everything connected with the many and varied new discoveries and treatments which are continually brought under their notice ; while there would also be a keener friendly emulation both in kindness and efficiency.

### 400 Physicians.

Granted that doctors are desirable, it follows that the best doctors are the *most* desirable, and as we compel the poorest to pay the same premiums as the richest, they may all have equal benefits. We propose, therefore, to pay a yearly retaining fee of £500 (if fifty doctors, or £10 per doctor) so that they may still retain their private practice, if wishful. We appoint one physician to fifty doctors, and he would be required to consult with any appointed doctor when necessary, and to advise and co-operate with his Pension Board on all matters of medical appointment and management. The state would derive incalculable advantages by these arrangements. There would be a greater confidence in their doctors on the part of the patients and their relatives, and also on the part of the Pensions Board and the public, when it came to be felt that their doctors were under the supervision of these consulting physicians. We believe the best talent of the country would have greater opportunities of distinction and reward, and that the whole of the medical profession would benefit, as many doctors would then have a more settled and secure



income, and, not being worried about defaulting patients, would have their minds free to concentrate their best energies and skill upon their profession; whilst those who are anxious to start practice, but can find no opening for one, and who are unable to purchase one, would, in the vacant districts, find in these appointments a chance they could not otherwise have found. The fact of a physician being always available to everyone, where the doctor thinks it necessary, or the patient desires it, would relieve the public conscience from the fear of guilty connivance or neglect, touching the death of their neighbour.

### **Drugs.**

The reason of this provision may not, at first sight, appear a necessary one; but,—when we are reminded of the fact that adulteration has even been carried into drugs, and when, owing to enquiries which have been made as to the management of public dispensaries, it has been found, such is the corrupting influence of money, that just in order to save some miserable profit, the medicines made up have not been pure, or equal to the prescription, and therefore, that poor humanity, in its direst need and last extremity, is robbed of its rights, in order to put an extra coin into the pockets of some greedy, grasping, murderous brute,—we find that it is indeed a most essential necessity. We will, therefore, give no opportunity for this state of things to be even possible, and our purpose includes that the best appliances, and the purest medicines shall be provided free, to the appointed doctors, to the entire satisfaction of the superintending physician. I have now come to the end



of the details of the scheme of social amelioration so far as it is affected by our system of National Assurance against sickness, death, old age, want of employment, &c., and I am afraid that the subject has been dealt with in a disjointed manner. My experience at public meetings, however, has been that if I endeavoured to make a symmetrical or eloquent speech, which might, perhaps, be passable in the newspaper report, I should fail to make the matter clear to my hearers; so, in this my first effort at literary publication in book form, I have been anxious only to enlist the attention and secure the interest of the reader in my subject, in a homely way, feeling every confidence in its attractiveness and deep importance to every right-minded man or woman, and that it will therefore secure their co-operation and assistance in the devising of a scheme which will comply with the conditions stipulated for by the most prominent philosophers, philanthropists, and politicians of the day, and so commend itself to Parliament, and ultimately become the law of the land.





## CHAPTER V.

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**The Pension Board.**

TO carry out effectually and completely all the ideas herein detailed so minutely, it would require the best abilities of the best men and women in the district to loyally support the spirit and intention of the act; and it is gratifying to know, from the report of the "Royal Commission on the Aged Poor," that there is such a general anxiety throughout the country to see some scheme of "Old Age Pensions" adopted; and the Minority Report, signed by Mr. Chamberlain and others, distinctly laid it down that another Commission, smaller in number, should be appointed to recommend some scheme; so that we are confident, when such a scheme has become law, that the district adopting the act will have no lack of candidates for the new Pension Board from the very best members of society in that district.

We are fortified in this opinion by the fact of the very natural desire universally evinced, among the educated and rich, to give their time and to help in the formation of charitable societies of all kinds, even in cases when they know that the organizations are not all that could be desired, and where the costs are greater than the amount given.

The daily literature, the church, and all religious sects, as well as socialists, preach and teach our duty to our neighbour, and an opportunity to put their principles into practice in this combined and organized manner,



would be hailed with joy and adopted with enthusiasm. Immediately the act became law, and applicable to the United Kingdom, it would be optional for any district to adopt it, as in the case of the Education Act. That district would then be protected by bye-laws for a number of years,—or until every other district had adopted the same system,—in order to prevent old people or others coming within the prescribed radius merely to obtain the benefits of the scheme. They could come, but *must pay* and *not draw*, otherwise the Pension Board would be deluged with applications from newcomers sixty years of age, or vagrants, &c. When they found out that they *must pay* and *could not draw*, however, they would give that district a wide berth, and, returning to their own settlement, would become advocates of the scheme. The returning officer would prepare and carry out an election, on the lines of a municipal election, the nominations including both sexes, and the Board consisting of an equal number of each sex. Indeed, I see no reason why the elections should not be carried on at the same time, with the same machinery and presiding officers,—two sets of voting papers being issued, and one of each given to every voter—to mark and to deposit in separate ballot boxes,—so saving the multiplying of elections and costs. The Pension Board duly constituted, with an equal number of men and women, meet in the Council Chamber and arrange for their quarterly meetings to be held there, at a time or day when the Corporation or Council do not sit; they then proceed to elect their lady or gentleman president. They would have a ward committee, consisting of the



six elected ward representatives, three of each sex, who would have the management of their ward, controlling the managers and doctors of that ward, and deciding all applications under the various headings of the scheme.

Important business would arise the first day the act came into force, and everyday;—some-one dies in their ward, others are sick, or out of work, besides the aged people must be looked after, those who have done the State some service and paid rates for a life-time without accepting pauper relief;—and these cases coming before them, the manager, the doctor, and the ward committee are forthwith supplied with work. The people in the ward who have, perhaps reluctantly, paid their first week's premium, hear of the death money, the pension of the aged, the out-of-work and sick allowance, and the doctor in attendance without charge, and their eyes are opened. They begin to realise what a penny per day will do for them, and the payment of that money will, in future, be tendered to their landlord or agent, with their next rent, more cheerfully than the rent itself, probably! The new and unheard of advantages being more appreciated than the slums they live in. From the first week, the gradually extending and increasing knowledge of the detailed working of the scheme, with its great advantages (to the *poor especially*, but also to all classes individually and as a whole) would assure the success of its working and popularity. It may illustrate more clearly still, the *modus operandi*, if I give a table of figures shewing exactly how it would apply to Bradford (Yorkshire), with which place I am familiar.

Taking the census at, in round numbers, 220,000,



of whom 3 in every 4 are over 10 years of age, there would be a total number paying weekly, of

165,000 at 7d. weekly, or £1 10s. 4d. yearly = £250,250

165,000 Government Grant, 9s. 8d. „ = £ 79,750

Total Income ... .. £330,000

### PAYMENTS.

7,000 Pensions at sixty years of age	..	..	£132,000
4,500 Cases in Sickness or Incapacity	..	..	90,200
2,860 Cases, Orphan and Fatherless Children	..	..	28,600
3,300 Deaths over ten years of age	..	..	33,000
2,200 Deaths under ten years of age	..	..	4,400
1,100 Cases of In-door Poor	..	..	11,000
2,750 Cases of Out-door Poor	..	..	11,000
45 Managers .. .. .	..	..	4,400
45 Doctors .. .. .	..	..	11,000
Physicians, Drugs, &c. .. ..	..	..	4,400
Total .. .. .	..	..	£330,000

I am presuming, now, that this scheme has been read and approved of by the Cabinet, and a bill drafted in conformity with it, which is carried through Parliament and receives the Royal assent before the next prorogation, so as to come into force on the *first of January, 1898*. Ever since the 1st January, 1897, the discussions in newspapers, magazines, reviews, &c., have thoroughly informed all whom it may concern (*i.e. everybody*), what are the objects aimed at, and what the measures and means to be used for their accomplishment are; also, the terms and conditions laid down by Parliament to ensure their attainment. First, the 670 Members of the House of Commons must inform themselves of every clause of the bill, and will have the chance of improving it, if the



majority of the House can be convinced that such amendment is any improvement. Then comes the House of Lords, comprising men who have the most at stake in the country, and whose interests are as intimately bound up with the national weal or woe, as are those of their tenants and labourers; and also comprising, as it most assuredly does, the cream of the various parliamentary representatives, who have been, as a rule, elevated to the Upper House for distinguished services to their country. I have already alluded to the Bishops and Barons in the days of King John, and to those who so ably fill their places to-day I confidently submit every detail of this scheme, knowing that the vast changes implied and proposed herein, are in reality so great and imperial in their operation and effect, that this is a more stupendous measure, and calculated to exert a more beneficial influence, than anything that has received Royal assent since Magna Charta was granted to the people of England. The question has demanded attention, and gradually secured it, till the country at length insisted upon some scheme for Old Age Pensions being considered before giving votes or influence at the last general election,—as the success at the polls of those who promised to vote for and support some such measure, amply testified. Representatives of every class, whether of County Council, Corporations, Guardians, Parish and District Councils, School Boards, Charitable and Benevolent Institutions, Hospitals, or Asylums, will all be deeply interested and affected by the adoption of the Act in their various localities. Otherwise, they will be required to shew some good reason for not adopting it, and thus depriving the district of the benefits accruing. Those



people, who are most anxious to improve their special district, will send a requisition, in that case, to the Mayor, or other Returning Officer, to call a meeting of electors. We will suppose, then, that the Town Clerk of Bradford has complied with all the provisions of the scheme as to public meetings, resolutions adopting the Act for Bradford, etc., or by a poll taking and a majority having voted for it. The Pension Board, after the election on the 1st of November, have met ninety members (forty-five men and forty-five women),—being three men and three women to each of the fifteen wards into which Bradford is now divided for municipal purposes. At this first meeting the Pension Board have agreed to rules and standing orders, and to advertise for forty-five doctors, three for each ward, and forty-five managers, also three for each ward. At the next meeting, before the 1st of December, they make these appointments of doctors and managers, whose duties commence on the first day of January, 1898. The Town Clerk then prepares and has printed 100,000 forms of census papers for the 40,000 or 50,000 houses in Bradford, one copy to be left by every owner, etc., at each tenant's place of abode, one clear week before the end of the year, 1897; the other copy for the owner's use, to guide him in collecting the premiums from all on his premises over ten years of age. The owners would deliver these census papers when filled in by their tenants to one of the managers of the ward committee, according to instructions, who would within a day or two, as ordered by the Pension Board, deliver all the census papers at the Town Clerk's office. The Town Clerk must then tabulate the census, and notify the Chancellor of the Exchequer of the total number of



persons in Bradford over ten years of age. When the census papers have been summarised and entered in the Corporation books, they are to be forwarded to the Registrar General,—in the same way as are births, deaths, and marriages now,—thus formulating each and every quarter the exact population of Bradford, (and, when universally adopted, that of the whole of the United Kingdom), instead of taking it for ten year periods as is the present system. The Chancellor of the Exchequer, on receipt of the Town Clerk's certificate of the census return, forwards a draft for £19,937, being the Government Grant for the quarter commencing on the 1st January, 1898, and ending on the 31st March, 1898, this sum being based on the figures I have given. This draft would be paid into the bank in Bradford, and placed to an account to be opened with the Bradford Pension Board. Notices have, by this time, been published and served, and everyone is supposed to know the law and their own duty. (Neglect to take the census or collect the premiums is to incur a penalty; and, if necessary, a receiver of rents to be appointed till compliance be secured.) If tenants neglect to pay the premiums, they render themselves liable to a summons; and, if necessary, to summary ejectment, special provision having been made in the Act, to supersede the law of landlord and tenant, as to notice or proceedings before magistrates, or summary ejectment of tenants unwilling to pay. Each ward manager enters all applications for Old Age Pensions, sickness, the unemployed, death, etc., money, and visits the homes of the applicants, thoroughly satisfying himself of the *bona-fides* of every case. The ward



committee, on going through the lists of their three managers, make orders accordingly. These managers must in reality be paymasters. The doctors who, it is assumed are living in the ward when appointed, are attending the sick, not only in their own ward, but anywhere in the Borough of Bradford, thus giving every person resident in the borough a choice of forty-five doctors. We do this so that doctors, who are specialists, may be able and available to attend any case requiring special treatment. The ward committee would make every allowance for variation of doctors' lists of visits, etc.

The first few weeks, and probably for the first quarter, the meetings and work of the ward committees will be frequent and heavy. Before the end of the quarter, it can be seen how accurately or the reverse these figures for Bradford coincide with those produced at the general meeting of the Pension Board the last week in March. During those thirteen weeks, a problem will have been solved, or an attempt made to solve it, that has puzzled great and good men for the last twenty years. Everyone will have become interested in it, as payer or payee, and it will have been an object lesson for every householder in the borough. Town Councils and Parish Councils all round Bradford, who have not yet adopted the Act, have been watching the experiment, and particulars of its working are commented upon by the local newspapers, and copied into other newspapers far and wide. The tenants have become accustomed to the scheme, and having seen and enjoyed the benefits in some of its various forms, approve of it and cheerfully pay and comply with the conditions. The landlords and agents have found out that the difficulties were greater



in anticipation than in realization, and they have been able to adapt their rent books to meet the thirteen weeks, with columns for those over ten years, and under sixteen, and another for those over sixteen. (The managers rendering assistance with the awkward tenants and taking out summonses, etc., if necessary.) The landlords have become reconciled to their duty, and find their property yielding a better and more regular income, while they have now solvent tenants instead of insolvent ones, as, in poor districts, has generally been the case hitherto. The doctors, physician, and manager, receive their first quarter's salaries; all the liabilities of the Pension Board are discharged, and a balance sheet made out at the end of the quarter.

The Board has no power to pay more than is registered on the scale laid down, or to borrow money, or for any reason to pay more away, in any one quarter, than the total amount of the actual cash received during that quarter. The statements made out for the United Kingdom, and this one for Bradford, are both based on the averages and proportions laid down, and, as before mentioned, are gathered from the most reliable returns, etc., we can obtain. The first item of payments out, viz.: pensions for those over sixty years of age, is the most difficult, because we allow 8/- per week for single persons, and 12/- for couples, *i.e.*, man and wife, and it is impossible to arrive at a reliable number; we have, therefore, allowed in this, as in all cases, a most liberal margin. We allow for over 1000 paupers more than there are on the books at the Bradford Union. In addition to that difference, there would be both in-door and out-door poor over sixty entitled to this pension, who come off



this list, and we still further reduce the pauper list, by making provision for the orphans and fatherless. A District Council in the Bradford District, *is prepared to adopt the scheme forthwith, if empowered to do so.*

The Pension Board, on completion of their first quarter, have become familiar with their duties, and acquainted with their doctors and managers, and their various ward committees; and all of them, in their separate wards, know now which are the settled cases, such as those who are over sixty years of age, who have applied for, and are receiving their pension, and who, therefore, will not be any further trouble to the committee in future. In fact, considering that there are in every ward, twelve people who are appointed or elected to look after that ward,—three doctors, three managers, three women and three men,—it would be strange indeed, if any deserving poor were neglected or unjustly treated, or that any imposition could prove successful. The experience gained by them and their officers would be a most valuable guide in the second quarter, and this would also apply to all the landlords and tenants; the worst tenants finding that if they fail to pay, their goods are put into the street, and the key given to the landlord, without notice or action for trespass, &c., and also that other landlords require to see how their rent book stands, or apply to the manager, before accepting them as tenants. Landlords with whom I have discussed the question, say that, in their opinion, out of the whole town, 95 per cent. would pay readily. I am confident that the Pension Board, at the end of the first quarter, would find there was a large balance in hand; and the question then arises, ‘what is to be done with it?’ Some have pro-



posed using it by giving more liberal allowance, or reducing the premiums. Others would lower the age of exemption, by reducing the sixty years limit to fifty-five, &c. In my opinion, no alteration whatever, with regard to any of these should be allowed. The balance from Bradford and every other place adopting the scheme, should be paid over every quarter to some general Union of Pension Boards, and should be used for such emergencies as colliery explosions, &c., instead of appeals for charity being made at such times, until the whole country saw the great advantages to be derived from the adoption of the Act and it became universal, when bye-laws would no longer be necessary and pauperism would be abolished. Another reason is, that the whole nation contributes to the Government Grant, and should, therefore, have some consideration and relief in cases of epidemics and other disasters.

*N.B.*--The guardians, of course, would not administer relief *now*.

### **Addenda.**

The reader will doubtless, as the writer has himself done, try to realise the meaning of the figures and facts mentioned under the various headings, and to picture for himself the pathetic and even tragic conditions of life of millions of men, women, and children in their daily and hourly struggles against adversity, and the utter despair that takes possession of them when they feel powerless and hopeless in the cruel grasp of misfortune, disappointment, and ruin; especially of those whose sensitive feelings and life-long labours have ended in disaster, and what the *world* calls disgrace, and who have hoped for, looked for, and striven to deserve a better



fate. Surely no one who has one spark of divine sympathy, reading, as he must do daily, of suicides, cruel wrong and injustice to the weak and poor,—who are so often knocked down in the rush and crush for wealth and position, trodden underfoot, or ground beneath the wheels of our so-called civilization,—but must either be driven to despair and doubt of the existence of a God, or else, in the strength of that God as did Moses in Egypt, endeavour to deliver his brethren from their cruel bondage. The old have had a long hard life of making bricks without straw, and to them the great deliverer, death, is welcome. But to the orphan and fatherless, what a prospect!

Dr. STEPHENSON, Medical Officer of Health for the Central London Ophthalmic Hospital, says:—"It was pointed out long ago by Mr. Nettleship, that a majority of the young adults coming under treatment for chronic ophthalmia at the London Hospitals had formerly been inmates of the Metropolitan Pauper Schools. From my own experience, I am in a position to testify to the accuracy of that statement. I possess, furthermore, certain returns obtained from a number of ophthalmic surgeons, which shew that a large proportion of such cases have come from the schools in question. The fact may be added, that the Metropolitan Association for befriending young servants, has sent me thirteen girls with chronic ophthalmia during the last two years. They had all passed through one or other of our parochial schools. Most of these patients have sustained more or less damage to sight, while practically all have lost place after place on account of the condition of their eyes."

Dr. LITTLEJOHN, Medical Officer to the Hanswell



Schools, says their treatment makes them "morose, sullen, and obstinate." Another authority (a lady), speaking of the aggregation of large numbers, and the infringement of the child's liberty, says:—"It has no means of doing anything it likes; it has to do everything by rule, and becomes a mere machine, and can, therefore, never develop any sense of personal responsibility. Again, it is deprived of a most important element in the bringing up of children, and that is, contact with the animal world; children in large schools cannot have pets—dogs, cats, birds, or anything of that kind." Girls brought up in such schools are noted for "rudeness, sullenness, violence, destructiveness, carelessness, idleness, obstinacy, and a curious ignorance of common things." The well-known Dr. BARNARDO told a committee that:—"Evil habits are much more prevalent than the public have any conception of in all Poor Law establishments of a barrack class, in which girls are aggregated. I do not know why it is, but when a number of females are massed together, girls or women, they seem to re-act upon each other in a degrading way; the standard gets lower." The nurse or woman called Gillespie at the Brentwood Infant School, constantly caned the little ones, and otherwise treated them with fiendish cruelty; as SIR JOHN GORST said, they were "reduced to such straits for want of drinking-water, that they drank from puddles and water-closets." True the wretch got "five years," but this treatment had been carried on for years, without a word of complaint from the other members of the staff, though all were aware of the facts.

The Local Government Board held an enquiry into the



management of the Forest Gate School, where 148 children were poisoned by bad meat. The officer (a subordinate) who ventured to say he had seen maggots in the meat, was suspended, although it was *proved* that the meat was fly-blown and maggoty, and that a good deal of bad meat had been buried. Individual cases of infantile depravity of orphans, fatherless, and neglected children, could be quoted *ad infinitum*, the details of which are too shocking to record, and the Government Committee recommend that "additional powers be vested in local authorities, to enable them to retain in their custody the children who are habitually to be found in that class." The report says :—"The testimony received from our witnesses, is emphatically in favour of the boarding-out of pauper children as the best system, one which secures to them the healthiest and most natural life, and gives them the best chance of escaping pauper associations, and becoming absorbed into the respectable working population."

Probably three out of every four children left alone in the world on the death of the mother, and certainly if left orphans, would be adopted by relatives, or even kind neighbours, if the 4/- per week were allowed, as herein provided; and what a contrast in the condition of that child's life under such favorable circumstances, in comparison with those above described. The matter seems as simple as the Penny Post would doubtless do to Rowland Hill, or a Railway to Stephenson; and still we groan and growl, and grumble at what are removable evils, like the shilling letter postage, and coaching days of old. To read reports of Royal Commissions, Select Committees, &c., and find *nothing* attempted, *nothing*



done, makes one almost despair of our representatives and rulers. The most obvious and simple axioms, such as "Prevention is better than cure," are utterly disregarded in such vital matters as the treatment of unfortunate orphan children. Parliament is over-crowded with detail legislation, to escape which, Commissions and Committees are constantly being appointed, who collect masses of evidence and facts, and issue elaborate and valuable reports ; and the lamentable conclusion and result is, that nothing comes of it further, or will come, unless the people arise disgusted, and absolutely determine that something *shall* be done.





## CHAPTER VI.

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**The Family.**

**H**AVING treated the United Kingdom as a British family, each member ready to do his or her duty to all the rest, and anxious that those sick or incapacitated, unfortunate, or aged, shall no longer be neglected and left to become a disgrace, I will now give a few cases, by way of illustration, of families of the working classes as they frequently come under our observation in discussing this scheme, and point out how it would apply to them. It will be conceded on reflection, that it is of the very highest importance to the successful working of any scheme, that it should not only commend itself to the judgment of all classes and individuals, as being both theoretically sound, and practically perfect (so far as a scheme can be proved perfect which has not yet been tried) but that it should also secure the cheerful co-operation of the individual family, however poor or rich that family may be. I have again and again had the case of the family brought under discussion at meetings of all classes, and have been greatly assisted in my arguments by people from all quarters, quoting instances of the various kinds and conditions of families, who would be benefited all round by the adoption of this scheme. In one simple instance, a man had brought up a family and had paid Poor Rates for over fifty years; circumstances occurred, owing to which he was



left alone in the world, without means, every fibre of his nature revolting, naturally, at the idea of either being called a pauper, or becoming one in reality by going to the workhouse, and being buried from there in a pauper's grave. His three sons, and the rest of his family, could not agree upon a plan of payment for his maintenance. In order to solve this difficulty, he was obliged to go inside the workhouse, in order to enable the Guardians to get an order from the magistrates to compel those three sons to pay each 1/8 per week, thus securing their old father 5/- per week, to prevent his being disfranchised and reduced to the level of a pauper in his old age. *Under this scheme*, this old man would not have had to undergo this painful experience. He could not resist the plain conviction that the system of the Poor Law is radically wrong and unjust, if not actually dishonest, when he had thus proved in such a practical manner that that law had forced him to pay money every year, for fifty years, for the benefit of anybody and everybody except himself. He had been compelled to provide money for the insurance of his neighbours, and many undeserving people he knew nothing about; but he himself was not insured against actual starvation, even, except at a still further cost of his last and most valued treasure, his self-respect. The reader may say, "Shame on his three sons," till they hear that those sons had each as much as they could manage to do, to provide for their own families. It is no unusual circumstance, that much bitterness and division arises from cases of this kind. One son perhaps, is a little better off than another, their wives possibly interfere also, till the poor old father, self-denying to the last, succumbs in the end to the cruel



humiliations of pauperism in order to prevent a feud in the family. A cursory reader might say, "this scheme thus relieves those three sons of a reasonable and small sum weekly which they ought to pay." I would remind him that these three sons, and their three wives, would be each, under this scheme, paying their sevenpence per week, or  $3/6$  weekly together, *in any case*, and if there were in each of their families, one child over sixteen years of age, or two between ten and sixteen, that would bring the total weekly sum paid by the old man's family to  $5/3$  per week, being *more* than they give him under the present system. This case is a good illustration of the whole scheme. Had our scheme been adopted in 1834, instead of the present Poor Law system, the old man would have paid for himself, and each of his sons, as they passed the age of ten, would have contributed their own share; it would, therefore, have been impossible for any scandal or ill-feeling to have arisen in that family.

How much more agreeable this would surely have been to all concerned, especially to the old man himself. In that case, the father would all the time have been assured of 12/- per week in sickness, 8/- per week at sixty years of age, and **£10** at death; while, under the present system, if he dies, the sons must be at the cost of his funeral. If our scheme was in operation, the old man would receive his 8/- for life, and **£10** at death, towards which his three sons would contribute  $5/3$ ; as a general rule, it would be *more* than this, as, taking the average of five to a family, they would at least pay  $2/7\frac{1}{2}$ , thus father, mother, and possibly two children *over* sixteen, all paying 7d. each, and one *under* sixteen paying  $3\frac{1}{2}$ d., would make a sum of 8/- within three half-



pence. To adhere strictly to this case, and suppose there were no grandchildren paying their weekly premiums to the fund, there remain still seven persons paying sevenpence each, weekly, thus contributing 4/1 per week; and it ought to be taken into consideration that the old man has paid his Poor Rate regularly for fifty years, and that it is next to an impossibility that he will receive it back again; also that he has contributed the children, and trained them for the service of the State, and the State honestly owes him much more than the difference. Taking, however, families on an average, they would be paying weekly a sum equal to the Old Age Pension of their parents; and further than this, the old man, his three sons, their wives, and families, are each and all assured of medical attendance free, besides sickness and Death Money and their own Old Age Pension.

**Another Case : A Couple married Ten Years, having  
Six Children under Ten Years of Age.**

Under our scheme they would be paying weekly,  
the father and mother each 7d. ... .. 1s. 2d.

For that money the family are assured in death money £32; *i.e.*, £10 each for the parents, and £2 each for the six children. The parents for 12/- each per week in sickness, and the family provided constantly with free doctors. There is no father or mother to help in old age, or any contributions needed for other poor relatives, friends, or for such institutions as Infirmaries, &c.



Under the Poor Law, they have the Poor Rate to pay, directly or indirectly, and that, of course, entirely depends on the class of house and its rateable value, say weekly	...	...	...	0	6
It is customary in Yorkshire to have Sick Clubs, paying per house weekly for doctor	...	...	...	0	6
Suppose father and mother to be both insured, and each paying therefore 6d. weekly	...	...	...	1	0
The six children are all insured, probably, at a penny each, weekly	...	...	...	0	6
				<hr/>	
				2 6	
				<hr/>	

Of course the policies represent a larger sum at death, but then those policies provide nothing whatever for any of the eight persons in case of sickness, or if crippled for life, or out of employment, in old age, or for medical attendance. The  $1\frac{1}{2}$  gives him all these extra benefits, besides relieving him of the Poor Rate, the doctor's bill, and even of his own and his wife's life policy; if it becomes a burden too heavy for him, as in that case, the local authority accepts them, and relieves him of the premiums in future, and, if desired, his children's policies too. Thus, for a weekly payment of less than half what he now pays, he secures all these extra benefits, and, in addition, the balance due on each policy when it becomes a claim, thus *doubly* assuring him in the event of death to any member of his family. Our idea is to provide for the widow, in event of her husband's death, 4/- weekly for each child in the family till the youngest is able to work. Let the reader take the



position of the above family, all surviving, ten years hence. May be the parents have been ill, more or less, during those ten years, and, in the case of a working man with 30/- per week or less, and all his family to provide for out of it, this is a serious matter. During sickness, his wages cease, and, under the present system, there would be nothing for him, unless by means of a club, except the Poor Law and disfranchisement; whilst we give him the 12/- per week for himself, and 1/6 per head for each child not working, or 21/- per week. He would, of course, receive his club money also, therefore his affliction would not be aggravated by uneasiness about money matters, and his mind would be at rest about his family if the worst did come.

### **The same Case Ten Years later.**

This man has been married to his present wife now twenty years, and their six children are all living, ranging in age from eight years to eighteen. They would be then contributing  $3/2\frac{1}{2}$  per week to the Pension Fund; the two over sixteen, earning perhaps £1 per week between them, and one of the three over ten years, also earning a few shillings weekly, and thus not only paying their own premiums, but also those for all the others. The reader can, if he likes, pursue the probable career and results in decades to each member of that family, and find that they have prospered and "lived happily ever after," requiring no assistance in sickness, want of employment, or old age, and are proud and thankful that this is so. Or take the reverse picture, with, perhaps, sickness, bad trade, and no work, or other circumstances over which they have no control. In



such a case, the benefit of this scheme is still more strikingly evinced ; they have paid, and are therefore fully entitled to all the advantages of the scheme, just as members of Friendly Societies are, and cannot be considered, or in any way feel themselves to be, paupers, when they draw the money thus provided for such emergencies.

I am reminded here, that Friendly Societies' members would all pay and draw just the same as every one else, thus being doubly assured in their sickness, or at death ; and if they desired, the local authority would pay their club money in the same way that they pay the premiums for insurance policies, thus preventing the hardship of having to pay more for their assurance premiums than they are able to do with comfort.

I had thought of giving a few other illustrations of families, large and small, but the reader will now be able to compare any case that may come under his notice, and see what the effects would be if our scheme was in operation, and out-door relief abolished, for himself.

In the schedule of income and payments, we make allowance for a number of out-door poor, based on Poor Law Returns as they apply under that system, but which, under this scheme, would be far in excess of those relieved as out-door poor ; as I have before stated, all over sixty years of age would be otherwise provided for, as would also orphans, fatherless children, widows and all sick or incapacitated. We are, however, bound to provide the money, and to estimate the number, and the amount requisite to relieve them ; but they would not be



paupers, the newly elected Pension Board being obliged to investigate every application thoroughly, and to allow to all deserving cases, according to the scale herein laid down. None but the least deserving or worst characters undersixty should go into the Workhouse, which should still be under the Poor Law Guardians' control, till pauperism died out, as we are confident it would do, in a generation or less.

I have alluded to the husband and father as head of the family, but in my fifty years' experience I have found that, as a rule, in all these matters of domestic management, the husband wisely leaves them to his wife, well knowing that she can manage them better than he can, if he only provides her with the means. There are exceptions, of course, in this as in everything else, and a wife may prove unworthy of such trust; but on the other hand, the old proverb very often holds good, and in domestic matters "the grey mare is the better horse." Women, when they hear this scheme explained, and see how it would apply to them personally, are invariably in favour of it, and say that it would prevent an enormous amount of suffering and distress in every working man's home, providing, as it does, relief for every emergency that can possibly arise. They could and would gladly arrange the income of the house to meet the weekly payments, without needing to exercise any undue amount of self-denial; whereas, in many cases, the money is at present frittered away in needless frivolity, betting, or folly, so that when the slack time or illness comes, destitution stares them in the face, and they only wish the wasted money had been demanded from them, as we propose to do, for their own benefit, and then they would



never have missed it. In discussing the scheme at a private house, a lady from the South of England grasped every bearing of the scheme instantly, and was better able, and used words more concisely and convincingly to prove its advantages, than I myself was able to do.

The present Poor Law tends to perpetuate family paupers. Guardians and Relieving Officers find that it is no unusual thing for paupers to be descendants of paupers, and to hear applicants make it a plea that their father got out-door relief, and their grandfather, uncles and aunts, &c., in fact it is instilled into their minds from childhood. Now and again we read of some enlightened Board of Guardians deciding to place the children now in the Workhouses, in Cottage Homes; having realised the fact that children who are brought into daily contact with adults hardened in vice, &c., are sure to return to the workhouses in after years, if not in a few weeks. It is unfortunately, a well-known fact that domestics, &c., who are obtained from Unions, are not equal to the ordinary standard of capacity or morality, if tainted at a Workhouse; and I am firmly of opinion, from observation, reading, hearing and taking part in discussions, that the present system and administration of the Poor Law, tends to the breeding and perpetuation of pauperism; whilst the system I am trying to explain would, in every family, and from childhood, tend to inculcate self-respect, self-reliance, and thrift. With universal and free education, with an Act of Parliament offering such facilities and securities as I have sketched out, it is not unreasonable to expect that, in a few years' time, our children would be able to look back upon the present era, much as we ourselves do upon the dark ages.



**Addenda.**

We devoutly trust that the end of this nineteenth century may not only prove to us the wickedness of war, but that a universal longing for, and resolute determination to bring about, such great and beneficial changes in our social and family life, may cause the awful question "Where is Abel thy brother?" no longer to lie, as it must at present do, heavy on our consciences. The menacing and momentous opening of the year 1896, with its threatenings of trouble to the British family in all parts of the world, prompt these thoughts, and also the query, "*Are* we doing our duty to our neighbour?" or have the rapidly increasing riches of this nation so corrupted and corroded its best and noblest natures, that we have arrived at the time when the handwriting on the wall of the British empire may be, "Thou art weighed in the balance and found wanting." Ought it not rather to prove a trumpet call to us to do our duty, and obey those commandments read out daily in our churches (which sometimes seem as if their only purpose was to be a theme for musical kyries) that we should "feel the Deity within," and, like Joshua, drive out the cruel and tyrannical Hittites and parasites from our midst; then, when our children cry to us for bread, we will not be so ready to give them a stone, or a serpent, when they ask for a fish. I am tempted to digress, and express my thoughts and feelings in this manner, from the knowledge of the large figures I have been obliged to put down as the official returns of pauperism, and of what that last awful word implies, *i.e.*, the indescribable and appallingly gigantic sum total of misery and wretchedness, silently suffered by those who,



in their day and generation, have assisted in rearing this great empire, and who now are reaping as their reward, at the hands of their guardians or their stepmother the State, disfranchisement and confinement worse than a criminal's prison. What wonder, if when that parent is in difficulties from foes abroad, if their subdued, sullen silence should break out into anarchy, at the very moment when that thoughtless parent most needs their willing help and co-operation to save, perhaps, not only their homes, but the State itself? "The Decline and Fall of the Roman Empire," the History of Revolutions in France and other countries, are "written for our learning;" may we, indeed, "hear them, read, mark, learn, and inwardly digest them," to such purpose, that the sum of Britain's greatness and prosperity set not in the reign of our "Most Gracious Queen and Governor."

I have a vivid remembrance of my own boyhood's days, and of the thrilling tales told by my grandfather, who went through the whole of the Peninsular War, fighting in almost every battle up to Waterloo; and also of the experience and sufferings of my father and mother, who had ten of us to feed and clothe from the produce of a few acres of bleak and barren land, eked out by night and day hand-loom labour, and with flour at six times its present price.

Our present system is not calculated to satisfy the longings or just demands of the great mass of workers, on whose co-operation the stability of the State depends, as does also the prosperity of the nation on their labour. The study of this scheme, and its bearings upon all the varied ramifications of family life, and the discussions upon it by working men, have led me to work out examples of



its effects on the varying conditions of family life. The reader will pardon me, I trust, if I consider briefly, calculations already made in slightly different form. The following are examples of actual cases of families living under the present system of Poor Law, Voluntary Sick Clubs, and Insurance, as it would affect them weekly.

**A.** A family of ten persons over ten years of age, of whom five are over sixteen years of age, and five below sixteen, but over ten;

<i>i.e.</i> , five paying 7d. weekly ... ..	2	11
„ „ 5 paying 3½d. weekly	1	5½
	<hr/>	<hr/>
	4	4½
Less Insurance (paid to them) and Sick Club	2	5
	<hr/>	<hr/>
	1	11½
	<hr/>	<hr/>

Insured ten at £10 each at death, also for sickness income, medical attendance, old age pension, &c., the family being jointly insured for **£100**, and each in **£10**, with all other advantages.

Included in the five persons of this family who are over sixteen years of age, are the father and mother, who are or ought to be insured; and unless their policies have been in force for twenty to thirty years, their premiums will be at least 7d. per week each; *i.e.*, 1½ per week for the parents to pay regularly.

If they married at nineteen years of age, and each insured themselves for a whole life policy for **£50** the Premium would be sixpence for each policy weekly.

There remain eight in that family, and reckoning each one as insured in the minimum premium of one penny



weekly, the weekly payments in that family for insurance would amount to 1/10.

You must then make an estimate of the average cost of their doctors' bills. In some districts it is customary for each householder to pay a weekly contribution of sixpence per house for medical attendance. That would raise the weekly payments of this family to 2/4.

It would be reasonable now, to add to this the average loss of wages during sickness or want of employment; and seeing there are four over sixteen years of age, viz.: the father and three of his children, and that possibly two of these are between fourteen and sixteen years of age, reckoning the average of sickness at twelve days in the year for each, or seventy two days, that means even at 1/- per day wages, a further sum of 1/4½ weekly to the family. It is fair to assume also, that there are aged relatives to whom they make some weekly allowance; perhaps the father and mother of one of the parents, or may be of both husband and wife, which may mean all four of the grandparents of these eight children requiring help; but suppose, however, that there is only one of these old people surviving, and even that that one has other children living, still *something* must be added to the amount already arrived at or indicated.

If I put down one shilling per week, it will be ridiculed as absurd, because if those six workers do not value their grandfather or grandmother at more than twopence a-piece, they are no better than savages or brutes. Then we must take into consideration the pence given in charity at the door, to destitute or



poor people in the neighbourhood, at collections for Infirmarys, disastrous accidents, &c., all of which would be saved to that family, under our scheme, as begging is rendered quite unnecessary in any form.

Provisions are made which meet all these cases; therefore not only would much money be actually saved, but there would be an end to the worry and annoyance to which people are at present subjected, of incessant applications for help in one way or another, and of canvassing.

Coming back to calculations and figures, the account stands thus:—Dr. to National Pension Fund  $4/11\frac{1}{2}$ ; Cr., amount relieved  $4/8\frac{1}{2}$ , thus leaving out of account everything in the shape of charity or other claim of any kind not connected with the family. There is, in this case, a deficit of threepence per week to be made good by six persons earning wages, four of whom are over sixteen years of age, and probably averaging sixteen shillings per week each.

Lest they should think our scheme a great hardship in compelling them to pay this very serious sum of money, consisting of one halfpenny per week each, I may again point out that they are insured for **£10** at death, 12/- per week in sickness, or when out of work (unavoidably) and 8/- at sixty years of age, if they need it. If they think they can secure equal or better advantages for the same money in any other way, I advise them to let the public know how it is to be done.

The case of large families is brought forward at all meetings, and I might give instances of smaller families where the hardship seems even greater to a



casual observer,—such as a widow with a large number of young children, and no settled income. She, of course, would receive under our scheme, 12/- per week for herself, and 1/6 per week for each child till it was earning money.

If only I can induce my readers to take a practical interest in the workings of the scheme, and to examine for themselves the figures and statistics mentioned, and the possible, probable, and also the certain immediate results that must accrue to every member of the social world, individually, and as a whole, then I have no fear but that success will be sure and permanent.





## CHAPTER VIII.

**The Individual.**

**I**T is a deplorable fact that we have in England, constantly moving about the country, 10,000 vagrants visiting Workhouses, besides those who do not, or dare not go there, and some 3000 who are in London Prisons. One is tempted to ask, how this sad state of things can have come about, in a Christian country full of Churches and Chapels, supporting over 20,000 Clergymen, and Ministers of all denominations. It behoves every man to do his best to learn the cause of such a curious state of things, and to find, if possible, the remedy for it.

These vagrants were all innocent children once, what then is it that has brought them to ruin? May we not ask whether our social system is not mainly responsible for it? The greed of gain, the constant spectacle of might over-ruling right, the over-reaching and undermining of successful scoundrels,—are not these, and such as these, the true reasons for our national misery and degradation?

The innocent victim develops into a criminal, having no visible means of subsistence; while, for all that is known to the contrary, the presiding magistrate himself may be the very successful rogue who has robbed the prisoner of this “means of subsistence.” This may be scouted as a most far-fetched and extreme case, by those who have never been cruelly robbed themselves by men in high



positions, and who cannot, therefore, understand the feelings of those who have; but to hear these poor men relate their experiences, and give their opinions of the law and its administrations, and know well that there is only too much truth in their statements, is calculated to move one to try to do *something*, at any rate, towards remedying this deplorable state of affairs.

There ought to be no tramps or beggars, it is the plain duty of every local authority to look after their own poor. For those able to work, to find them something to do, and pay them for it, till they can find a better place for themselves; and if they conduct themselves well, to give them a character, that they may have a fair chance to regain their self-respect and position in life. Let the District Managers assist in this, and see that it is done.

As for the incorrigible, let them go to the work-house, and be set to constant test work.

This question of tramps has been brought under our notice so frequently, that I have been tempted to moralize over it. Under our scheme, in districts where there is a Pension Board, these vagrants would *pay*, but *not draw*, and so would soon learn to avoid sleeping in that particular District. Till it becomes law universally, we could not treat them otherwise, as, if we did, they would swarm into the Districts which had adopted the Act. When the Pension Board has done its duty to all its own resident poor, it should not be called upon to do anything for aliens. As other Districts realized the advantages of the Act, and adopted it, all these poor people would be treated in their own District, and tramping and begging would, perforce, cease.



These poor individuals are alone in the world, from a variety of causes, sometimes because of their own fault, but more often their misfortune. Our duty is to prevent others in the future from also "coming into this place of torment." It is like the pollution of a river, which, at its source, is pure water, till some first offender at the head of the stream defiles it, and then another follows and contaminates it still more, till, as it passes through populous places, it becomes reeking filth; while the authorities can only adopt purifying measures to lessen the evil, when Parliament passes a Rivers' Pollution Bill, and Inspectors at last proceed on the only sensible plan, by going to the head of the stream, and preventing the offenders from defiling the water *at its source*.

For sixty years, this country has proceeded on the antiquated plan of going to the *outfall* of the polluted river of pauperism, of taking the living wreckage and refuse, and dividing them into in-door and out-door poor, with the same yearly results for the last twenty years, so that this moral river is just as polluted as ever, and reeking with all the evil consequences of a socially sick system. Take the aggregate of these individuals, for the fourth week in August, for each year since 1875, from the last Parliamentary Return of:—"Pauperism (England and Wales)."

<i>Year.</i>	1875	1876	1877	1878	1879
<i>Paupers.</i>	677,790	645,383	647,006	656,136	707,044
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<i>Year.</i>	1880	1881	1882	1883	1884
<i>Paupers.</i>	697,987	699,781	694,704	681,397	678,529
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>



<i>Year.</i>	1885	1886	1887	1888	1889	
<i>Paupers.</i>	<u>681,397</u>	<u>694,954</u>	<u>697,181</u>	<u>697,451</u>	<u>680,928</u>	
<i>Year.</i>	1890	1891	1892	1893	1894	1895
<i>Paupers.</i>	657,477	638,976	639,303	669,124	682,377	704,857

I have given these figures, because it is so often glibly repeated and argued by Members of Parliament, and by speakers and writers, who take each other's statements for facts without taking the trouble to verify them, that Pauperism is *decreasing*; and this is brought forward from time to time by them, as an argument for doing nothing, just as the local authorities and those offenders I have referred to, have argued that the river has *always* been so, and they *do wish* meddlesome people would be quiet, and let things go on as they always have done! They say you cannot alter it, and they won't even allow you to try, if they can have their way.

What we ask for, is an Act of Parliament, giving any local authority power to adopt the Act for their own district, and then it can be *proved* whether we can or can not purify and sweeten the atmosphere of social life. We should begin like the River Inspector, at the spring of the river,—start with the children at ten years of age, and go down the whole course of the stream of life, teaching all classes how to prevent the pollution of their district by Pauperism. The poor, weak, pessimistic fossils, who, like Thomas of old, say they will not believe, contend that the idea is an impossibility, seem *afraid* of its proving successful, and conjure up all kinds of bogies, such as that “no one would work if they could get 12/- per week in sickness, etc.”

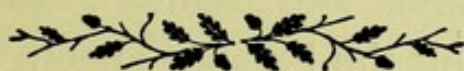
It is about as reasonable to say that all the



inhabitants of a town are criminals, because one in a thousand is brought before the Magistrates ; or that all parents object to their children going to school, because two or three out of many thousands, neglect or refuse to send theirs, and are consequently summoned.

Coming again to the single units of the 700,000 cases of individual misery, our scheme to them would be the beginning of a new life ; those able to work, making the joyful discovery that, at last, some practical attempt has been made to solve the question of the unemployed, by local authorities ; and those unable to work, incapacitated or sick, widows, orphans, and fatherless children, realizing that after all, there is some humanity left in the country, and that their cruel fate is now more adequately relieved.

The individual feels the heavy burden of cankering care removed so far as his future fate in this life is concerned, whatever its changes and chances may bring him. If he is entirely alone, having lost all near and dear to him, the sense of independence gives him strength to fight the battle of life, and he is enabled to manage for himself, without requiring any help.





## CHAPTER IX.

**Unity in the Community.**

**D**URING the last half century, I have witnessed great changes in our social system, resulting from the increased wealth and higher position of the employers of labour.

In my youthful days, the master of the mill lived near the works, and amongst his people. He knew them well, and saw them all in their daily life, being in touch with their history, relationships, and pursuits. He noted their character, and apportioned, in some measure, promotion to the most promising and deserving, among young people especially. In sickness or other trouble, his wife or family were ever ready to comfort and help the distressed. His sons assisted and taught in evening classes or Mechanics' Institutes, and there was mutual respect and consideration on all sides.

Now, with Limited Liability Companies, and the general scramble for wealth, all this is changed. The employer lives miles away, and knows no one at the works except the manager and cashier; the one thing that concerns him, being the balance sheet. The glamour of what is called "Society" has fascinated him, and a name there is of far more importance to him than the opinion of his "hands." This example infects the Managers, and so on until the pursuits and condition of these "hands" become of no concern whatever to their master, beyond



so many hours expected in return for so many pence per hour.

If they fail to appear to work the machine—no matter—set another on; of what consequence is it that they are sick or sorry, so long as the work that fills their master's pockets, goes on without interruption? This indifference, call it independence if you like, has become mutual, and the result has been Trades Unions and strikes. The employer has railed at these Unions, and fought them, with disaster and suffering to both,—oblivious of the fact that his own short-sighted policy has in the first instance led to it, and that he is but paying the penalty of his past folly and neglect.

The Trades Unions have benefitted the country; and if they secure by their International Unions, equal benefits as to hours, payment, and conditions of labour for the foreign artisan to those enjoyed by themselves, the world will benefit accordingly. The more the labourer earns, the more he can take of the productions of the world, and thus increase the trade of the country.

The change in the condition of the worker, in my time, is miraculous. Not so very many years ago, pianos and pictures, carpets and curtains were unknown luxuries in village homes, and regarded as treasures even at "The Hall"; while lamps were unheard of for general use, candles, of very poor quality, being commonly used.

Logically, I may be told, these facts upset my argument, and prove that the condition of the country is progressive and satisfactory, standing in no need of any new legislation to assist it. I need, however, only ask the objector to turn to those statistics which I have already given, shewing the chronic condition of England



and Wales as regards pauperism for the last twenty years, and to point out the extreme probability that, unless some new form of legislation is speedily adopted, this same condition will continue for another twenty, or any number of years; while there will be every possibility of a decided increase, caused by still keener stress and competition, more frequent cases of lunacy, and the shorter period in which men are accepted as fit for employment,—in order to convince him that the question is of too serious a nature to be so easily settled and laid aside.

This scheme insists upon men, women, and children making provision for the future when they are able, and we maintain that they would soon appreciate the advantages it secures to them; while, if universally adopted, it solves the question of the unemployed, by taking probably half-a-million of old people out of the labour market, and the Pension Board Managers, acting as a Labour Bureau, prove an additional help to those in want of work.

The deserving poor, whether out-door paupers (which ought not to be), or those referred to by the Royal Commission as living—"in a chronic state of destitution, yet they have in the great majority of cases, been reasonably temperate, industrious, and thrifty, so far as their opportunities have allowed,"—would be provided for. The undeserving, *i.e.*, the idle and dissolute, should have *no* out-door relief, but be set to test work in the Workhouse, till they chose to reform; and thus all classes would be adequately dealt with, and disposed of.

The Friendly Societies would have, in a sense, to



meet a competitor, authorized by the State; but, on the other hand, they would be considerably assisted by being relieved of their doctors' salaries, and also of their old members, who now receive sick pay contrary to their constitution, and the burden of which, as I have before shewn, has caused the orders to become, in so many cases, insolvent. They have done good work, and should not be allowed to suffer by any scheme that Parliament sanctions; and, as I have already proved, they can either have the advantages of both, or else wind up and divide their funds suitably amongst their members.

As to Insurance Companies, it would affect them seriously, with regard to lapsed policies. The large sums now made as clear profit to them annually would disappear, but the poor policy owner would gain to that extent.

A further result would be that both Local Authorities, and the Government would see that unsound Insurance Companies were not allowed to carry on business till proved solvent. The Government, which is to find the Grant, and the Local Authority, which is to pay the Premium, being both interested on behalf of the life insured.

The Owner of Property, the Lodging-house Keeper, Hospitals, Asylums, Convalescent Homes, Alm-houses and Institutions would all be affected, and to their great advantage; the Property Owner, by being relieved of the Poor Rates and of insolvent tenants, a *quid pro quo* for his collecting the Premiums and taking the Census; and the Institutions I have mentioned, by receiving 12/- weekly, while paying 7d. per week, for each inmate. There is no possible risk of any catastrophe,



or failure involving loss, and as there is no borrowing money for any purpose, no rate can be laid down, and the management expenses will be restricted to 8d. in the £ collected.

There would be six times as many elected representatives (as many women as men), and three times as many Doctors, besides the Physician, as compared with what is at present the case under the Poor Law; therefore the poor and the old would be the better looked after. The glaring irregularities and mismanagement shewn to exist under our present system by the Report of the Royal Commission, should convince anyone who reads it, that it is high time an effort was made to reform such abuses.

As soon as a District has adopted our scheme, the duties of every person will commence *at once*, and the benefits accrue *immediately*. There is no waiting forty years (a length of time which does not suit anybody, so far as I have seen), and on this account alone, the new system is bound to prove popular, as, under it, advantages are gained forthwith, and every one is treated alike, from the richest to the poorest.

All experience proves the proverb true, that "Unity is strength," and the Co-operators are proud of their motto. A society in Bradford (in the outskirts) started in 1859 with a capital of 19/6, contributed by fourteen members. Their sales last half year amounted to £39,000. The Prudential Assurance Company started in 1848, has over 11,000,000 policies. In fact, anyone knows who has to deal with the working classes in populous districts, that a small weekly payment is acknowledged to be the only system which can succeed,



for any purpose. I think it was at Oldham, in Lancashire, where a striking proof of this fact occurred, in regard to people paying their rates direct, instead of with their rent; the result being that some 6000 summonses had to be taken out, and the Magistrates dared not sign Distress Warrants, as, had they done so, there would have been rioting throughout the town.

I feel I have perhaps laboured these points, but I find in speaking at meetings, etc., that the principle of "line upon line, and precept upon precept," does more to enlist attention and interest than any attempt at eloquence.

Every person who has fully grasped the subject, up to this time, is most anxious to have the scheme universally adopted as law; in fact, many District Councils in the neighbourhoods of Bradford, as before mentioned, have already passed resolutions in favour of its adoption in their districts. Those who oppose it are mainly small owners of low-class cottages, who fear it will cause them some extra trouble in collecting the Premiums and the Census Papers. They would be enthusiastic in favour of it if we would consent to find salaried servants to do that, thus letting them have the Poor Rate taken off their property, and their present insolvent tenants replaced by solvent ones (as we prove to them would be the case), and enhancing the value of their property at the public expense, without their needing to lend a helping hand!

Probably experience would satisfy them that the result would well repay them for any trouble. The best, and by far the majority, would co-operate willingly, though there would doubtless be among them, as



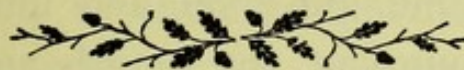
amongst their tenants, a "residuum" which we are anxious to elevate and assist even against their will.

Progress is apparent in all directions, except in this question of Poor Law. At first sight, we own, it *seems* to be a great undertaking; but when we consider that the State, with the assistance of duly elected bodies, can see that the name of every child born, every person married, and every one who dies, is duly recorded, that even the school age and regular attendance, are all matters of accomplished fact, and also that there is, throughout the country, great ambition to serve the public good, we feel fully justified in formulating our contention that the curse of pauperism not only *should*, but *could* be abolished, and that in a comparatively short space of time. It is the greatest blot on the fair fame of our rich and great empire, and ought to be finally erased and expunged from our system before the end of this century. Teaching, preaching, and praying, good as each and all of them are, will prove of little use unless they make us determine to put our shoulders to the wheel,—“God helps those who help themselves,”—not those who idly look on while others suffer and toil.

I am most anxious that this amateur attempt at authorship should arrest the attention of men and women of influence in all parts of the United Kingdom, so that they may study the scheme for themselves, and improve upon it; that they may become missionaries of this cause in their own district; speaking upon it, advocating it publicly and privately, using their influence with their local authorities and representatives, and combining as one man, like St. Patrick amidst the serpents



of old, in driving out this veritable serpent, which exists in *our* midst, of polluting, pestilent Pauperism, which, like a neglected, infectious, contagious and hereditary plague, is seizing in its poisonous fangs its million victims annually, whose piteous cries have hitherto been unheard or stifled. Now, with the strongest Government in office that any one living has ever known, pledged (as it is) by its supporters at the last election to carry through, amongst other measures of "Social Amelioration," some scheme of "Old Age Pensions," it is for us to urge them on, and to so encourage and back them up in their efforts, that, before the dawn of the twentieth century, we may see this great country in truth "blossom as the rose."





## CHAPTER X.

**The Real and the Ideal.**

THAT the Poor Law and its administration has resulted in general dissatisfaction, is evident from the fact that it was found necessary to appoint the "Royal Commission on the Aged Poor." The composition of the Commission, and its mode of procedure, have both been disappointing. CHARLES DICKENS happily hits off the well known hostility of the official mind to reform of any kind, in describing the Circumlocution Office, and the Barnacles family, with Lord Tite Barnacles at their head! The proceedings of the Royal Commission were private, and the witnesses called were not fairly representative; while the official report is the most unsatisfactory and contradictory document I ever read. No wonder His Royal Highness the Prince of Wales declined to sign either the Majority or Minority Reports.

There was one universal and united howl of disappointment throughout the length and breadth of the country, expressed by the Press, when the Report was first published. On this question five of the most able and earnest men gave vent, in plain terms, to their dissent and disapprobation, using language as strong as official courtesy allows.

The following quotations amply prove this:—  
 "That it does not proportionately represent public opinion on the subjects remitted to us,"—"The dis-



satisfaction so largely felt and expressed in the country, has been brought to our notice by selected representatives, whose limited number gives no adequate impression of the popular sentiment on the question: if we deduct from the calculation, the proportion of paupers over sixty-five to the total population of that age, and below, among the well-to-do, will be not less than three out of seven, or nearly one in two (paupers).”—“We must express our strong conviction that, even under the most favourable circumstances, Poor Law Relief will be a most unsatisfactory method of dealing with the deserving poor in their declining years.”—“At the present time, the objection to this form of assistance, prevailing among the poor is very strong, and, in the case of in-door relief, amounts to absolute loathing. The sentiment is creditable to their sense of independence, and is due, largely, to the feeling of degradation which is now associated with the condition of a pauper.”—“The Commission having decided not to continue the present enquiry, we venture to recommend that the further consideration of the best means for giving effect to the ‘widespread expectation’ above referred to, should be at once undertaken by the Government, or should immediately be remitted to a Special Commission, less numerous than ours, and better able to deal with the complicated technical details of the subject in an impartial and scientific spirit.”—“And that it should lay down the principles to which any scheme shall conform, especially in relation to its financial aspect, the amount of the funds required, and the sources from which they may be obtained, and its having bearing on the encouragement of thrift and self-reliance.”

The *ideal* system of Poor Law, levies a rate on all



occupiers of premises, to raise a general fund for the old and incapacitated, those who are sick, out of work, widows, fatherless, or orphans, and this is most commendable. The *real* system tells these unfortunate people that they are *not* entitled to any such thing, and surely this is most detestable. If they ask for anything out of the fund (however much they may have contributed to it) they must, perforce, be punished for their misfortune, and disfranchised, abjectly surrendering all self-respect.

The *ideal* says, out-door relief should be adequate; what the *reality* says, let the reader judge for himself from the London statistics:—St. George's in the East, with **1093** paupers, would only allow relief outside the Workhouse to **13 people**; Stepney, with **1418** allowed **26**; and Whitechapel, with **1514** allowed **31**.

The Commissioners had evidence, and state:—"It has been admitted by witnesses of all shades of opinion having knowledge of the subject, that the Application and Report Books are in general, imperfectly kept." "Some Relieving Officers," says Mr. Knollys, "will take half a page of the Application and Report Book, in dealing with the antecedents of every case; and if you look at the book of another officer, you will find the columns nearly all empty," "and this latter, we fear, is the more usual experience." Accordingly, when the case comes before the Guardians, they "are therefore quite unable to form a proper estimate in granting out-door relief, of the amount which should be given."

Moreover, the time given by Guardians to the consideration of relief application, is often very inadequate. One witness had asked a friend to time his Board, and



he said :—"We did 177 cases in one hour and eleven minutes, and our Clerk informs me that our average is about 200, under the two hours."

Speaking of due enquiry as to applicants, the Report says that the relieving officers are too busy, and the Guardians not disposed, to devote to this question the requisite time, "and it has accordingly come to the practice of many Boards of Guardians, to give relief, in almost all cases, on a scale which is clearly inadequate of itself for proper maintenance. Thus we have heard, for example, that at St. Pancras 4/- per week is the maximum ever given; at Birmingham, 3/-; in some Norfolk Unions, 2/6; and it is rare to find a Union, in which it is not *the exception* to give sums which would suffice alone, to provide even the barest necessities of life."

One humane inspector of the Local Government Board, put the case concisely, when he said that the Guardians were "*responsible*, after accepting a person as a pauper, for his being properly housed, clothed and fed. They have no business to send him 2/- a week, and then wash their hands of him. Half-a-crown a week is about the out-side relief that is given to old people, and if they have to pay 1/- per week for rent, it cannot be enough for them to live upon."

One witness, a clergyman, said he had known cases of persons whose lives had, been actually shortened through insufficiency of relief.

Thus indiscriminate, unequal, or arbitrary relief, only tends to increase the growing discontent of the recipients and of all others who understand their circumstances, while it too generally leads to deception, dissatisfaction,



and degradation amongst the poor of the country. We propose to abolish out-door relief altogether, and so to relieve the Guardians of duties, for the fulfilment of which they seem to be unequal, or in which they have, at all events, hitherto failed. They will have the entire management of the Workhouse, and of everything connected with pauperism.

Everyone now in receipt of out-door relief could and therefore would apply to the *Pension Board*, who, with their largely increased numbers, and higher duties, the performance of which is not affected by the question of Ratepayers (seeing that there is no rate levied) will fully consider every application, and pay out to the deserving the sums due to them, under the scale legally laid down; while those proved undeserving must go to the Workhouse and become paupers, this punishment being only their just due, as it is also the just due of those who merit it, to be pensioned. The residuum—who are such a stumbling-block—are thus reduced in number and importance to their proper position. There is *no out-door* pauperism, and the only refuge, therefore, is the Workhouse, where they can reflect on their position, and, like the Prodigal son of old, repent, arise, and go out into the world again, strengthened and resolved to do their duty.

The Poor Law was instituted for the purpose of preventing starvation, and all in that condition will still be cared for inside the workhouse; but they will not be allowed, in future, to disgrace, degrade, and defile, innocent, honest, and industrious, but unfortunate people, by enforced residence among them. To read the reports of Poor Law Management, is enough to drive one wild,



The facts disclosed and *admitted*, are more than enough to prove a solid foundation for a charge of criminal negligence and manslaughter.

Let us turn now to the *in-door poor*, and the *Workhouse*. As has been pointed out, in some Unions, the poor of every class and age can at present only be relieved *inside* the Workhouse, no matter what may be their misfortunes, or their condition, and with no consideration whatever, as to how much they may have paid in Poor Rates. The *ideal* Workhouse looks well on paper, and on visiting days. The cleanliness is all that one could wish; officers seem, generally, humane; the food is sufficient, according to the certified dietary tables; suitable clothing and bedding is provided; and it appears as though, to use the ordinary phrase of visitors, "the inmates are very comfortable." That is the *ideal*. The *reality* is, the herding together of people, amongst whom are those whose bringing up, and sensitive nature, will make them recoil from the enforced companionship and contact with others of vicious and repulsive temperaments. Their probable previous history of loss, trouble, and disappointment is, to a respectable man or woman, quite bad enough to bear, without this addition to it; and I have even heard people say, who have tried both, that a *prison* is, in many cases, infinitely preferable to live in.

Sir Hugh Owen, the permanent Secretary to the Local Government Board, says it is "essential that there should be such discipline and order, that a person would not desire to go into the Workhouse, if he could avoid it." Let us just consider a few of the points which make life so hard for those whose only



crime is Poverty. Nursing by other paupers; strict rules to which old people have never been accustomed; early hours of rising, and long intervals between meals; large rooms, where in winter few can get near the fire; old people, who cannot masticate in equal degree or time, treated in these respects as those younger; weight of the food being no guarantee of its uniform quality, condition, or cookery; restraint in conversation in the presence of officers, whilst on the other hand, the horrible talk, &c., at night, in their absence; dulness and monotony, uncongenial associations and rude manners; besides, in addition to all this, the deprivation of gratifying one's own taste in the selection and cookery of the simplest food. Surely it is little wonder if, to those subject to such indifferent treatment, life seems scarcely worth the living.

Our scheme would immediately rectify all these anomalies and hardships. The relatives or friends of these poor deserving creatures, would gladly, when enabled by this means to afford it, take them out of the dreaded workhouse, and receive them into homes more consonant with their past habits and feelings.

It would not be difficult to give instances of cruelty and hardship in connection with Poor Law administration:—"Many witnesses representing the working classes, have expressed themselves strongly against the law and its administration." Mr. EDWARDS stated a case of "two men being summoned for not contributing to their parents' maintenance, and though totally unable to pay, they were sent to prison in default." In regard to settlement, an old man may have lived the greater part of a lifetime, in one Union, possibly paying heavy Poor



Rates there, all the time ; but if from causes over which he has no control, he is obliged to break his settlement, he is then liable to be taken to his birth-place, and made a scandal to all his relatives, no matter how innocent he may be of real wrong doing. Here also appears another absurdity, in the way different Unions act. Whitechapel does *not* enforce it, whilst in Birmingham the law of settlement is *always* enforced, without regard to age.

The Summary Report of the Majority, was signed by ten members, who all either made separate qualifying reports of their own, or did so jointly, in the Minority Report. The Majority Report is inconsistent with the facts adduced, and fails to comply with the terms of reference, under which the Royal Commission was appointed: viz., "Whether any alterations in the system of Poor Law Relief are desirable, in the case of persons whose destitution is occasioned by incapacity for work resulting from Old Age, or whether assistance could otherwise be afforded in those cases."

The Minority Report, signed by The Right Honorable J. Chamberlain, M P., Messrs. C. T. Ritchie, H. Maxwell, W. A. Hunter, and Charles Booth, very plainly points out the inaccuracies and inconsistencies of the Majority Report, which they did not sign. They speak strongly against the evils of the present system, and in regard to the puny proposals of *advising* Boards of Guardians on certain points, they say, "Assuming, however, that all the recommendations made in reference to this head of our enquiry, were adopted universally, by the authorities administering the Poor Law, and that everything in reason were done to improve the position of the Aged Pauper, we must express our



strong conviction that, even under the most favourable circumstances, Poor Law Relief will be a most unsatisfactory method of dealing with the deserving poor in their declining years." Mr. RITCHIE says:—"I do not consider that any efficient means are suggested in the report, by which it will be made operative. It is to be left to Boards of Guardians to carry out or not, as they think fit, and any interference with their discretion is expressly negatived, while at the same time the report points out, that not unfrequently Guardians deal with cases that come before them, without sufficient consideration, and without having before them the material facts which should guide them in their decisions. The report also expresses the opinion that relief given is often inadequate. Under such circumstances, I fear the recommendations in question will in many cases remain a dead letter."

HENRY BROADHURST, M.P., in a long separate report, says:—"I believe that the time has now come for great and fundamental changes in the provision for the Aged Poor. The fact that 'a very large number of people who have led ordinary, respectable lives, are in their old age forced to go upon the Poor Rates,' is I feel, rightly characterised 'as a scandal upon our civilization' (quoting Mr. Chamberlain). "I gather from the statistics placed before us, that throughout the United Kingdom, probably 400,000 persons over sixty-five years of age, have no better provision for their old age than the Workhouse, or the scanty dole of out-door relief, both coupled with the stigma of pauperism."

I quote Mr. BROADHURST, as he is the representative of the Trade Unionists, who, I am sorry to say, are not



in favour of any scheme where the worker or recipient has to contribute anything, while to my mind, the failure to pay the Premium would justify refusal of benefits. Of course, confined to Old Age alone, there is some justification, as I have before pointed out, because *they* have all along *paid* Poor Rates, and contributed to the wealth and prosperity of the nation, both by their industry and by rearing families. There seems such a general desire for a change in the Poor Law, yet so many important points causing difference of opinion, amongst the most experienced and capable public men, that it seems to me a matter of simple common sense that a law should be passed, applicable to the United Kingdom, but optional for Local Authorities to adopt or not, as they choose ; such authorities would then be able to *prove by practical experience*, the soundness or reverse of the scheme.

There would be no risk or liability, as the authorities could only disburse such monies as they received. Every quarter being an epoch in itself, it would not require more than a complete year to shew how the people appreciated it, and, if successful, the system would soon spread. The frequent objection raised, that the working classes could not afford to pay, is hardly credible, seeing that they have over £200,000,000 invested in Co-operation and Building Societies, Penny Banks, &c. As to the lowest class, or the poorest, they are to keep now, as paupers, beggars, burglars, or prisoners, who are doing nothing in the shape of honorable work for themselves, and we mean to *compel* them to do something. Who knows but that Society, having first made them victims, has also made them



vicious and revengeful, and that, in an ideal society, where justice and equity ruled, they might not be entitled to claim damages, and get compensation for the treatment that has made them what they are. Give them at least *a chance* to redeem themselves, even though at present they are a drag on society, and the plague of the land. They may be the Prodigals, or we may have driven them from home, but in any case it will be as much to our interest as to our honour to take them in and feed and clothe them. Christ, during His life on earth, was constantly teaching these doctrines, and then as now, those in authority could not or would not believe, notwithstanding the simplicity and clearness of His words and meaning. Officialism has had a long innings, and made a poor score.

Sixty years' experience of Poor Law administration has shewn that the system is *not* cheap, but, nevertheless, very emphatically *nasty*. It offends the moral sense of every right thinking man or woman; it is not even a deterrent or reforming influence; it is, in short, the greatest blot on Britain's fair fame amongst other nations. Britons, themselves, detest it, and their indignation has smouldered long. The feeling, though dormant, has always been there, and they have awakened now to a sense of their duty and responsibility, as the appointment of this Royal Commission proves. Hence the almost universal adoption of "Old Age Pensions" by Candidates of all shades of politics, at the last General Election; in Bradford and the district we sent them to Parliament to carry out their pledges, and now look to them as honest and sincere men (three out of the four being new members) *to prove their sincerity*



by bringing in a bill, or otherwise supporting one, on the lines herein laid down, which will give to Bradford and to every other District, the power to work out their own salvation.





## CHAPTER XI.

**Admissions and Explanations.**

**I**T cannot be reasonably expected, that the reader should at once accept every proposition advanced in any one of these schemes herein explained. In regard to the Pension Scheme, every probable or principal objection has,—so far as the main features of the scheme are concerned,—been anticipated. During the present session of Parliament, it has been seen that there is a general feeling on both sides of the House of Commons in favour of decentralisation, and in some quarters, against Government Grants or subventions of any kind, from Imperial Funds. *En passant*, it may be pointed out what Government Grants have done, during the last half century, in Educational Grants, and the great development of local zeal throughout the country, in covering the land with schools, at a cost of some £25,000,000, raised by voluntary effort, in addition to voluntary contributions for management.

Whilst maintaining the sound doctrine that Parliament exists for the purpose of promoting the welfare of the people as a whole, we hold that, as in Education, Sanitary, Police, and other Grants, so especially in a Pension Scheme for Old Age, Sickness, &c., such as this is, should the nation in its collective treasury, give encouragement and assistance, at least till the experiment has been tried, wherever a District, County Council, Poor Law Union or Borough, is prepared to adopt it.



Some superlatively sensitive and high-minded working men, have expressed a most laudable sentiment of independence and respect, by objecting to Government Grants of every kind, as being Pauperism under another guise. If all men, and especially working-men, were animated by such lofty ideas of honour and duty, there would be no need for writing this essay. As an alternative to the Government Grant or a modification of its amount and incidence, it might be dispensed with, altogether, and the Government have no more to do with any district adopting it, or in fixing the capitation levy,—either its amount, or the age at which it shall commence, or the scale or other conditions of payments to its beneficiaries,—then it has to do with a Corporation, in its gas, water, streets, salaries, &c., at the present time. To maintain and coincide with the scheme herein worked out, it might be advisable to retain the Poor Rate, and, in addition, charge any further deficiency on local rates. It may be pointed out that, in the case of banks, mills, warehouses, shops, mansions, &c., the unconditional abrogation of the Poor Rate would be actually making their owners or occupiers, a present of large sums annually. They could hardly object to be left in *statu quo*, so far as their total contributions to Public Rates are concerned, especially as they are the people who subscribe to Hospitals and Charities, which are made *self-supporting* under this scheme.

It is admitted that the ideas embraced, and the probable results and consequences, are far reaching, and beyond the ken of casual thinkers or even ordinary minds ; but as, in constructing a new machine,



every proved principle of mechanics should be observed and adhered to, and every bearing, wheel and spring, to the very washer and pin be adequate and exact in its place and working,—so here, this Pension Scheme must be complete and perfect in every detail. Otherwise, there must assuredly come a break-down, and the enemies of the scheme, like the Ludites of old, would rejoice and say “I told you so,” even if they were not, like their prototypes, themselves the actual smashers of the machinery.

It cannot be too often and clearly pointed out, that the first great feature of the scheme is, that, *under any circumstances the funds are raised by the people who are to reap the benefits.* The present Poor Rate is raised by people who do *not* reap the benefits. They do not desire the benefits, in fact, they dread being obliged to accept them. They would pay the Premium under *this* Scheme, under the same conditions as those under which they now pay Insurance Premiums, or Contributions to Friendly Societies, viz: for *their own advantage*, and not for strangers, or for the man idly standing at the street corner or lounging in the bar of the public house. They must pay for themselves and draw for themselves, every one alike, be he rich or poor.

If it be urged, as it constantly is, that “some *would* who *could* not,” and “some *could* who *would* not”; it seems a work of supererogation to point out again, that those who could not *pay* the sevenpence per week by reason of sickness or enforced idleness, would, for that very reason, be *drawing*; while those who either refused or neglected to pay, when able to do so, would be *compelled* to pay, as such as they are entitled neither to



leniency or sympathy,—in fact, to accord it, would be to give a premium to roguery and idleness.

As all history tells us, the sun has shone and the rain descended, upon the just and upon the unjust; Pharoah and Herod slaying wholesale the first born, and the last born in every unoffending household; Jezebel and Ahab on the throne of David and Solomon; Nero at Rome; and at our own door, in our own day, Jabez Balfour in a Mansion, and Bill Sykes at the Mill. The scum at the top, and the dregs at the bottom,—it is for the Chef to skim and seive, salt and season the simmering soup, and place before John Bull a dish fit to be “set before a king,” or otherwise take his discharge! His meals (John’s) must surely have been spoiled, and his stomach upset, on reading reports in the daily papers of the abominations of Poor Law administration and cruelty. I read the weekly return of indoor and outdoor paupers in our Union; and to think that there are, in England and Wales 700,000 of these miserable and degraded people, who need never have been in their present condition—and it could not have been had this scheme only been in operation in their early life,—to read the horrible reports of the Barrack Schools, and the cruel torture practised on innocent children,—to see the mansions that have cost millions, called Workhouses, where no work (worth calling work) is done,—and finally to see a Royal Commission of the most notable Lords and Commoners sitting *two years*, and then taking another year to issue a report in which they abjectly confess themselves *incompetent*, and that they have failed entirely to carry out the plain instructions remitted to them in the terms of reference laid down on



their appointment,—is, to say the least of it, disheartening. The Commission was like the other good man, who went down from Jerusalem to Jericho and fell among thieves!—in this case, *the Official Class thief*.

I know it is foolish to yoke a Derby winner with dray horses, which was the position of Mr. Chamberlain and Mr. Ritchie on that Commission; but *fairly* handicapped, they will win on “Old Age Pensions” and “Social Legislation,” yet.

Let us now consider the question of the bad tenant who refuses to pay his premium to his landlord. The latter is entitled to every reasonable consideration, seeing that we are asking him also to make sacrifices and render assistance in solving our present difficulties by taking a census every quarter, collecting the premiums every week, month, or quarter, and accounting for them quarterly, to the Local Authority. As has been explained, this has to be done without salary or commission, so he is entitled to assistance from the Local Authority in the discharge of his duties, in case of their becoming disagreeable to him by reason of the behaviour of bad tenants. As every Owner of Property knows,—who has had much experience with Cottagers,—at present the great difficulty with defaulting Tenants lies in the getting rid of them. The writer knows of numerous instances where the Bailiff has had a sovereign given to him to get the key of a cottage! It is proposed that the local authority should step in, and give him possession of his own premises. A Corporation, or Overseers, do not hesitate to take out Distress Warrants for rates, whilst a private owner hesitates and suffers loss, for fear of odium. The ratepayers would justly blame the Corporation or



Overseers if they did not do so; otherwise a certain section would always be in the list of irrecoverable arrears, and escape payment, in which case others would have to bear their neighbour's burden besides their own. Speaking from experience, there is no injustice in bringing pressure to bear on a bad Tenant—quite the contrary. It is suggested that, wherever the scheme is adopted, either by a County Council, Corporation, or Poor Law Union, the Authority should appoint a Public Prosecutor to take proceedings against defaulters among Tenants, and also against Landlords in default. In that case, the Landlord would demand the weekly or quarterly premium for all on his premises who were liable, and if any neglected or refused to pay, he would report to the local authority full particulars, and pay the amount due, when the local authority should be bound to take legal proceedings through the Public Prosecutor, and to give the Landlord possession of his premises by summary ejectment. The Landlord is then relieved of a duty which, under the present law is both costly, dilatory, most disagreeable and irritating to all concerned, leading in many cases to assault and riot, life-long animosity and ill feeling between Landlord and Tenant whose interests ought to be identical and mutually beneficial. This official is not down in the list of paid officers, as the Local Authority could arrange for his salary, and he could also have other duties and employment outside the Pension Board, the costs received by the Board being retained. This arrangement should commend the scheme to all Property Owners, who otherwise might hesitate to co-operate, or to support it. It would prove of great advantage to them in so many ways, if they



would only study the subject thoroughly, besides assuring them of a more certain income from more solvent tenants, *i.e.*, in their sickness, in event of their being out of work, or in case of death, &c. The *deserving but unfortunate tenant* would not suffer, as *he* would be assured against all such calamities, while the *really bad tenants* would be taken in hand by the Public Prosecutor.

Asked, as we frequently are, "What would become of the Workhouses?" we reply that they would be the voluntary prisons for this class of bad tenants and vagabonds. The present Master and his Assistants acting as Governor and Wardens, the Guardians acting as visiting justices, and the inmates being set to suitable work. They would thus be compelled to earn, not only their own food and lodgings, but also the cost of the gaol, until such time as they chose to reform when they could leave and start life afresh.

As to the funds needed for the scheme specified, if they are raised on the lines laid down, every item is based on *so much money being raised for so many thousand inhabitants*. Whether a Government Grant is or is not approved of by Parliament, the scheme could still be carried out in the same way, if instead of a Grant, a Rate be substituted, or else the present Poor Rate be allowed to remain, augmented by a *smaller Grant*.

If a Grant were made, Parliament would retain many important rights, such as that of enquiry into the stability of Insurance Companies, and the hearing of complaints from localities, in Parliament, or at the Local Government Board, &c. If Rates are decided upon, and no Grant, then Parliament will have practically nothing whatever to do with the management in any locality.



It will be seen that the scheme as a whole has been most carefully thought out with a view to the solution of many cruel and chronic difficulties and troubles, without injustice or wrong being done to anyone. It is meant rather to assist *everyone* to secure the greatest good by the least self-sacrifice, for the mutual advantage of each individual, and greater blessing for all. Opposition and objections to new ideas and propositions, in order to be permanent should be pertinent, to be commendable, reasonable, and to be logical, founded on facts not fiction. As a rule the very opposite obtains! Assumptions and prophecies which never come true, based on ignorance and prejudice, too often prevail at least for a time; and the Pessimism which exists now, as it has done throughout the ages, proves a sad stumbling block in the path of all Social Reform.

Selfishness, entailing as it does a reckless indifference to, and utter disregard for the welfare of others, brings terrible attendant evils upon the whole community; and yet it seems to increase amongst us, instead of being, as it ought to be, steadily and surely rooted out.

Most undoubtedly it is one of the chief sources from which has sprung the awful state of affairs now in existence — a depth of misery amongst our fellow creatures, which we are scarcely able to fathom, much less do away with. We want to realise our *individual responsibility* towards each other, and towards every human being with whom we may be brought ever so remotely in contact; and to make it our fixed rule to act, under all circumstances to them, as we would wish them to act towards us were our positions reversed. Our action as a nation would then be united, and in



questions great or small, political or social, individual or collective, the force of Right over Wrong would be assured, acknowledged, and proved to be for each and all Policy of the soundest.

Mr. Atkinson, the originator of this scheme, is a man of great ability and foresight, and has for the last quarter of a century concentrated his thoughts upon ways and means to advance the general welfare of the nation. For years his advocacy of a system of Parcel Post was received with indifference and scepticism by the very men he was trying to benefit, until at last he was fortunate enough to secure the support of the then Member of Parliament for Bradford, the Right Honorable W. E. Forster.

Mr. Atkinson has also originated the present system of Workmen's Tickets (Railway); and it may not, perhaps, be considered out of place here, to draw attention to the fact that, though far from well off in this world's goods, he has received from Government no acknowledgment or reward for his efforts on behalf of the general public on these two occasions, though each measure has proved itself to be an unbounded success.

The scheme herein explained in detail, which he has originated after much arduous labour, to meet and solve the problem of Old Age Pensions, proves that he is not easily discouraged, and one cannot but hope that, whether successful in this further effort or not, his name will be brought more prominently before the public, and their appreciation of his work proved in a practical and generous manner; so that his *own* old age may be passed in peace and plenty, at least.

Every class, from highest to lowest, has largely



benefitted by the Parcel's Post, while workmen benefit daily, by their cheaper Railway Tickets. Therefore, for these two benefits alone some reward is surely due to the man who originated and brought them into use. In connection with the latter movement, Mr. Alexander Atkinson was indebted to the kindness of Sir Henry Mitchell, without whose assistance he would not have been able to bring the matter forward in a sufficiently forcible manner. And it is from him, and from English and Foreign Merchants, that all necessary support and encouragement has been received by Mr. Atkinson.

It is too much the custom to set down all men and women of one class as being stereotyped in two divisions "good" or "bad." The Tory thinks the views of all Radicals bad, while the Radical is certain that those of all Tories are worse! As has been already said, one example, and that the worst, is generally taken, and the whole class degraded to that level. A Clergyman commits some disgraceful act of immorality, and 26,000 clergymen are held up to opprobrium in infidel papers; so throughout the whole gamut of society, *every* note in the scale fails apparently to harmonise with the keynote because *one false note* has been introduced.

There is *no* class uniformly good or bad, whether they happen to be prisoners, beggars, paupers, labourers, traders, professional men, Commoners or Peers. Why should we harp so persistently upon well-known and admitted facts? Because they are daily denied by opponents of this Pension Scheme,—unconsciously or ignorantly, perhaps, yet in practice denied. They contend that if a man who is industrious and likes his work,



and can earn **25/-** per week to live in comfort, could have his **12/-** per week in sickness, he would always be sick, or wishing that he was sixty years of age to get **8/-** per week for life! According to their theory, Friendly Societies could never have existed, as every member would in that case "throw on" his Club, and exhaust its funds. A small per centage of the members may endeavour to do so, but no lodge is dissolved on that account. Railway Companies do not cease running their trains, because now and again they find a passenger travelling without a ticket. The marriage festivities were not suspended because one man had not on a wedding garment.

The argument may seem superfluous or ridiculous, but it is no more so than is this constantly reiterated objection to the Pension Scheme. The Railway Company, the Friendly Society, and the Host, enforce their law, rule, or custom on the defaulter, just as we propose to do with the obstinate and recalcitrant members of the community who refuse to comply with the conditions laid down in this scheme.

All that is asked for is, that any district which would like to try it, shall have powers to do so granted by Parliament. We have absolute confidence that the results would prove satisfactory, and that the fame of it spreading to other districts would cause it to become first general, and finally universal, within a short space of time.

In the awful colliery accident at Micklefield, a few miles away, another lesson is given, as I write. Had our scheme only been in operation, those poor fellows who lost their lives there, would have been assured of £10



each, with which to help their distressed families ; and it need scarcely be mentioned that the knowledge of this fact would have at least mitigated in some measure the anxieties of the entombed miners, and those of their families, when the real position of affairs became known to them. Trouble as to their immediate and prospective needs, and how to provide for them, would have been at once alleviated, while *certainty* of present aid would have been *some* slight consolation in the midst of their grief and distress.

The survivors number 138 women and children, of whom thirty-eight are widows. The list of the Orphan and the Fatherless Children, so far as I can gather at the time of writing, is as follows :—

<i>Age.</i>	<i>Number.</i>	<i>Age.</i>	<i>Number.</i>	<i>Age.</i>	<i>Number.</i>
1 year ..	14	6 years ..	5	11 years ..	4
2 years ..	4	7 years ..	8	12 years ..	5
3 years ..	7	8 years ..	7	13 years ..	8
4 years ..	5	9 years ..	7	14 years ..	5
5 years ..	9	10 years ..	9	15 years ..	5

Total Number of Fatherless Children, 102.

Under this scheme, as already shewn, Orphan and Fatherless Children are allowed 4/- per week till they are thirteen years of age, and the widows are also provided for, so that out of the 138 cases for 120 of them a provision would have been available *at once*, and *as a right*. Doubtless also, in such cases, the Local Authority would not have scrupled to include the remaining eighteen, or at least the eight over thirteen who are supposed to be then able to earn their own living (under the new Education Bill, **fifteen** is the age for school), and this scheme would, of course, be modified



to meet it). It is estimated that £20,000 will be required to make the moderate weekly allowances which the Trustees of the Fund raised for them propose to make, (1) during widowhood to the bereaved wives, (2) up to the age of fifteen to the children, (3) during life to aged parents or other infirm relatives dependent on deceased miners, (4) during disablement to three men severely injured and now in the Leeds Infirmary, and their families. The objects aimed at in this are the same as those we ourselves have proposed.

According to the Leeds newspapers, which are most actively and nobly exerting themselves to provide the funds, it is not proposed to ask the Lord Mayor of London to open a Mansion House Fund, but to raise what is required in Yorkshire. Here, again, is the proper feeling in the aggregate, which we claim for the area, the district, and even the individual, viz. : *self-help, self-reliance, and an independence of spirit*, which will not stoop to appeal for outside assistance and is ashamed to beg.

The very foundation of this scheme is laid, and the structure reared upon that principle. Every one of these unfortunate people in their various categories would, under it, have been reasonably provided for, out of a fund *to which they had all equally contributed, and to which provision all were equally and alike entitled.* Their feeling in the matter would be the laudable one manifested by the Yorkshire Committee and the contributors to the fund, and that feeling is surely the proper one to be cultivated and encouraged. It is the one insisted upon throughout this entire scheme, as herein explained.

If these inhabitants of Micklefield had been spread



over Yorkshire, in other Colliery Districts, and these colliers had been killed separately, what would the consequence have been then? If no subscriptions had been forthcoming for the *Individual Family* in the various districts to which they belonged, the position of the whole would have been precisely the same as if in this case, no subscription had been started for the Micklefield fund. The loss, suffering, and distress would have been equally as great, though not concentrated in one place. *This* terrible catastrophe has evoked universal sympathy, because of its being brought so *prominently* and *instantly* before the public, but, in all probability, little or no interest in it would have been aroused had it been dispensed in units, although the total sum of sorrow must have been identically the same both in amount and incidence.

The reader will comprehend that this Colliery Disaster illustrates very forcibly what is proposed by Mr. Atkinson in his Old Age Pension Scheme, which, if adopted in the area of a County Council, Poor Law Union, or Borough, would make provision for all living within that area, each one individually assuring himself or herself against any such calamity as this, as also against trouble in all its forms,—children left orphans or fatherless, sickness, old age, or death,—thus rendering *abject appeals for charity unnecessary*.

Yet, in spite of this, many are to be found even among men who ought to know better and decide otherwise, who say the scheme is impracticable! When asked "In what respect," they give the "omnibus" answer, "In every respect!" and when driven into each particular corner of it, they invariably end up by saying, "people



*would not pay, or could not pay the sevenpence."* They do admit that it is high time *something* should be done, and that Poor Law Administration is bad, pauperism a disgrace, and that doubtless some scheme of "Old Age Pensions" must and will be adopted! Do they then expect the funds to drop from the clouds, like the manna of old to the Israelites? Or do they want a practical scheme that explains itself in every detail, and would prove its efficiency, or the reverse, by *a single experiment forthwith, and within a very brief period?*

Actuaries are apt to begin with the assumption that the only thing requisite for them to work out is how to provide 5/- per week as a Pension for those over sixty years of age. If that was all, the Annuity and Insurance Tables would amply suffice. Statesmen and Philosophers have found, however, that this comprises a very small proportion of the matters they have to take into consideration, and they are brought most prominently before the public notice in this Micklefield disaster.

I cannot say if any of the thirty-eight widows are sixty years of age, but whether they are or not, Mr. Atkinson's scheme deals with them every one, on lines analagous to those proposed by the Trustees of the Micklefield Fund.

It is impossible at present to say what success or general satisfaction may be given by the administration of the £20,000 proposed to be raised during the coming years, or what is to be done with the surplus; and this raises another question. There are, at this moment, sufficient unclaimed funds to meet every emergency of



this kind, were it so arranged, and yet no effort is made to do it.

A scheme is laid down to do the very work everyone sees wants doing, and yet they listlessly sit still, and "wish" it could be carried out! It is as though banquets were laid out for hungry guests (who *say*, at least, that they are hungry), and they refuse even to taste of them.

Under our scheme, surpluses in one district would be applicable to districts deficient, therefore, when adopted universally and the whole of the United Kingdom contributing, the surpluses in some parts would cover the needs of others, and thus balance matters equally. The Controller of Her Majesty's Household would pay a minimum of 7/7 each quarter, not only for Her Majesty herself, but also for every inmate of the Palace, according to age, in the same way that each individual in England must do, without distinction of rank or class.

I cannot go into figures and facts fully regarding Micklefield, not being sure if it be in Selby Union or not, but I will give further illustrations to shew how the scheme applies to all such scattered districts, by giving a somewhat similar area, of which I have full details in the Year Book of the North Bierley Union, Yorkshire, which includes the scattered villages, hamlets and towns surrounding Bradford. It is manufacturing, mining, artisan, and agricultural, comprising 33,292 acres, and a population of 138,906, the latter being now estimated at 140,000 in round numbers, for my purpose.

Included are twenty townships :—Pudsey on the East, Denholme on the West, Idle on the North, and



Cleckheaton on the South. The distance across is some twelve miles from point to point, having the County Borough of Bradford in the centre, with its separate Union. For several years I have pointed out to Bradfordians, the great advantages that would accrue to both authorities if they were amalgamated and formed a city, by this means making Bradford the most important centre in Yorkshire, as to area, population, and rateable value, and also, as it already is, for the woollen trade.

There would thus be a more equitable and equal system of taxation for local purposes, as, from the position of Bradford (which provides these townships with a market), it is dependent on some of them for its water supply, the result being that in one (Denholme) which has four large reservoirs, *Bradford Ratepayers pay a sufficient amount to meet the rates of that township*, thus enabling large works, &c., to escape rates, or very nearly so.

I merely point this out by the way, to shew how inefficiently so-called Local Government is often in reality carried out. Under this scheme, as I have (I think) previously mentioned, the *West Riding of Yorkshire County Council would be the authority* (under the Imperial Government), to deal with the North Bierley Union; the latter being divided, as it is now, into Townships or Wards, and each electing a Pension Board consisting of an equal number of men and women, in proportion to the population of the whole, having due regard to acreage and value.

When the Pension Board was duly constituted, it would take over the present outside Officers, *i.e.*, the



Doctors, Relieving Officers, Clerks, Assistant Overseers, Registrars, Vaccination Officers, and School Attendance Officers; and the additional Officers required might be nominated by the Sick Clubs or Friendly Societies situate within that area.

On the basis previously explained in the Statement, as applied to the United Kingdom, and also as applied to Bradford, the working is as follows :—

- 5,600 Pensions of 8/- per week for Single, or 12/- for Couples at Sixty.
- 1,960 Allowances of 12/- per week in Sickness, under Sixty Years of age.
- 1,820 Allowances of 4/- per week for Orphans and Fatherless under Thirteen Years of Age.
- 1,820 Cases of Out-door Relief below Sixty Years of Age (Paupers).
- 700 Cases of In-door Paupers (at present there are 2063 Paupers in the Union, and it will be seen we provide for 2520.)
- 2,100 Deaths over Ten Years of age, Allowance £10 each.
- 1,400 Deaths below Ten Years of Age, Allowance £10 each.
- £7,000 Management Expenses.
- £1,400 Medical Attendance.
- £2,800 Drugs and Appliances, Physicians Fees, &c.

Let the reader reflect on these figures and realise their meaning; who are the people, and how many are to have the benefits? Take the first line—the aged, who have borne the toil and heat of the day, and who have paid Poor Rates for thirty or forty years for anybody's benefit except their own. The second is a Sick Allowance of 12/- per week for all over sixteen years of age, thus providing them against loss of wages, and giving them extra comforts, as needful. The Out-door and In-door Poor are the *only* people who derive any benefit from the present system. I may be thought sarcastic in



using the term "benefit," because it is something which nobody is supposed to want! If so, why is it that everybody placidly pays without protest for something they do not want! The Deaths, Management Expenses, and cost of Doctors, Drugs, &c., have been referred to, and the reader can draw his own conclusions as to the incalculable amount of good that would be done under our system as compared with existing circumstances, under the present most inefficient one. There would be in this area **15,400** persons deriving advantages that could and would be appreciated, instead of the **2063** paupers who are such against their wish.

In the North Bierley Year Book 1894—1896, there are items of *repaid relief*; that for 1894 amounting to **£674 9s. 5d.**, and that for 1895 being **£621 17s. 3d.** To the average Ratepayer, the full significance of this may not be apparent, and he may wish to know the meaning of it. In plain English then it means this:—If your father or mother, grandmother or grandfather accepts relief, no matter however much they may have previously paid in "Poor Rates" during a long life, these "Guardians of the Poor" *would compel you to refund it*, and the above figures shew to what extent they have done so to those in the North Bierley Union.

You naturally ask (or a foreigner would under the circumstances), "What do we pay Poor Rates for, if not for the Poor?"—and the paupers *must* be poor indeed if they *do* manage to get relief. All these repayments represent just so many cases of legal cruelty to descendants and Ratepayers, and may prove in many cases almost sufficient to pauperise them also,—at any rate, it is one of the many causes of disloyalty and dissatisfaction.



It has often been a puzzle to me, why working men should be so morose and bitter against their superiors (as they are called) or the powers that be. But when you bring yourself into daily contact with them, and know them thoroughly, you find out that they not only know, but remember their wrongs. They have all their lives put faith in votes, parties, and promises, and yet, scandals such as the one alluded to, remain. *They* cannot see how such things can be altered themselves, but they keep on hopefully sending men to Parliament, to Councils, School Boards, Board of Guardians, &c., imagining that *they do see* and understand all this, and will therefore be able to remedy the evil for them; but no, there is always the same old product—nothing,—till their patience is well nigh worn out.

The reader who has tried to thoroughly understand this scheme, and is inclined to appreciate and support it, may perhaps see better how it works out, if stated in another way. For each person there is to be raised **10/4** or **£9 1s. 3d.** for each hundred inhabitants, quarterly.

In proof of the absolute inefficiency of the Royal Commission, the Right Honorable J. Chamberlain, M.P., Charles T. Ritchie, Herbert Maxwell, W. A. Hunter, and Charles Booth speak very strongly on the subject. They say in the opening sentence of their separate Report:—  
 “We are of opinion that the recommendations in the preceding report are inadequate, and do not go so far as the evidence before the Commission would warrant. While recognizing that the Report contains a full summary of this evidence, we must express our conviction that it does not proportionately represent public opinion on the subjects remitted to us . . . . in round figures,



three in ten of the total population above sixty-five are compelled to apply for Parish Relief during the twelve months. The significance of these figures is increased when we remember that probably one-third of the population belong to well-to-do classes, which do not furnish many additions to the list of paupers. If we deduct them from the calculation, the proportion of paupers over sixty-five to the total population over that age, and below the well-to-do, will be not less than three out of seven, or nearly one in two." We emphatically agree with the paragraph in the Report which says:—"Making every allowance for the qualifications which we have enumerated, we cannot but regard it as an unsatisfactory and deplorable fact that so large a proportion of the working-classes are, in old age, in receipt of poor relief."

One satisfactory item has been gained, however, from the labours of the Royal Commission on the Aged Poor, and that is the appointment of a "Committee of Experts to devise or recommend some scheme of Old Age Pensions for adoption by Parliament." Let us hope that their efforts will receive every support and encouragement, and that before long they may be in a position to solve the difficulty in a way that will meet all exigencies of the case and give general satisfaction.

May I be allowed once more to suggest that Mr. Alexander Atkinson, if given the authority to do so, would solve the difficulty as Rowland Hill did that of the Penny Postage.

In a case of this kind, it is necessary to consider every detail that may concern the public as a whole; to have a mind strong, unbiassed, and free from prejudice;



and to be able to grasp and face the possibility of great changes in existing laws and regulations, if requisite for the improvement and advantage of the people.

All great social problems have been matters of great difficulty, and their successful solution has depended and always will depend largely upon the earnest co-operation and sympathetic assistance of *every* class affected thereby.

Once let class distinctions be laid aside, and each individual, in his or her own particular sphere, do his or her utmost to understand and solve the question, and take some practical interest in it, and we shall not hear so much as we unfortunately do at present, of mismanagement, incompetency, or delay in dealing with matters of moment and importance.





## CHAPTER XII.

**Common Objections.**

**T**O fathom the depth and measure the extent of this vast subject of Social Amelioration, and to gain the best education and training on the subject, one must stand before mixed audiences and invite questions and discussion, after having spoken for any length of time, from one to three hours, making every effort to be clear, concise, logical, and above all, to use the plainest and most simple language.

This, which to some people would prove the greatest test of patience, ought to be, in reality, the greatest encouragement; the larger the number of questions asked and opinions expressed, the greater the proof that a general interest, and that of a practical character, has been created in the subject. Also, a splendid opportunity is then given to the speaker for converting unbelievers, and making missionaries of the converts, so that they may spread this new gospel of goodness far and wide.

Naturally, the most trying questions and contentions come from the most ignorant or most prejudiced people. As illustrating this, a man once sent up to me the following query:—"Can the speaker point out one single Insurance Company that is solvent?" After explanation of the Table of Mortality for life risks, compiled by the Institute of Actuaries; Mr. Finlayson's Government Annuity Table, 1884; and Dr. Farr's English Life Table, &c.; besides pointing out the rare



instances of failure, or winding up in liquidation, the questioner rose up again smiling, and said he meant "if all the Policy Holders died off at once—immediately?" My reply was that, presuming this strange event should happen, it would certainly be the Last Day; it would, therefore, be of no consequence whether Insurance Companies were solvent or insolvent, and the only anxiety about the matter which would trouble me personally, would be as to whether or not I was fully insured against fire hereafter!

Irritated by the laughter of the audience, the querist maintained that he had "not got a proper answer to his question." It was, therefore, pointed out to him that, so long as the British race continued to fulfil the first command, "Be fruitful and multiply," and that the birth rate was higher than the death rate, and that Insurance maintained its popularity, there was no need to fear failure, either by shareholders or policy holders, and the questioner then expressed his satisfaction and gratitude.

A more difficult question arises when asked, "What is to become of Friendly Society Lodges with old members, and no young members entering." The only solution to this problem is dissolution and division of assets *pro rata* amongst the members, as this scheme would not only answer their purpose better, but give greater advantages on easier terms.

I can only repeat that this scheme is not intended and ought not to injure Friendly Societies in any way. On the contrary, it assists them in various ways—relieves them of their old members at sixty years of age, who are dragging them down; also of their sick members, by giving them 12/- a week; and of their present Club



Doctors' Salaries, besides giving every member **£10** at Death. It does more,—it releases them from the necessity of paying Poor Rates, as they do now, for the very class of men who refused or neglected to join their Lodges and who, therefore, have become paupers,—because under this scheme they will in future be all adequately provided for.

The only equitable alternative would be that members should be either kept in benefit at their respective lodges by the Local Authority, in the same way that Policy Holders are to be kept insured, or that both should receive the surrender value of their interest in the society or company.

If it be urged that this means a vast amount of official investigation and labour, it should be remembered that there are a vast number of people to do it, and that a subdivision of labour by the Ward Committees and Managers, could easily be arranged, and also that every case *once settled is done with*, thus reducing the work to *small dimensions ultimately*.

Another asks :—“Why not make the scheme voluntary, like Mr. Chamberlain's scheme?” Because though there are already established many excellent facilities, such as Friendly Societies, Post Office Annuities, Savings Banks, &c., *the people who are most in need* of some provision for their Old Age, Sickness, or Death, *will not* join these, or avail themselves of their advantages ; there remains, therefore, no alternative but compulsion.

If these people would adopt some voluntary system, there would be no need of compulsion, or scheme of any kind. It is in order to bring the negligent, idle, and improvident people to a sense of their duty, that we ask



for this scheme to be established as an Act of Parliament, so that they may be *compelled* to make some proper provision for times of misfortune, old age or death.

Then again, it is asked, "Where are people like these to get their sevenpence per week from?" May it not well be asked in answer, "Where do they get their money for beer and tobacco, &c.?" Have not authors, as amateur casuals, told how men live in common lodging houses and thieves' kitchens, where a breakfast of ham and eggs is no uncommon meal?

Not only this class, but the deplorable yet nevertheless pestilent idle youth, who loafs about the streets and alleys,—how is he going to pay sevenpence per week where he sleeps? Again we ask in answer, where does he get his shilling per week to put on a horse race? Nay, are we at present even *trying* to make them do anything, or suggesting to them to do so? Is there any one officer of the state or municipality possessing any power to demand *anything* from them for their own support?

What is the use of talking to them, when they neither will hear nor care so long as we tacitly allow them to drive their parents to the relieving officer or the Workhouse? Just as such youths make good soldiers when drilled and disciplined, and impressed with the fact that they have their duty to perform, so it is only reasonable to expect that, when brought into line with decent people who take an interest in them, and are anxious to give them a chance, and who will take the trouble to see that they get fair play,—*i.e.*, work if they can find it, they may then become a help instead of a hindrance.



Another common objection is that, "If people could have 12/- per week in sickness, they would never work." Leaving out the fact that the average men and women—aye, three out of every four or more of English people—are proverbially good workers, and miserable when they are out of work or even on short time, it may be pointed out that imposters could not but be easily detected, and, in that case, no allowance would be granted excepting inside the Workhouse, where they would be *made to work*.

This objection would, therefore, not hold good, even for a small percentage of the working-class population. For the rest, assistance may be absolutely necessary for some people at all times (such as cripples, &c.), and for all people sometimes; but certainly *not* for *all* people *all the time*.

Accidents, epidemics, and other adverse circumstances which are beyond our control often happen, and those who have the good fortune to escape, have too often little care or thought for the feelings and sufferings of those who are victims of misfortune.

The man who has never fallen down a hoist and been picked up for dead, for instance, cannot realise the feelings of the man who has. A man may spend a lifetime in any honourable calling, doing his duty to everyone,—his family, his neighbours, his parish and its church or chapel, the school, and in every other most praiseworthy manner,—yet circumstances he can neither avoid nor control, may combine to ruin him. Those he trusted may prove worthless, and then his (so-called) dearest friends, for whom he has probably made great sacrifices, in whom he had perfect confidence,



and whose friendship he has highly valued, too often refuse to know him as soon as he can do no more for them.

Men exist for the good of one another; therefore, those who are our judges, teachers, preachers, writers, and rulers, ought not only to be great students, but to have an actual and intimate acquaintance with the complex problems of every day life, and with the great movements of society. They should have a clear and keen insight into human nature, with its varied propensities, passions, and powers; always bearing in mind the effect upon it of the restraints of the laws and customs made and created by fallible men; also that many of these were intended for quite different conditions of life in past times, so that compliance may, in some cases, now mean injustice and cruelty to others.

The chief aims in the administration of the affairs of a nation, and those which have been kept most constantly in view throughout this scheme are, (1) The prevention of injustice and wrong to, and (2) the advancement and improvement of, each individual in *every class* of society.

Can the British nation conscientiously say to all the fathers and mothers who are in the Workhouse or on the Relieving Officers' Books, to its Crimean, and its civil or industrial veterans, who are either there also, or otherwise suffering great privations, that it *has* fulfilled its duty to them?

The Englishman has this curse of pauperism cast in his teeth in America, on the Continent of Europe, and the whole world over.

Righteous laws, and, what is more important still,



their righteous administration, coupled with the social amelioration of the condition of the unfortunate portion of the people, are the safest, surest, and only guarantees for the peace, prosperity, and honour of the empire. Reminiscences and reflections stir up feelings which dominate the pen, whether the sentences be opportune or otherwise, but let it not be thought that any impassioned appeal for mercy, forbearance, or charity, is intended here. We contend only for *justice* to those so long denied it, and for the prevention of the possibility of any recurrence of such misery in the future history of the English people.

The manliness and independence which characterise the spirit of the British nation, are aptly quoted in all the reports of the Royal Commission on the Aged Poor; and the object of the present proposals is to evoke it, to encourage, and to develop it.

Surely no better way to accomplish this end can be imagined than to ask all to practise it, individually, for themselves, and to contribute as much as they can while able to do so, in order to realise and secure their own independence, thus preventing any possibility of their being eventually obliged to rely upon charity. What better means can be adopted than that of teaching the children of ten years of age the first lessons of thrift and forethought by making them pay their half-penny, and those of sixteen their penny, for *their own* support in case of need, and by this means preventing the possibility of their ever being degraded as paupers? Every year's return of pauperism must under our conditions shew a decrease, and there can be no doubt that, in the very



next generation, the nation would see wiped away for ever this dark spot on England's fair fame.

Another very general objection raised is, "That if people are insured in this way against sickness, old age, want of employment, and death, they will be indifferent and improvident."

There is a story told, that I remember reading fifty years ago, of a table cloth that cost a fortune. When bought and put on the table, it made everything in the room look shabby, so new furniture of all kinds had to be bought to correspond with it, till at last a new mansion to match the whole became necessary!

The moral applies. *Every step in advance*, from the first rung of the social ladder, can only lead upwards and onwards; the fact is patent everywhere, and not least in the houses and furnishings of the thrifty and industrious working men.

The too common mistake of judging any class of men by the standard of its *lowest* members, and fixing and declaring it to be the average or general standard of the whole, is, it will be readily admitted, most unjust and unfair. Conscientious men of education or even common sense, may say that this objection is too trivial to be worth mentioning, but it has nevertheless been urged by men whose position in business or society would lead one to hope for and expect from them better judgment.

If there is a percentage of the population, whose neglected education, or perhaps a natural indifference to any improvement, be it moral or material, makes them *content* to remain mere drudges,—“hewers of wood and drawers of water”—for the rest, let them at least feel that they have justice done them. Let them have laws



and regulations for their daily life, which commend themselves to their judgment and enlist their cheerful acquiescence, whereby their independence and self-respect is secured, and for which they will pay their just contributions.

If this scheme was in universal operation, it could be seen *immediately* how far the objections to it could be maintained, or else proved worthless.

First, by the universal census and the variations of that census, not only as a whole, but in every district; a matter which is of far more importance to politicians and sociologists than it would at first sight seem to be, as they are all hampered in their efforts to prove their theories, for want of such reliable statistics.

Many matters affecting the condition of the poor, etc., can only be guessed at, as there is no reliable or recognised authority, even as to the standard rates of wages. In London, 21/- per week is taken as a fairly regular family income amongst the poorer classes, and it is estimated that there is 31 per cent., or, including those in institutions, one third of the population living at this rate.

This is the only data economists have, on which to base their calculations and measurements of the poverty of the Metropolis, or for the county at large, and the regret is constant and universal that there is such a lack of substantiated facts, estimated figures being so very often misleading.

The questions of the unemployed, strikes, depressed local industries, colliery explosions, and other great calamities, epidemics, &c., are Poor Law Returns and



and organised trades statistics, inevitably of course, leaving out vast numbers that are never accounted for.

The Pension Board now proposed, would supply full and reliable particulars, each and every quarter.

It is commonly held by educated and well-to-do people, that there is a great decrease in pauperism and poverty at the present time, and has been since the beginning of the last half century. I have elsewhere given the *exact* figures in regard to pauperism. The contention is, that increased wages and the enhanced purchasing power of those wages, have effected this (supposed) improved state of affairs. As to the decrease in pauperism, that, I fear, is what the Guardians make it, just as some maintain that crime is what the policeman makes it.

As was pointed out in the list of London Unions, St. George's-in-the-East (so far as out-door relief is concerned) tries to abolish pauperism by refusing to grant any relief, but that fact does not prove that poverty *is* abolished ! Nor does it give any account as to what has become of those poor people who have refused to go into the Workhouse. Many of them have denied themselves actual necessities, and hoarded every copper they could get in order to prevent death coming in the near future through actual lack of food.

The manufacturer complains of no market being available for his productions, whilst at his very door there are 100,000 people in desperate need of food, clothing, and household goods of all kinds, if only they could find work which would enable them to earn the money to buy them.

To read Parliamentary debates and proceedings,



daily Newspapers, Periodicals, and general Literature ; to know that there are Sermons, Addresses, and Lectures by the million regularly delivered ; and then to see the deplorable state of the poor, makes one doubt if there be any sincerity in the land at all, and whether it is not all just the veriest hypocrisy.

Why do not the Members of Parliament who made so much use in their election addresses of "Old Age Pensions," bring in a Bill? People constantly and persistently aver that Parliament ought to do so. Again and again it has to be pointed out that Parliament is the servant of the nation, or, as Lord Salisbury said, and as I have quoted at the beginning of this book, it "exists for the social amelioration of the people."

The people are, or ought to be, adequately represented by the members they return to Parliament, and the Government of the day and the officials are engaged in their service. In Municipal affairs, however, this order is too often reversed, and also, I fear, in Imperial affairs.

Another objection urged against anything being done, is the great increase in charitable societies and institutions such as Charity Organisation Societies, Cinderella Clubs, Orphanages, Almshouses, Tradesmen's Homes, &c. ; in fact, the sum total of these is said to be eleven millions, or equal to the entire amount of the Poor Rate. In addition to all this, there is the great and unknown amount of private charity, which is only recorded in the sealed books of the great hereafter, by One Who says, "Inasmuch as ye did it unto one of the least of these My brethren, ye did it unto Me."

Politicians and optimists point out to us all of these,



and say that the questions are "righting themselves." Yet are not the terrible spectres of Pauperism, Poverty, and the Unemployed here with us still?

The "General Report on the Wages of the Manual Labour Classes in the United Kingdom," recently issued by the Board of Trade, gives an interesting table of wages as follows:—

		<i>Men.</i>	<i>Women.</i>	<i>Lads and Boys.</i>	<i>Girls.</i>
Half-timers	..	—	—	11·9	27·2
Under 10/-	..	0·1	26·0	49·7	62·5
10/- to 15/-	..	2·4	50·0	32·5	8·9
15/- to 20/-	..	21·5	18·5	5·8	1·4
25/- to 30/-	..	24·2	0·1	—	—
30/- to 35/-	..	11·6	—	—	—
35/- to 40/-	..	4·2	—	—	—
Above 40/-	..	2·4	—	—	—

The above are *samples only, i.e., voluntary returns from organised trades.*

The Royal Commission takes these figures as if they applied to *all* trades, and draws various conclusions from them that do *not* apply to the *lowest grade of occupations*—out workers, small workshops, and casual labourers, who receive the *lowest rate of payment*—as Sir R. GIFFEN says, "The people who do not come into regular employment, the casual people, would hardly come into returns of this kind."

There are probably *more than a million shopmen and women not included*, and the low wages they now work for, as compared with those of former times, is most remarkable. This is chiefly accounted for by the increasing preference given to females, and the wages range from £1 down to 2/9 per week.



The returns quoted being *voluntary* were, of course, given only by the best class of employers who were paying *the best* wages, as those paying at the *lowest* rate would naturally be ashamed to own it.

Sir R. Giffen was asked the question, "You have reason to believe that the 143,000 respecting whom you have returns (cotton manufacturers) are a fair average of the 504,000 enumerated in the factory returns?" Answer, "That is so, there being no selection in the matter." Whilst there was *no selection in sending out* the forms to the cotton manufacturers, there seems to have been a *decided selection in the returns*, as nearly *three-fourths made no return at all!*

Royal Commissions and their proceedings and reports are very trying; the plain issues become confused, and the reports misleading and contradictory. They are a most excellent contrivance for Governments of procrastination. Take that of the "Royal Commission on the Aged Poor," already referred to and quoted from. The Commission sat from February 7th, 1893, till February 26th, 1895, with the result that there was a Majority Report, with which five of the most prominent members disagreed, and these issued a Minority Report, regretting the lame and impotent conclusions arrived at, as did several other members in their own separate reports.

Much discussion arises over decrease in prices of food and commodities and the great increase in rates of wages.

Tables of prices are not to be relied upon, when quoted as *wholesale* or *first cost*, as this makes no relative difference in price to poor people; in fact, in some cases,



quotations for the raw material are utterly fallacious, even in goods required by all classes.

Take the price of wool in the fleece. The same class of wool has, for long periods, been quoted at 10d. per lb., whilst at others it has been 2/-; and a Royal Commission or Board of Trade Clerk would therefore imagine that he ought to get a pair of 15/- Blankets made from the 2/- per lb. wool, and when that wool was quoted at 10d., for less than 7/- per pair! In reality, however, as every housewife knows, the rates of payment for blankets, flannels, shirtings, stockings, &c, have never varied to anything like the same extent as has the price of wool.

Whilst on this subject of the economic conditions of labour and poverty, and the conclusions arrived at by officials and others who are not intimately acquainted with a poor working-man's position, let us just take Bradford as being the centre of the world for dress goods made from wool, worsted, mohair, alpaca, &c.

The price per yard on the average of goods sold, is more than double what the price was twenty years ago, reckoning the raw material at the same price. Thus the increase of wages does *not* mean a corresponding purchasing power.

Under [the old conditions, when Bradford Manufacturers were all entered for a race of low priced goods, and were actually selling goods at a penny per yard, while the winning post was, as a rule, the Bankruptcy Court, a poor man could dress his wife and several daughters for the same cost as is now necessary to dress *one* daughter. The average price per yard of Bradford



goods then, would be less than 1/-, to-day it is 2/- or more.

It is surely more to the interest of Bradford Manufacturers that the poor should be enabled to buy their surplus dress goods, than that they (the Manufacturers and Merchants) should themselves be compelled by the Overseers to pay Poor Rates in order to maintain those who, under our scheme, would be enabled to become purchasers.

Another factor in the purchasing power of wages in large towns is the house rent, which is generally double or treble that of county districts. (In another chapter I propose sketching an Artisan's Dwelling's Bill which would meet the difficulties of the poorest cottager.)

The well-to-do on the whole get most of the benefits of low prices, as *luxuries* are certainly cheaper, though necessities, such as rent, coal, &c., remain dear.

Previously, in this book, it has been contended that the great sums deposited in Building Societies, Co-operative Societies, Post Offices, and Penny Banks, amounting to £200,000,000, prove that the people as a general rule could well afford to pay sevenpence per week for a National Pension Fund, in which they could insure themselves against sickness, want of employment, old age and death, and that there would only be a very small percentage who might find it a hardship. It is also estimated that the large sum mentioned, only represents *2 per cent.* of the accumulated wealth of the nation. This certainly shews the enormous advancement which has been made, whilst at the same time paying off such a large portion of the National Debt since the Peninsular War, but it at the same time brings to mind an ever



present ghastly contrast, in our pauperism and poverty.

The lowest classes require raising, and must be given increased chances of doing as their more fortunate brothers and sisters have done, and gaining a footing upon the highroad to prosperity. As Sir R. GIFFEN says, "There is a residuum that does not improve much, and hardly, by comparison, seems to improve at all; but this residuum certainly diminishes in proportion, and probably diminishes in absolute amount, from century to century, and from period to period."

According to one of the Blue Books (The Select Committee on Local Relief Measures), replies were received from 1574 districts, representing a population of 26,591,394 persons, and it was found that in 920 districts, representing 10,291,600 persons, there was, at the time, no exceptional distress. In 475 districts, with a population of 11,792,527 persons, there *was* exceptional distress, due solely to the severity of the winter; and in 179 districts, with a population of 4,507,267 persons, there was, apart from the want of employment due to the weather, an exceptional want of employment owing to slackness of trade, depression of agriculture, and to particular local and industrial causes.

The Committee point out that there exist statutory powers, under which Boards of Guardians might set poor persons to work at certain wages, but such powers cannot be used until rules are made by the Local Government Board.

Oh! that I had the pen and the power of that noble English writer, Charles Dickens, to once more put in the pillory the Officials of the Circumlocution Office! Over three hundred years since, our good Queen Elizabeth



signed those statutory powers, that Guardians were not only to relieve destitution, *but also to find employment for the poor*; and here we have a Select Committee in Parliament saying that nothing can yet be done, as Parliament has not been able to find time even to make rules for the Guardians of the poor!

Mention of Queen Elizabeth reminds us of three of the greatest men mentioned in English History, who lived in that reign, *i.e.*, Shakespeare, Milton and Admiral Drake: and then of our own dearly beloved Queen Victoria, and her glorious reign—a record in years and beneficence—and of the great names associated with Her Majesty in extending her just and christian rule, to every part of the known world.

Among many such, those of Salisbury, Palmerston, D'Israeli, and Gladstone stand pre-eminent as statesmen whose ability and high standard of honour has rarely been equalled and never surpassed. Such thoughts as these prompt the heartfelt prayer that it may be vouchsafed to Her Gracious Majesty to live to sign the death warrant of pauperism, and that before the present century expires, she may witness such a transformation of society, that poverty and destitution will be unknown in her Dominions.

The hour has arrived! what we now want is the man, and I have every confidence in THE RIGHT HONORABLE JOSEPH CHAMBERLAIN, M.P., who knows as much about this subject as any man living, and that he will immortalize his name and career, by carrying a bill through parliament on these lines, thus adding to his fame, and increasing the debt of gratitude which is



already owing to him by the nation for his distinguished services on behalf of his country.

With 100,000 unemployed, it is very clearly evident that *someone* must investigate the matter, and find a remedy for the evil. The guardians ought to, but do they? We are forced to fall back upon parliament, and who is to persuade Parliament? Surely our chief members there ought to do so; and if through neglect or indifference *they* fail, then we are brought back again to the people themselves, who must *insist* upon some adequate action being taken.

It has been admitted that there has been a great improvement in the condition and comforts of the people generally; but the very lowest class still urgently demands attention, and as society cannot escape the charge of having used that class for its own benefit, it has therefore no right to shirk the obligations laid upon it.

The abject condition of these miserable individuals, is mainly due to the fact that they are compelled to live in slums and unsanitary dwellings, society having provided nothing better for them. The result is a decided deterioration in physical, moral, and mental power, a consequent degeneracy of progeny, and immense increase of vice and crime.

Our civilization, as we call it, has had some most remarkable, and at the same time, most baneful influences upon this particular class of people. The temperance reformer, with the best intentions in the world, has unwittingly brought about, consolidated, and confirmed, some of the worst features of the drinking habits of the people.



The brewers, who had enormous wealth invested in breweries and public houses, were startled by the agitation for a Permissive Bill, and in consequence of this, made their concerns into Limited Liability Companies, thus rendering their position more secure and impregnable than ever in just the same way that any other shareholders would take action against those who threatened to interfere with their property.

But this is not all. The tied-house becomes a purveyor of pernicious beverages, with the result that a large proportion of the dwellers in these slums have their constitutions still more enfeebled and undermined by the deleterious drinks made from anything and everything *except* malt and hops; or by a fiery and dangerous stuff called "blends" direct from the distillery (I would prohibit whiskey being taken out of bond for three years, giving notice, say six months, grace).

The man working in a mill or other workshop, in an atmosphere of obnoxious smells, and a temperature of probably 70 to 100 degrees, almost deafened with the noise of whirling machinery, constantly on his feet, goes *home* at the end of the day, for food, rest and comfort.

Nine months out of the twelve, it would be folly for him to be out of doors in a large town in the evening. The sulphur and smoke choke him, while the night air is most injurious (Bradford deserves all praise for its Public Parks, which in summer are crowded by the best dressed and best behaved female workers I ever came across).

This working man is as much a social being as his



employer; if he is living alone, or his home is not made a pleasant resting place, he feels the need of society, so off he goes to the public house, comparatively indifferent, as a rule, to what is set before him to drink—and sits trying to drown his troubles in liquor till closing time.

Billiards have no special charm for him, and public house politics appear to be good enough. Now comes the double difficulty and danger of his social surroundings. Enervated by the nature of his employment, the slow poison (for it is nothing less) which he ignorantly and thoughtlessly pours down his throat, does its deadly work sooner or later (generally *sooner*), and he becomes more or less a wreck before he reaches what ought to be the prime of his life.

The percentage or duration of life in large towns is 15 per cent. less than it is in the country. It must also be remembered that the increased speed and stress of life in this present century, tends to wear a man out sooner, and thus, at a comparatively early age, he becomes one of the old "out of works," whom nobody will employ.

During his working years, he has, as a general rule, made no provision for this, but has gone on week by week, carelessly spending his surplus shilling or two, and only when too late realizes the awful consequences to himself, his wife and children. His employer, his clergyman, and those set in authority over him, have allowed this state of things to exist, and now, when the certain consequences follow, reprove him for his want of forethought. It is in this way that paupers are made.

Compulsory self denial, and the requisite insight



into the realities of life, would have taught that man the necessity of providing for a rainy day, and would also have shown him that the greater the sacrifice of personal and present indulgence, the greater will be the future comfort and lasting enjoyment.

Wealth and want, in all their antagonism, abound everywhere, but more especially in large towns. The latter term has another meaning, besides that of need or destitution—it also implies desire, which, if for good, is commendable, and should be encouraged and granted facilities for attaining its requirements. This typical working man has, for instance, in all probability, daily longed for better surroundings, and a properly organized state of society would see that it was to its interest to provide them, and in this way and others to give him every inducement to become a better workman, a better customer, and a better citizen.

The most general, and I might say the *universal* objection, or rather query, raised is, “What is to be done about the vagrant, the tramp, the idle, those who never did, and never will work?” Even magistrates and men of position, employers and educated men, stumble over this (to them) permanent block to this scheme. Again and again the question is asked, “How are *they* to raise the sevenpence per week, or penny a day?”

To answer these people in the hackneyed style, by asking them another question, *i.e.*, “What are *you* doing now, *under the present system*, with this unfortunate or vicious and burdensome class?” is not sufficient. Everyone is only too well aware of the existence of such



a class of men, women and children; and the first consideration is to ascertain the full extent of the trouble, as a doctor first diagnoses his case before giving medicine or applying remedies.

It is most astonishing to find intelligent men thinking, speaking, and acting as if *every* poor man, woman and child in the United Kingdom, was a vagrant, idle, vicious person, who never did, and never will either work or attempt to live a decent, respectable life.

To prove that the mere suggestion of this idea is absurd, it may be pointed out that it would be an equal absurdity to take Judas Iscariot, and classify the other eleven disciples with him as equal traitors, who had each got thirty pieces of silver for doing the meanest action ever recorded.

In the case of magistrates it is excusable, in the sense that *they* have so constantly brought before them the very dregs of humanity, and that, therefore, the habitual close contact with such specimens of vice and wickedness, may tend to create a pessimistic feeling, like that of King David, who, in his haste, classed "all men" alike. This would be reversing the actual state of affairs entirely. The illustration of the Twelve Apostles, like the teachings of the Four Evangelists, is an apt example of humanity in every age, and especially as it is to-day. There were eleven good men to one bad! and yet Judas Iscariot is oftener mentioned by unbelievers, than all the remaining eleven.

Here in Bradford, out of 230,000 population, there are only 2,300 paupers. There are 39,493 children of school age, including a few over fourteen, and in 1889,



only 198 children were not attending school. Twenty-five years ago, out of a population of 146,987, there were, in 1871, only 14,204 children attending school; now there are 31,936 children in average attendance.

It was urged twenty-five years ago, that it would be impossible to secure universal attendance, and all sorts of trouble was prognosticated, such as that the magistrates would be overwhelmed with work in hearing summonses, &c. Instead of this, the result has proved that though at first there was a small percentage of such cases, they have gradually decreased almost to the vanishing point, and people have found by experience that it has been a great advantage, both to themselves and their children.

So it would be under this scheme. In perspective it looks a hardship to compel a large family to pay sevenpence per head weekly for all over sixteen years of age. Analysing the conditions, however, it will be found that, as a rule, in all cases of working-class families, at sixteen years of age they have been earning weekly wages for two or three years, and are receiving far more money in this way than they cost in food and clothing.

If sevenpence per week should in exceptional cases prove to be a hardship, then it becomes a question of being entitled to, and asking for an advance of sixpence per week in their wages, as they must, in that case, assuredly be working on the sweating system. If any girl or lad of sixteen years of age, cannot make their wages worth more, by a penny per day, either by increasing the quality or else the quantity of their work, they are not worth any wages at all.

“Oh!” says the employer, “your sevenpence per week has to come out of my pocket, I see!” Setting



aside the suggestion in the preceding sentence, it may be assumed, "Your mill and your mansion *already cost that amount probably in Poor Rates*, and in addition to being relieved of this, you are also relieved of all contributions to Hospitals and Charities, besides which you can charge any deficiency upon the goods you sell, by increasing the price.

Then again, the retort of the consumer, and especially of the wage earner, is:—"So in the end it comes back to us after all," and as this scheme has been thought out for their benefit, and this book written from the same motive, the reply is plain and clear. When, as we trust will be the case, Parliament passed the scheme, and it becomes law, and with the co-operation and assistance of all it is carried into effect, then it can be confidently and proudly answered to all such objections, "All this has been done for your welfare, benefit, and advantage."

All this mighty mountain of difficulty is like the proverbial mountain in labour. The mountain consists of the £44,00,000, and the mouse is the insignificant penny. It shews what the penny would do when **29,000,000** were daily added together for a year. If we consider that, reduced to hourly wages, it means the tenth part of a penny in a days' labour of ten hours.

Disputes as to wages, which have often led to strikes for an advance of a *farthing* an hour, which means **2½d.** per day, have occurred, certainly; but such a probability can surely scarcely be imagined as likely to happen in the case of **1d.** per day.

Then as to the Government Grant. This comes from all the community in one way or another, and as



the community at large is to be the recipient of the present advantages, it has a right to contribute towards them.

Further than this, the community has already reaped many advantages contributed by the old, through services rendered by them in the past ; it is, therefore high time that some acknowledgment was made of those services, and that the obligations of them were suitably discharged by it.

Many a long neglected veteran, and present day martyr, would then come to their own, or would feel at least that the nation was at last displaying some little evidence, however late in the day, that it is not totally destitute of honesty and gratitude.

The accuracy (or reverse) of all the propositions herein laid down, and their success or failure when put into practical operation, *would be demonstrated forthwith*, wherever the experiment was made. They would be no longer matters of opinion, prophecy, or doubt, but actual demonstrations of matters of fact and public policy.

The control and management would be in the hands of the Local Authority, who could delegate the actual work to elected Ward or District Committees. By this means, all danger of imposition, neglect, or partiality would be avoided, as every member of the community would be daily cognizant of any irregularity, and with the Argus eye of the public press upon them, and the prospect of re-election or rejection at the next poll, the faithful performance of public duty would be sufficiently assured.

If it be urged that a person having paid sevenpence per week, would be entitled to claim, demand, and even



enforce the payment of 12/- per week sick money, although only shamming sickness, or by refusing to work, and pretending that work could not be obtained ; it may be answered as to the first case, that the doctor's decision would in all such cases be final ; and as to the second, that the Ward Committee, acting as a labour bureau, would quickly test a man's intention to work by finding him suitable employment.

If it be possible, however, to conceive that a Ward Committee could be so inhuman as to commit any act of cruel injustice, then an appeal should be made to the Home Secretary or the Local Government Board.

All estimates of the number of cases to be provided for, under their separate headings, are based upon recognised returns, such as those issued by the Registrar General, Poor Law, Friendly Societies, Trades' Unions, etc., for the numbers at ten years of age, and of deaths, paupers, days of sickness, &c.

These are all calculated upon scales settled and adopted by these societies, and in every item the number consists of a per centage of the **1000** inhabitants, not only in these particular cases, but also as to the cost of Doctors, Managers, Physicians, Drugs and Appliances.

In fact every care has been taken to devise a *workable* plan, which will prove to be a successful solution of this most important and difficult problem. Every detail has been so minutely examined and worked out, that all who run may read, and none need err therein.

It is often the case that people who have never taken the trouble to seriously study the subject for *ten minutes*, will dictate and dogmatise about it to those who have carefully devoted all their attention for *years* to it,



and being, as it is, optional in its adoption, Local Authorities are sure to be cautious till it is adopted by some enterprising and public spirited district.

The experience then gained, however, would be of immense value to all other districts. It would also prove conclusively that—instead of having to wait for another forty years to derive advantages for the Aged Poor, and being obliged to leave those who are *now* grown old in poverty to suffer on in silence, waiting for help in some far away, indefinite time,—there is, in this scheme, a provision assuring to them and to all, *immediate* advantages, which will do more than *cure* many of these “ills that flesh is heir to,” because it will *prevent* them: and is not “prevention” proverbially “better than cure?”

The question of the unemployed is always before us. Why *are* these men and women unemployed? To accuse any portion of *willing workers* of voluntary idleness, is the most cruel of mockeries, and in very many cases people are *absolutely unable* to procure work of any kind, for various reasons.

Let those who are so apt to formulate outrageous charges such as this, at least make some effort to substantiate them, by either finding work for those who have none, or by agitating for, and assisting by all means in their power, to secure the adoption of some scheme, whereby this terrible evil may be remedied in the present, and averted for the future. Otherwise they are guilty of a cowardly injustice to and scandalous libel on honest working people.

Surely it is an anomaly if Britain—the workshop of the world—possessing the most industrious and willing of all workers, every one of whom is in misery when unable



to obtain employment, and whose constant thought and anxiety is to better their position by still greater effort—is to be stigmatised as a nation of *Drones* !

To say that men able to assure themselves of a pittance of 12/- per week, by paying sevenpence per week premium, would not be only too glad to accept work offered at 24/- per week, is a *reductio ad absurdum*. The exceptions only prove the rule. “The poor ye have always with you,”—aye, and the pessimist too; the unbelieving Thomas has existed in all ages. In the lifetime of the writer, Stephenson had him to contend with in the first Railway Bill, in the form of the historical query as to what would happen to the “Coo !”

The introduction of Steam Power Machinery, the Spinning Frames and Looms which led to the Ludite Riots, are all instances of ignorance, prejudice, or class opposition to movements that have revolutionised the conditions of labour, and which brought about increased wages and shorter hours, with cheaper productions and greater comforts and opportunities, for the very class that so bitterly opposed their adoption in the first instance.

Fifty years ago, mill masters' sons sorted the wool, carried bags of it to the washhouse, and with their own hands and a primitive wringer, scoured it, afterwards taking it to what should be the bedroom of a cottage, where a comb pot and hand-combs were used to prepare and draw the sliver for spinning.

If the man who attends a combing machine to-day, was set to the same work under the conditions then obtaining,—lifting a heavy hand-comb to the height of his face, forty or fifty times a minute, and going on day and

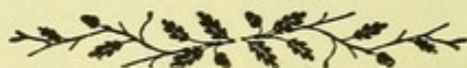


night in the latter part of the week ; often carrying the heavy pack at the week end for miles to receive wages that would not go half so far as they do to-day,— he would not do it, in fact he *could* not.

On the other hand, to describe the conditions that machinery was calculated to bring about to those hand-combers fifty years ago, would have been to lay yourself open to a charge of lunacy or great ridicule, if not that of a designing capitalist wanting to take the bread out of their mouths, and to do without their labour.

The same with Hand-loom *v.* Power-loom. Any one living who has watched the hand-comber, without clothing, except slippers and trousers, tearing away at a pad-post till broiled with the heat caused by such exertion day and often night through ; and who to-day walks through a combing or weaving shed, can plainly see that there is no comparison, as to the actual manual labour, except to the infinite advantage of the comber and weaver at the present date.

I cannot resist here giving honour to whom honour is due, by calling attention to the fact that the man above all others who has been the “making” of Bradford, and the other great towns which have risen in Yorkshire from the introduction of the Combing Machine, &c., is the present LORD MASHAM, then Mr. SAMUEL CUNLIFFE LISTER, of *Manningham Mills, Bradford*.





## CHAPTER XIII.

**Artisans' Dwellings.**

ONE of the most fruitful sources of misery and mischief in the lower parts of large towns,—and more especially as regards the wretched condition of those who dwell in the slums, courts, alleys, and yards,—is the bad feeling which too generally exists between the Landlord and some, at least, of his Tenants.

The Landlord may be a most reasonable and humane man, quite willing to do his duty to the Tenants, and for his own interest, to keep his property in good repair and sanitary condition, or even to spend money on improvements. Suppose him to have a dozen cottages, human nature being what it is there will be varying degrees of goodness or badness amongst his different Tenants and their dozen wives.

One incorrigible amongst every twenty-four would be a very moderate estimate. That one, male or female, probably takes an unreasonable dislike to the Landlord, for something he has said or done, or left unsaid or undone, with the result that all kinds of spite and malice are engendered. Then follows the natural corollary revenge, which usually takes the form of poisoning the minds of the rest against him, and in many other ways also much damage is done to him and to his property.

Gradually “bad blood” is created, which manifests itself in various ways, not only to the injury of the Landlord’s property but also to his name, while there is



no corresponding benefit or advantage to the Tenants, but, on the contrary, increased illfeeling and consequent loss to all concerned. The bad Tenant makes himself the leader of a plan of campaign, setting the example in non-payment of rent, and doing, secretly, as much damage as he dare, in the matter of choking up drains or closets, etc., when he can do so unnoticed. Not only does he pay no rent, but he also keeps the door locked constantly between sunrise and sunset, and snaps his fingers at the Bailiffs until dark, when he hold an "At Home" or reception for the neighbourhood, and treats everybody to drinks, &c., with the money which should have gone to his Landlord for rent due.

In desperation and self-defence, the latter takes out a summons; the Tenant then sends his wife, who is equally astute, to the Court, and the Magistrates listen to the woman's pitiful tale that they "cannot find a house anywhere to suit their means, &c., &c.," till the more tenderhearted among them decide that "they must get out in *21 days!*" At the end of which period, needless to say, they still remain in the house, and have in this way saved another three weeks' rent!

The Landlord is determined not to be beaten, so once more repairs to the Court, and gets an ejectment: sends his Bailiffs with the Police, and sets the few things on his premises into the street, which the Tenant's wife gets wheeled away in triumph. All this time, the Landlord has been losing his rent, paying costs, and Bailiff's charges, besides wasting his time and temper, and cursing both Property and Tenants. This is no imaginary or isolated incident, but one of most ordinary,



common occurrence in all large towns in the lowest districts.

As bearing on this question, it is calculated that in London there are **188,000** people who live *four or more in one room*, and of these, three thousand are packed to the extent of *eight or more in one room*. In the last Parliament, Mr. Wrightson (then a member) introduced an Artisan's Dwellings' Bill, which has been taken up in the present Session, by Sir Richard Hickman, and read a second time. Unfortunately that Bill makes no provision for the *Poorest* Tenants,—in fact, it is a Bill to help those who can help themselves. The main point in it is, that to a Tenant who can put down £50, Government shall lend **£150** to enable him to buy or build a house costing **£200**. Now the Tenant who is in a position to put down **£50**, can easily get **£150** without any Government interference at all, either from a Building Society, or from any Solicitor, or Private Mortgagee; and Government should not be called upon to prevent the employment of Private Capital.

There is no analogy between this Scheme of Pensions and Friendly Societies; on the contrary, it, together with the plan now about to be explained, applies to those classes of people who *do not* avail themselves either of Friendly Societies or Building Societies, and who stand most in need of elevation, but cannot be reached under present conditions, by these most excellent Institutions.

It is proposed that a Cottager whose annual rent is **£8**, shall, if his Landlord agree, purchase his house say for **£100**, when an agreement between them shall be signed, and also an undertaking to convey (free from



incumbrances) on completion. The Tenant thus at once becomes the owner of his holding, and in future pays his 3/1 per week, or **£2** per quarter, to the Local Authority (Town, District, or County Council, &c.); his late Landlord to draw quarterly **£1** from that Authority, and the other **£1** to be retained by it towards a fund which, in twenty-five years' time, amounts to the purchase money, and which is then to be handed over to him, while the Deeds must be handed to the former Tenant, who becomes his own Landlord, his house being absolutely his own, and free from all claims.

Now take that bad Tenant before referred to, and his eleven neighbours, and assume that they were paying 3/1 per week each. They would surely all prefer to live in houses of their own; they have, therefore, all agreed to buy at **£100** each, and to pay the rent to the Corporation, at the same rate as hitherto. They now have an interest in the houses, and probably an emulation for improvements, cleanliness, &c. They pay their own rates, taxes, insurance, &c., and will become better citizens, taking more interest in the town's affairs, and generally, in the nation's welfare, *in which they have now a stake*. Probably those cottages would, in a year or two, be so much improved, that their value would be enhanced by **£20** to **£30** each house. If any one of the new owners wished to leave, through working elsewhere, or from other causes, he would easily be able to find a purchaser, who would pay him the amount contributed to the sinking fund, and a fair valuation for all his improvements.

The late Landlord has been drawing quarterly the **£1**, being four per cent. on his Capital, whilst the



Property has become a better security, through its improved condition. His worries and losses have ceased, and his mind and time are free for other enterprises. He is in a sense the Mortgagee, or Debenture Holder, and should be allowed to sell his interest as ordinary Stock or Scrip, the Corporation holding the deeds in the interests of all parties. •

Under the present system, these unfriendly Tenants and Landlords are in the position of the Irish Tenant Farmers, during the deplorable Plan of Campaign before LORD ASHBOURNE'S Land Bill was passed on lines even more lenient than those I have sketched above, and the result has proved it to be a great blessing to the Irish people, bringing peace and prosperity where previously there had been anarchy and ruin.

The principle here laid down might apply to any kind of Property, or to any amount. In that case, what is called the "unearned increment," would be increment that would go into the pockets of the people who created it. Not only so, but tradesmen and every class would have a greater incentive to effort and enterprise, from which the whole country would derive advantages.





## CHAPTER XIV.

**Hire and Purchase.**

THE question of Agriculture as affecting the labourer has been prominently before the public mind for years; and the importance of keeping the labourer on the land, and also of inducing those who have already crowded into large towns to go back to the land, if they have any desire to do so, is admittedly a most difficult, yet most pressing question. The wages for agricultural labour are so low, that it has been impossible for men to maintain a family, and at the same time save sufficient capital to stock a farm. The result has been that the man, realising the fact that his children's wages will be increased if they work in a mill, and also that in towns, teamsters, grooms, &c. receive better wages, naturally thinks it best to leave the land, and go to some such large town.

The contrast between his rosy-cheeked children with their fine forms, and those who are town-bred and born, with their sallow faces and diminutive figures, clearly demonstrates the effect of Town *versus* Country. It is, however, too much the case that but little is thought of the effect upon the British race, although it is considered a necessity that civilization and commerce must thrive, even if wealth has to be considered before health. Land may go out of cultivation, and the people suffer deterioration, but the race for present advantage (apparent) and wealth must at all costs go on unchecked!



In reality, the interests of the town and the country are one, and it is the duty of their representatives in Parliament to devise means for their Social Amelioration and Mutual Benefit. There never was a time in the history of the nation, when there was so much capital seeking investment, and at the same time, the land was never so impoverished for lack of capital and labour to develop its productive power. Land Banks may be useful, but it should not be forgotten how slow the Agricultural Labourer is and how diffident in enterprise. It is proposed to assist him by empowering the Local Authority to loan out on 'the hire and purchase system,' Stock, Implements, Seed, &c., to labourers or the poorest farmers, so that they may be enabled to improve and develop allotments and small farms. The principle of this is the same as the Artisans' Dwellings Bill, and also of Lord Ashbourne's Irish Land Act.

One of the most gratifying features connected with this problem of Town v. Country, as regards the competition for cheap labour, has been the establishment of manufacturing concerns in out of the way places, which have proved of inestimable advantage to both the employers and employed.

As an illustration of this movement, take the great firm of Messrs. JOHN FOSTER & SON, LIMITED, of *Queensbury, near Bradford*. The situation of these colossal works was thought, at the time when the first modest mill was built, to be a most unfavourable one, as it was said to be "five miles from anywhere!" Perched on the summit of the high range of hills which separates Bradford from Halifax, whilst in the parishes of both, and at an elevation of one to two thousand feet, with a



consequent high gradient and difficult roads for heavy goods traffic, I yet know of no firm which has had a more prosperous career, or that has conferred greater advantages on the district in every sense of the word.

Morally and intellectually,—in material, in health, by the acquisition of good roads and sanitary arrangements, church, chapel and schools, one of the finest Institutes and the Champion of England Brass Band,—in all these ways have the people been benefitted for a generation past. It is doubtful if there be another Firm in Yorkshire,—rich as the county is in prosperous manufacturers,—which has turned out so many working-men who have themselves become heads of great manufacturing and wealthy firms, as has that of Messrs. JOHN FOSTER & SON.

If trade and manufactures (particularly the latter) had been widely spread over the country in this way, the nation would have been so much the healthier, wealthier, and wiser. The terrible and sickening subject of slums would not then have become the plague and despair of large towns, as it has done. Like Lot we are but paying the penalty for avarice and selfishness.

The question of the development and improvement in physique and stamina of the nation's children is a vital one in every sense, and as the military records prove that the rates of measurement, both in height and chest, have had to be lowered in order to retain the numerical strength of the Army, every possible facility and encouragement ought to be given, to retain the growing children in the country districts. Those who commence Industrial concerns in out of the way districts are patriots of the highest type, and not only do they



deserve to succeed, but the gratitude of the entire nation is due to them.

Any one who has lived a long life in such a district, can bear witness to the inestimable blessings they have proved in the past. The people brought up amidst nature's pure and glorious works, are themselves more pure than the denizens of over-crowded towns, and their physical, moral, and mental condition is healthier.

These apparent digressions may not be soothing or agreeable to the matter-of-fact reader, who may have been tempted to wade through this book by seeing masses of figures and business proposals mentioned. I fancy I hear him asking what has all this high faluting language—as he will doubtless term it—got to do with the title of the chapter, "Hire and Purchase," and he wants to know, "How is it to be done?"

Well knowing that there is a superabundance of practical business men who are thoroughly capable of doing justice to such details as would be necessary in successfully carrying out the idea herein suggested, we think that it could not be left in better hands than in those of the Local Authority elected for such like purposes. That great statesman, WILLIAM PITT, in 1796, brought a Bill before Parliament with this object in view, which was sacrificed with many other useful measures, owing to the terrible Napoleonic War troubles.

In reply to the query, "How is it to be done?" it is proposed that Local Authorities shall have power to borrow money at *three per cent.*, and to lend it to labourers or tenant farmers on the security of the stock or other commodities, and for every **£10** advanced at the rate of *four per cent.* interest, the borrower will have to repay



quarterly 10/- in addition to the *Insurance Premium* on the cattle or other stock or goods purchased by the loan.

The Local Authority will have discretionary power to make or refuse the advance, or to graduate it according to the character and trustworthiness of the applicant, and the stock and other effects will remain the property of the Local Authority, till all is paid for. By this means labourers would be able to take advantage of vacant lands or farms as opportunity presented, and might be thus enabled to utilise the time and knowledge of their wives and also of their children, who, as they grow up, need employment, and in most cases are unable to find any in the locality. There would then be every motive and inducement in such cases, for the family to make good use of the assistance provided, because every quarter-day the stock or goods would become so much more their own property, and consequently would be well cared for and used to the best advantage.

The principle is the same as that of the Irish Land Acts of LORD ASHBOURNE passed in 1885, the Amendment Acts of 1887, and of the Irish Land Act of MR. GERALD BALFOUR, 1896. These have all proved most beneficial to Irish Tenants, and have very largely helped to do away with the grievances of Irish tenant farmers, and to rectify the former deplorable state of affairs in Ireland during the regime of the Land League and the Plan of Campaign.

To any one who gives the matter a moment's thought, the advantages and identity of interests of *all* workers, both in large towns and in country or agricultural districts, must be apparent. The country worker provides meat, poultry, eggs, milk, butter, fruit, vegetables,



wool, hay, straw, and corn, all of which the town worker wants. The town worker produces cloth, underclothing, household effects, machines, and all those articles of necessity and luxury which the country worker wants. To set one class in antagonism to the other, therefore, is the work of an enemy to both classes. The more each produces and exchanges with the other, the more prosperous they both become, and the greater the comfort and luxury they can enjoy.

Parliament, which exists for their social amelioration, should assuredly see to it that every encouragement in the shape of good laws is given, to enable Local Authorities to act upon these elementary principles of economy and good government.

The Irish Land Acts referred to have shewn the soundness of the principle advocated, and the beneficial results accruing to all concerned have been greater than even the most sanguine had hoped for. *Why* the Irish tenants have been better treated, and had better land laws given to them, has always been a mystery in political history, unless for the same reason as that of the Judge who said, "Though I fear not God, nor regard man; yet because the widow troubleth me, I will avenge her, lest by her continual coming she weary me."

All the years during which Irish Tenants have been reaping the great advantages of those Land Acts, their English confreres have been suffering patiently, meekly, and resignedly, and it says little for their representatives hitherto, that nothing to relieve them has been attempted or done. These long suffering agriculturists in England must have lost all faith in such proverbs as, "Virtue is



its own reward," unless they construe it in another sense, *i.e.*, that it is all the reward it ever does receive!

By way of illustration, we may take the following reports from the Bradford Newspapers of two inquests lately held:—"The father and mother of Lavinia Sawdon, who met death under such distressing circumstances at Idle, the other day, have not had to seek trouble for the last eighteen months. During that time, out of about eight children, the parents have had to attend Coroner's inquests on three of them. One was drowned, one was burnt to death, and the circumstances of the death of the other are too well known to need repetition here. The father and mother were stranded at Idle on Saturday night, with only eighteen pence to face the world with. This came to the ears of a gentleman in Idle, who started with such energy a collection for the poor people, that he realised on Saturday and Sunday **£12.**"

Another Newspaper had the following:—"There are many sad circumstances surrounding the case. It appears that Thomas Sawdon, the father of the unfortunate girl, is a farm labourer working on Sir———'s estate among the Yorkshire Wolds, and with a full week's employment he is able to earn the princely salary of ten shillings a week! Upon this he has been compelled, up to a recent period, to maintain a wife and eight little ones. An added element of pathos is to be found in the fact that he has lost three children during the last eighteen months. One was run over and killed, another was burnt to death, and the fate of the third, a bright and intelligent girl of fourteen, was decided last Friday afternoon. The only consideration upon which she was



permitted to accept an engagement so far from home, was that her parents were well acquainted with her mistress, who was formerly a schoolmistress at Weaverthorpe where the deceased was one of her scholars."

"An Inquest was held at the Bradford Town Hall yesterday, touching the death of——, fifty-five years of age, of——. The deceased was found to have hanged himself by a piece of clothes-cord to a gate in a field about fifty yards from his house, about two o'clock yesterday afternoon. Evidence was given to the effect that——was formerly employed as a shunter on the railway, but had been incapacitated from following his occupation during the last five months on account of ill-health. His son, a combsetter, had also been out of work. The deceased had been able to live on some small savings which he had accumulated, but the money was nearly exhausted, and latterly he had suffered considerably from depression. The jury found that the deceased committed suicide whilst in a state of temporary insanity."

The unfortunate girl in the first case died whilst having a tooth pulled under the influence of chloroform, which was being done by a respectable man who had practised for seven years as a dentist, but was not certified either as dentist or druggist, and who was acting without medical supervision or assistance.

If we consider how our scheme would apply *to the above cases*, it will be seen that the girl would have been insured for **£10** at her death, and would have had no need to go to an uncertified man to have her tooth extracted, as there would have been a free Doctor available; and that the poor despairing old man who hanged himself when his savings were exhausted, would



have been treated under the provision for those sick or out of work, and 12/- per week would have been provided for him, while for his son who was also out of employment, work would have been found, or relief given. The father had saved all that he could, and had also been paying his Poor Rate for thirty or forty years, and when in the end he realised that nothing lay before him but the Workhouse, he hanged himself rather than become a pauper.

If men who feel strongly for their fellow-men, see that these things are a part and parcel of our social system, laws, and regulations, and do not become downright Anarchists, it is only due to the fact well known to all, that it is not because we have a despot on the throne, or that we are prevented from speaking and writing, and doing all we can to organise a reformation; but that it is because all have such perfect confidence that Parliament will obey the voice of the people when once it is heard in earnest, and that that voice is crying and will cry aloud for action to be taken in this matter.

This question of keeping people out of large towns and spreading them more over the country districts, is of vital and Imperial concern to a much greater extent than at first sight appears. John Bull must have for his Army and Navy not men who are mere feeble dwarfs or puny enervated boys, bred in slums and fed on slops, but men of strength and stamina, whose mental and physical powers are sound. The recent scares from Germany, America, the Transvaal, and Egypt, have shewn the dangers of a weak army and navy.

I propose in another chapter on Army Reform, to



shew how some of the difficulties of the unemployed, able-bodied paupers and prisoners might be overcome, and these dangerous and difficult classes be made a source of strength instead of weakness.





## CHAPTER XV.

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**Insurance.**

THE references to Insurance in the chapter, "Common Objections," and the answers to querists therein mentioned, should not be understood as implying approbation and admiration of *all* Insurance Companies, or their mode of dealing with their Policy Holders. The Life Insurance question confronts us constantly and continuously, as being interwoven with the objects of this scheme, and their bearing upon each other is the cause of much discussion at all meetings.

A brief *resumé* of the history and present position of Life Insurance may be of interest and service. As is generally known, the system of Life Insurance as it is now understood, was inaugurated in America, in 1759, and was confined to the Insurance of Presbyterian ministers. The English Parliament actually prohibited it, in the case of natural death, in the matter of ransom from Brigandage. The first Mutual Insurance Office in Great Britain,—which is still flourishing,—was founded in 1762. Its growth has been marvellous. Under proper management and Parliamentary supervision, Insurance is the most equitable, profitable, and the safest investment that has hitherto existed. Immediately the policy is received, the person is assured of being able to make some provision for his family, which he might not have otherwise been able to accomplish, even at the end of a long life and with hard struggling.



The Policy Holder is admitted to a partnership in a concern that realises enormous profits in which he shares, and *so long as he manages to pay the Premium*, the system is most admirable. The ancient superstition that Life Insurance was gambling,—and that on the most solemn subject,—has vanished with other ridiculous prejudices of the good old days. Education and intelligence have shewn the wonderful power of combination for a common good, and, in the matter of Insurance, the gambler was rather the man who risked the welfare of his family, against the possibility of immediate death, leaving *them* to pay the stake when he lost.

America was not only in advance of England in founding the system of Insurance, but has always been and is to-day, a long way ahead of us in the management or Parliamentary control of our Insurance Companies. The Americans have been long cognisant of the value of the compound interest and percentages of lapsed policies, which have largely contributed to the great wealth of those citizens who have invested in Endowment Policies, and the resulting great profits to those who kept up their premiums, and thus enjoyed the forfeited advantages of those who did not. In some instances the assured receive back their principal with interest and other profit added.

As shewing the enterprise of America, there are ninety-seven *British* Insurance Companies incorporated, and while the premium income of Life Insurance businesses in Great Britain was **£16,573,686**, *three American Companies* doing Life Insurance business in Great Britain had for the same year (1893) **£18,179,565**.



When we come to examine the bearing of their laws, and to compare them with our own, we find, unfortunately, that at present the comparison is assuredly not favourable to English law upon this subject.

In America there is a duly appointed Superintendent of Insurance, with explicit rules and instructions from the State Governor and the State Senate, who appoint him. He is required to give security for a sum considerably in excess of his three years' salary,—the term of his appointment,—and also to have two other good securities, nor may he be interested directly or indirectly with any Insurance Corporation, except as a Policy Holder. All the fees, &c., collected by him, or by his authority, must be paid into the State Treasury, and if they do not amount to the cost of his department, a levy is made on Insurance Offices *pro rata*, so that Insurance Companies pay for being kept in order by the State.

Proprietary Companies are especially looked after, as to their required capital having been paid, and that all investments and valuations are in order. Security must be deposited, before a Company commences business, and if any Company has not sufficient to re-insure all its outstanding liabilities and risks, in a solvent Insurance Company, it is deemed insolvent, and proceeded against accordingly.

Directors and Officers are strictly dealt with, in regard to receiving any commission or benefit for negotiating, procuring, or recommending any loan, or for selling any Stock or Securities, or for aiding or abetting in so doing; and these are held to be disqualifications for holding any office hereafter in an Insurance Corporation or Company. If a Company has a deficiency



in any respect, the Superintendent calls upon the Company to make good the deficiency within ninety days, and if this order is not complied with, the Company is declared insolvent, and may be proceeded against by the Attorney General. Each Shareholder has also to make good his share. The Directors of a Mutual Company are not allowed to take any fresh Insurance, until any deficiency discovered has been made good. If they should do so, they are jointly and severally liable. Should their deficiency continue at the time fixed for it to be made good, they are proceeded against as insolvent. Insurance without the consent of the Insured, is prohibited.

It is not necessary here to go into more detail as to the wise provisions in the American laws and regulations for Life Insurance, but it is of the utmost importance to Policy Holders and to the whole community, that British Insurance Companies should be brought into line on these matters.

Every reader who can go back thirty years will remember the wholesale collapse of Insurance Companies, on the passing of a small Act of Parliament in 1870, when some fifty Companies wound up. In connection with the Government Annuities Bill of 1864, the then Chancellor of the Exchequer made a remarkable speech on the subject of Insurance, on the second reading of that Bill, pointing out that agents receive twenty-five per cent. of the Premiums, that Policy Holders who felt dissatisfied were helpless, having no claim till death occurred; that for the same reason they were helpless even in combinations, and that it would be folly to throw good money away after bad in litigation. Alluding to



the "European" Office taking over the "Professional" one, he said, "That is an illustration of what you will probably say is no better than wholesale robbery. Nay more, I will go a step further, and say that a great many of those proceedings are *worse* than absolute robbery, and there are many persons who have never seen the inside of a gaol, and yet who are better qualified to be in one than many a rogue who has been convicted ten times over at the Old Bailey." Alluding to the "Friend in Need Society," and their rule that in all disputes the arbitration proceedings must be held in London, for a **£20** Policy held by a person in Scotland, Ireland, &c, he said, "It is confiscation united with concealment." Speaking of Friendly Societies at the same time, the Chancellor of the Exchequer said, "That it was estimated there were **30,000**, but only **20,000** registered, and since the Friendly Societies' Act was passed 8,000 to 9,000 had failed." "When I add," he continued, "that each of those 8,000 or 9,000 Societies had its members in scores, hundreds, even in thousands, and that those numbers are almost exclusively of the labouring class, I leave the House to judge what is the *real meaning* of the formula 'unable to meet their engagements.' " About lapsed Insurance Policies, he said, "The covenant made with them is of the most severe description. You preach to them about prudence, and about the duty of providing for those they leave behind, and yet a covenant is made with them by which an intermission of a few weeks in their payment, even after they have paid regularly for ten, twenty, or thirty years, deprives them of their Policy."

What is implied here? Probably every reader can



understand and supply instances of cruel injustice to widows, fatherless children, and orphans.

No harm to sound Insurance Companies or Friendly Societies is either intended or expected to follow from the adoption of this scheme; on the contrary, it will *supplement but not supplant them*. It is with this object in view, and also to enable present policy holders to pay the premiums under this scheme, that the proposal is made for Local Authorities to take over all policies that might otherwise lapse. By this arrangement, the Local Authority with its legal advisers (or else the Town Clerk) becomes interested in the position of sound condition of every Insurance Company, the Local Authority then standing in the position of *loco parentis* to all its constituents; and, as in future, the Premiums are paid by it, the right to know exactly how the Insurance stands before handing over the Premium, belongs to it also. The poor policy holder had neither sense nor influence enough to insist upon this, but a Corporation is supposed to have both.

Parliament is also interested in a double capacity, seeing that it contributes a Government Grant to carry out all the details of the scheme, of which Life Insurance forms a part. There will thus be a State Insurance for those not insured at present, which will be compulsory, and the duty of the State will be to see that all those who are insured already, do not suffer any loss through unsound companies, but that they are assisted, and guaranteed a *double* benefit of Life Insurance.

The CHANCELLOR OF THE EXCHEQUER in the speech previously referred to also said:—"Now, *is* the lapsing of a Policy a token of improvidence? How can any



labouring man answer for payment throughout every week or every quarter of his life? He has no guarantee against want of employment, sickness, the duty of providing for an aged or decrepit parent, or extending generous aid to a friend, or any other of the ten thousand inevitable calamities to which they are subject. If the poor man fails in any such case to pay over the Premium, the Policy drops, and he thus loses everything he has paid. Has the House the smallest idea of the number of lapsed policies? In the *Friend in Need Society*, out of **86,000** policies, **18,000** lapsed. *The Royal Liver* issued **135,000** last year (before this speech), and there were in the same term **70,000** lapsed. The Royal Liver's income, fourteen years old, from premiums is **£77,000**, cost of management **£36,000**, and after these fourteen years business the accumulated capital is **£39,000.**" The speech wound up with these words:—"I have attempted to prove that Parliament by *legislation*,—not by the mere fact that it has assented to Life Assurance, but by its legislation in respect to Friendly Societies, and the many boons it has conferred upon them,—is seriously compromised, and responsible for the present state of things. I have endeavoured to shew that the wide field of the labouring classes is not occupied by sound institutions, such is the enormous breadth of the subject. I have thus, I think, shewn that the present condition of many of these societies,—indeed I might go further, and speaking generally, might say that the present condition of these societies is more or less unsatisfactory. Some of them we cannot merely call unsatisfactory, but must term them rotten or fraudulent. It is impossible for the State to assume the direction of these societies.



I recollect the sacred trust we have in hand without party feeling, that Government should determine in its own mind how it can acquit itself of the obligation to the people of England."

Although these words were uttered many years ago, yet they were used by a great statesman, then in the zenith of his power, in his place in Parliament. They are, unfortunately, only too true and applicable to the circumstances of to-day. Many facts may be safely stated in Parliament, as to Insurance or other Companies, names being given, and specific charges made, which less privileged people or outsiders are wise to leave unsaid.

As bearing upon the speech quoted, and its application to the circumstances of to-day, take the remarks of Mr. WILLIAM SCHOOLING, the critical insurance reviewer for the Banker's Magazine, in a recent issue:—  
 "We do not for one moment imply that the assets of British offices are not fully worth all that is claimed for them, but we do say most emphatically that no outsider is in the least able to form an opinion as to whether they are so or not. The most conspicuous difference between the returns required in this country and in America, is to be found in a statement of a Company's Assets. In England they are given in a most incomplete and unsatisfactory manner. It is impossible for a policy holder to form an adequate idea of the security possessed by the company in which he is interested. The assets may be good, bad or indifferent. His only security for believing them to be of the value, is the integrity of the officials, who are responsible for the statement. It is a radically wrong principle to work



upon, and the list of investments that is required by the State Departments in America, and the still more ample list that is published by the *New York Life Office* are examples of what might advantageously be done in this country. The difference between the meagre returns to the Board of Trade, and the full returns of the New York Life Office are in the strongest possible contrast, and we cannot but feel that any company which makes public the exact details of all its investments, so that it is open to any policy holder and any competitor to find fault with any of its investments, is an immeasurably sounder and stronger position than another company that for practical purposes simply asserts, 'we have assets,' which the directors and officials state to be so much."

With the remembrance of Jabez Balfour fresh in the recollection of every one, and especially of the thousands of ruined homes, members of which execrate that name, and will hand it down to their descendants as the very incarnation of infamy—should not these warnings impel and compel the prompt attention of Parliament to prevent the possible recurrence of such national disasters. Building Societies are and have been grand institutions for the savings and investments of the working classes, and have enabled them to become possessed of houses of their own. They are generally—and were at the time of the collapse of the "Balfour" group—sound, the exception proving the rule; and indirectly that exception did good, by making the others more careful, and thus conducing to their greater safety and stability, whilst on the other hand it probably deterred many timid people from becoming shareholders. How can new Insurance Companies, although trading on the glowing reports and



balance sheets of old established and sound prosperous companies, enter into competition with them at much lower rates, when we find that the Economic Office which was established **73** years ago as a purely mutual one, with no interests to protect but those of its policy holders, is unable to issue a non-profit Policy for **£100** at **30** years for less than **£1 19s. 9d.**, at **40** for **£2 13s. 10d.**, at **50** for **£3 19s. 4d.**, and at **60** for **£6 1s. 9d.**, and whose death payments exceeds the yearly premiums, yet the new companies' rates for **£100** are at **30** only **£1 8s. 8d.**, at **40** **£1 15 6d.**, at **50** **£2 10s. 7d.**, and at **60** **£4 7s. 2d.** ?

If the British Government were to copy the American system, and insist on the appointment of Insurance Superintendents who were experts, and responsible to Parliament for accurate reports on every company accepting premiums from the general public, it would prevent the possibility of a repetition of these "Jabez Balfour" impostures.

It need hardly be pointed out, that the ideas advanced in this scheme, are clearly allied to this subject, and if adopted and carried out, would largely contribute to a satisfactory solution of these dangerous difficulties, inasmuch as that the Local Authorities which took over policies and kept the assured in benefit, would insist upon perfect solvency and soundness before continuing the premiums, to the greater security and satisfaction of the assured. The competition—if it can be so called—with Industrial Insurance Companies, is more of a *supplement* than a competition, as theirs is *voluntary*, whilst this is *compulsory*, and embraces all those who neglect or refuse to insure in any company, and those



already holding policies in Industrial Companies, would then be *doubly* insured, and only liable for a similar weekly premium as hitherto.

The repetition of the main features of the scheme may be excused when the importance of grasping and remembering the outlines and bearing of the whole is considered. It will be seen that this scheme is based upon a great many facts and circumstances most intimately connected with—and affecting in a vital manner—the social condition of the people.

Whilst giving all praise and credit for the inestimable good that has been done by sound Friendly Societies, Insurance Companies, and the improved administration of the Poor Law, there remains a vast field uncultivated, or producing only noxious weeds. As in education, so in Friendly and Insurance Societies, incalculable good has been done by voluntary organisations, which only failed to occupy the field mentioned because they possessed no compulsory powers, and have thus been unable to achieve the complete and universal success they so much desired and deserved. The intention of this scheme is to enter into co-operation with them in the worthy objects they have in view, to strengthen their position, and to relieve them of the heavy load under which they are at present handicapped,—of old and sick members, doctors' salaries, &c.,—and by this means to enable the struggling and insolvent lodges to become sound and flourishing societies.

To stimulate and revive the present dormant spirit of thrift and independence amongst the lowest class of people, who have hitherto been a burden upon the



thrifty,—the latter not only denying themselves to make provision against adversity, but having to provide for those who do not, in the payment of Poor Rates—is one of the objects of this Scheme. In this way the very lowest will be taught their duty to themselves and their families, and compelled by law to do it. Just as Insurance has been beneficent to those insured, so under this Scheme it will become universally beneficial, and the lowest class, instead of being as now, the despair of Parliament, Philosophers, and Philanthropists, will rise to a sense of its own interests and advance to a higher status and condition of life; while the whole nation will be elevated and strengthened by the prosperity and contentment of its inhabitants, who will thus respect the laws of the land they live in and become its patriots and staunch defenders in all dangers and difficulties.





## CHAPTER XVI.

**Summary of Advantages.**

**I**N all respects this scheme complies with the conditions laid down by the *Royal Commission on the Aged Poor*, "in relation to its financial aspect, including the amount of the funds required, and the sources from which they may be obtained, and its bearing on the encouragement of thrift and habits of self-reliance."

More than three-fourths of the amount required is raised by the people themselves, directly and individually, for their own individual benefits. The balance is raised either entirely by the Government, or partly by the Government, and partly by a Poor Rate, as may be decided upon. Unlike the schemes brought before the Royal Commission, which are described in the report as "more sketches than absolute detail"—this scheme, it will be admitted, is full of details. "We wish that it had been possible for the Commission to have undertaken this more general enquiry, but it has been brought home to us only too plainly, during the course of our enquiry that, while this Commission has been well constituted for the purpose of investigation and criticism, its composition has been far from favourable to the work of construction."

This scheme is "tentative," because it would be optional for any local authority to adopt it, so that if it was adopted by Bradford people, for instance, and by no other district, then the cost to the nation would only be



**£79,750.** This sum is probably less than the cost of the Royal Commission on the Aged Poor with its abortive conclusions, and it is probable that the nation would consider the experience gained by this experiment to be much more valuable than that of many of the experiments which they indulge in, and which cost many times that sum. The Chancellor of the Exchequer could not be alarmed at such a Bill, as the Legacy Duty of some fortunate man, would, by his unfortunate death, liquidate it.

The extension of the system would assuredly be gradual, and if we may judge by the Education Act of 1870, would be slow, as the thousands of districts where as yet no school boards exist testify, although they have had the power to adopt the act for over a quarter of a century. Should any district choose to act in the same way with this scheme, and think they can better provide for themselves voluntarily through Friendly Societies, or by any other means, they could do so.

Bradford, or any other district having adopted the Act would find the benefits immediately. *Those persons over 60 years of age*, applying for pensions, would receive them from the funds already provided, and their title to receive them would consist of the payments they had made for others during their long lives, as payers of Poor Rates.

*In all cases of sickness, death, &c.*, they would draw for the same reason, while under this new Act, *Infirmaries, &c.*, would be self-supporting by means of the payments made on each bed weekly.

*Charity Organisations* and similar societies would be unnecessary, *householders* would be relieved of the



nuisance of beggars, and *vagrancy* would be stamped out.

*Friendly Societies* would be enabled to regain their solvency by being relieved of old and sick members' pay, and also doctor's salaries.

Doctors would find permanent positions, and more assured incomes, without the distraction of mind, and loss of fees, caused through defaulting patients.

*Districts* at present unable to maintain a resident doctor would secure desirable medical services.

*Policy Holders of Life Insurance* would be secured against loss of the premiums, and also of the sum assured at death.

*Property owners* would be relieved of Poor Rates, and consequently secure an enhanced value for their property, and a more certain income, through having solvent tenants instead of insolvent ones as now. This would be their commission for rendering assistance in carrying out the Act, and it is believed that this closer relationship of landlords and tenants would be beneficial to both.

*Guardians* would be rid of some of their present difficulties, such as classification of paupers, as under this scheme there will only be one class, and that the lowest, *i.e.*, the idle and the vicious, for whom one uniform, strict discipline, and compulsory labour, would be the only just treatment.

*The question of the unemployed* would be largely solved, by pensioning those who were 60 years of age, thus making room for younger men, at present out of work.



*Local Taxation* would, to some considerable extent, be removed or considerably reduced by the abolition of the Poor Rates.

*Begging and Vagrancy* would cease, as householders and benevolent people would know it was not necessary, the scheme providing proper treatment for everyone, and every Local Authority being held responsible for, and looking well after their own poor and unemployed.





## CHAPTER XVII.

**Alternatives.**

**I**T is scarcely necessary to say that neither Mr. ALEXANDER ATKINSON, the originator of the scheme, nor the writer of this detailed explanation of it, are egotistical enough to maintain that it is absolutely perfect, or incapable of improvement, in any of its many and varied phases. But, after much reading and research, united with intense enthusiasm for the subject. I have carefully compared the scheme with others; and, —bearing in mind the evidence adduced before the “Royal Commission on the Aged Poor,” the Reports of the various sections of that Commission, and the terms laid down by them, to which any scheme must conform if it is to enlist Parliamentary favour,—I am convinced, the more I hear the subject discussed among great “Friendly Societies,” and eminent authorities, that this comes nearer to the fulfilment of all the conditions laid down than any scheme I have yet seen or heard of.

Any Prime Minister, or even the whole Cabinet, may think out a Bill most carefully and thoroughly, with the assistance of the most expert and clever draughtsman, until it seems to them to be absolutely perfect. Yet when it comes before Parliament, is it not wonderful to witness, in all parts of the House, members continually rising to point out objections to or improvements in the measure, till the Minister in charge of the Bill, and his



colleagues, begin to find out that all the sense in the world is not confined to themselves, and that there are a very great number of quite different views upon the subject, to any of those which had been considered by them at their Cabinet meeting.

The greatest care and consideration have been given to the main outlines of this scheme so as to provide that while certain undoubted and existing evils, which public opinion imperatively demands must cease, shall be promptly, certainly, effectually, and permanently removed, at the same time no hardship, wrong or needless inconvenience will be inflicted upon any institution, class or person in the community.

In the case of institutions, it will be seen that Friendly Societies, far from being ignored or injured, would greatly benefit. Their funds would be increased (a) by cessation of doctors' bills or salaries, as *free* doctors would be appointed and paid out of these general levies; (b) their members in sickness would receive 12/- per week from the same source; (c) their members at sixty years of age would have the Old Age Pension of 8/- per week for life, and would thus save to the Societies 1/- per week which at present they allow. Sound Insurance Companies would be sure of their premium income being permanent. Lapsed Policies would certainly not figure so largely in their profits, but that would be all the better for the Policy Holder, and the Companies would be able to revise their scale or schedules, thus putting insurance business on a just and more equitable basis than that on which it is at present conducted, to the mutual advantage of all,



Many improvements are possible, in the varied details of this scheme, and we earnestly ask our readers to study and weigh each one with care and thoroughness, and to make public their opinions and views, be they favourable or the reverse.





## CHAPTER XVIII.

**Suggestions for the Army and Navy.**

SUCH a subject as this may, at first sight, appear to be quite outside and utterly foreign to the scheme which we have been discussing in this work ; a little consideration, however, will soon show that it is very closely related to, and bound up with, those other questions already explained. The chief object in view is to find some practical solution for the great problems of social sickness, and to provide or suggest such remedies as will secure a sound state of society.

Several sections of that society, as it at present exists, have been brought under notice, and these are anything but sound under the present system of dealing with them. One section has been referred to as that of those youths who infest the streets and alleys, and who never do anything in the shape of honest work to support either themselves or their parents. These I would lay hold of and have trained and disciplined until rendered fit for service in the Army or Navy as a reserve force. Their very nature, as a rule, qualifies them for making good soldiers or sailors, but they first must be tested and tried by a three year's course of strict training and discipline, to which the many of them (in whom there is much latent power for good) would readily submit. The experiment is, at least, worth trying, and might prove of inestimable advantage not only to them but to society at large.



I would do the same with all *youthful* criminals—sending them first to a reformatory instead of to prison—a proceeding which only makes them a charge upon the country, wasting their energies in useless confinement, and with the prospect of their becoming a life-long burden to the taxpayers or a terror and a plague as thieves and vagabonds. The same treatment might (with modifications) be applied to all vagrants and able-bodied paupers whose age, ability, and physical condition satisfied the doctors and the authorities.

The first Lord of the Admiralty, in explaining his scheme for the increase of the Navy, admitted that there was a serious deficiency in men to man our ships, and one which would become still more serious when the new vessels were completed, the only resource being that boys might be tempted to join the Navy. LORD CHARLES BERESFORD, so well-known and highly valued as a naval critic and authority, is still more emphatic in emphasizing the great danger incurred by the country by this under-manning and deficiency in the strength of the fleet in case of any emergency occurring.

At present the idea obtains, of sending boys to reformatory schools, who are thence to be transferred to training ships.

These suggestions are thrown out as being likely to make useful a class of men who at present are worse than useless and hinder greatly our work of social amelioration, and we are bound to look at the question from every standpoint in order to study every existing possibility of perfecting this scheme.

There is another, and happily a far more intelligent and deserving class of men, whose physical condition



and financial position would be greatly improved by the following plan. I refer to that vast class of men employed in offices, shops, warehouses, mills, workshops, schools, and in other sedentary occupations.

With the requisite assistance and encouragement a strong reserve could readily be formed from these, and we propose that they should,—after certain regulated training, which could be arranged to occupy part of their spare time, and during which they should be paid 2/- per week for not less than three separate attendances,—be drafted into a special reserve for active service in case of need. The payment of this sum would be an incentive to regular attendance, while the exercise and discipline would be of the greatest advantage to themselves physically, and their military knowledge would prove of infinite value to the nation should need arise.

It is proposed to divide the whole country into 100 sub-districts, each contributing a brigade of **5,000** men. Each brigade may consist of **3,500** Infantry, **1,000** Artillery, and **500** Cavalry, thus constituting a reserve force of 500,000 officers and men, comprising **350,000** Infantry, **100,000** Artillery, and **50,000** Cavalry.

Except in time of war the maximum time of service out of the country could be restricted to the term of three years, and the 2/- per week would, of course, be supplemented by necessary clothing and expenses while on duty at home or abroad. The following statement is based upon a scale of **£20** per man, the rate for the Army being at present **£60** per man, and for the Volunteers **£4** :—



<i>Per Brigade.</i>	<i>Cost of 5000.</i>	<i>Cost of 50,000.</i>	<i>Cost of 500,000.</i>
200 Half-pay Officers, at <b>£150</b> each .. ..	£30,000	£300,000	£3,000,000
Attendances .. ..	£25,000	£250,000	£2,500,000
Clothing .. ..	£15,000	£150,000	£1,500,000
500 Sergeants and Corporals	£5,000	£50,000	£500,000
500 Cavalry, at <b>£30</b> each	£15,000	£150,000	£1,500,000
Other items .. ..	£10,000	£100,000	£1,000,000
	<u>£100,000</u>	<u>£1,000,000</u>	<u>£10,000,000</u>

Leaving out the Indian Army, with its **75,000 men**, the cost of which is borne by India, we have at present an available force of **144,000**, the cost of which is **£18,000,000**, and some **£2,000,000** for pensions. Under this three years system there would be available at all times **150,000** men under arms, and **150,000** reserve men for service abroad, while 200,000 would remain for garrison or home defence, or to fill up vacancies on the three years system.

It is suggested that part of the reserve force should live abroad, being secured suitable employment in the Colonies, and subsidized by the Home Government, so that in any emergency, wherever it occurred, they would be *on the spot*, armed and with an accurate knowledge of the country and of the customs of the inhabitants.

In order to secure more safe and rapid communication with India, it is proposed that a railway should be constructed from Port Said to Kurachee, some 2,400 miles. In this case Government could raise the money at a low rate of interest, and limit the cost to twenty-five millions, and the time for completion to four years. When this was completed all troops to and from India, as well as all mails, would be carried *free*.



Such Government Works might absorb a large proportion of the reserve men, and *all* employed should be subject to military discipline. We would then have an alternative route to that of the Suez Canal, besides a Penny Postage to India, and many increased facilities for trade and for carriage of goods.

It is also suggested that this Army Scheme be applied to Canada, Australia, New Zealand, and South Africa, **100,000** soldiers being thus raised there, and one half of the cost being borne by the Colonies, and the other half by the Home Government.

The British nation and the British race stand pre-eminently in the van of civilization, and our permanent prosperity at present depends upon our fighting power, for this same civilization can only be maintained and increased by means of powerful forces on land and sea. To prevent war we must be in a position to *dictate peace*.

Any nation or empire that has not a sufficient military power to defend itself, is at the mercy of its enemies, and must in the end succumb to a stronger power. Once its policy becomes "Peace at any price," its days of independence are numbered, and it will become absorbed by a stronger, though perhaps much less civilised race, or it will sink in the scale of nations to the level of an unrecognised Power.

In the siege of Paris in 1870—1871, the city was too strongly fortified to be captured by assault, neither could it be shelled into surrender—but surrender, aye, and defeat and disaster too were brought about by *famine*. In any great war, our coasts are not our only weakness. Forts, Militia, Regulars, and Volunteers, would all,



doubtless, fulfil our expectations, but still defeat might await us.

Once let our *Fleet* fail us and our colonies one by one would be captured, our communications cut off, and our food supplies and commerce entirely stopped, without the enemy needing to land a single trooper. Like France, after a few months of plague, pestilence, and famine, over the glorious traditions of England with its proud boast of freedom for centuries from any hostile foot, there would be written by our enemies "Ichabod."

The increase of the Navy, and the promptitude with which the flying squadron was equipped when necessity arose awhile ago, showed the wisdom of our rulers, and the calm which has followed preaches an eloquent sermon. We depend upon our wheat, wool, wood, cotton, and other raw materials, for our food and manufactures, and as these are largely imported from other countries, unless our Navy has absolute and complete command of the seas, our position is far from secure.

Were our supplies cut off, national industries would be paralyzed, whilst every port would be at the mercy of any ships which passed the fortifications, and damage to the extent of millions of pounds could be done in a day, to say nothing of the loss of life involved.

In Canada we are open to land forces from the United States, in India from Russia, in Guiana from France, whilst in South Africa we have Germany and Portugal. The Jameson raid shows how easily we may be brought into a dispute with Foreign Powers, and there is always the possibility of our duty obliging us to hasten to the rescue of any in real distress. Under the present system it is more than probable that our assistance



would arrive too late to prove effective, hence the idea of reserve men settling and remaining in our colonies and dependencies and being at once available if called upon.

The extent of the British empire, its wealth, and the importance of each separate portion of it to the whole, ought to convince us that it is our duty to evolve some scheme by which the force and energy at present concentrated in our vagrants, *youthful* criminals, and unemployed men may be utilised for the *defence*, instead of their being left to cause the *destruction* of that empire. To reclaim, to drill and discipline these men, and turn them out loyal soldiers for their country, and *after testing their worth and fighting powers*, to keep them as a reserve force, working for us, buying from us, and selling to us, would be to make good British subjects of a class that is at present only a disgrace and a burden to us.

We should then be in a position to defend Scotland, Ireland, the North East Coasts, the Mersey, the Severn, Plymouth, and the West Coast, Portsmouth, Dover, and the Thames, with also ample means of defence for London. With our railways, good roads, telegraphs, telephones, cycles, and motor cars, in constant use everywhere, our system of communication through all parts of Great Britain ought to be so perfect, that the country would, under this scheme, be almost if not absolutely invincible, as concentration of forces at any given point could be effected before any foreign invasion could land.

The recent increase in the Navy has already proved of effectual use in the interests of peace, let us complete our national defence by increasing the Army in power



and efficiency also. British interests at home and abroad are bound up in trade and commerce, to secure which we must have peace, and the surest way to ensure peace is to be fully prepared for war. For this purpose it is essential to have a dominant navy and a powerful army ready at all times for all emergencies and combinations. Economists put before us comparative tables in pamphlets, such as "Empire, Trade, and Armaments." They quote the cost of the Navy in our grandfather's days, in comparison with its position in our own, oblivious of the changed conditions of the world, and surely this is as reasonable as it would be to abolish police, locks, bolts and bars in the City because the farmer living miles away in the quiet country finds that he can do without them.

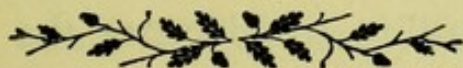
LORD CHARLES BERESFORD contends—and I know no better authority—that at present we are **16,362 men short** for the Navy, and that the **46** new ships will require **11,200** men, thus making a total of **27,562** shortage. The first Lord of the Admiralty admitted in his last estimates that there was a deficiency; and his proposal, which was to take **11,000** men from the reserve forces, would have left a deficiency still of **16,562**. His Lordship proposes to fix a definite standard for taxpayers to agree to, and thinks 100,000 men for the Fleet would meet all requirements, with a reserve of **70,000**. He also points out that, at the beginning of the century, there were **147,000 men** on the active list.

LORD CHARLES BERESFORD institutes a damaging comparison with other countries, both in point of number and training, and combats the first Lord's proposals to take men from the mercantile marine because the large



proportion of foreign seamen now employed in the merchant service would hamper that service in time of war, dislocate commerce, and endanger, or, as his Lordship very forcibly puts it, "put an end to the Empire." He would prefer to start by joining **5,000** men for short service, and 5,000 second-class men each year for five years, who shall pass through two months training. At the end of five years there would thus be **50,000** men, of whom **5,000** would be first-class men and **25,000** men who had served one month in each year in the Fleet on active service and one month's drill elsewhere.

He estimates the cost of this for the first five years at **£600,000**. Extending the system over eleven years, Lord Charles reckons that a reserve would be produced of **70,000** men, at a total cost of **£3,740,000**. Adding the cost of the month's training necessary to keep these men in a proper state of efficiency, the total would be **£1,440,000** a year, which is actually less than the cost of the Army Reserve as it now stands—namely **£1,964,000**.





## CHAPTER XIX.

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**Conclusion.**

**I**N taking leave of the reader, the author craves indulgence for any faults of composition or redundancy of words, and sincerely trusts that the discussion and decision upon this great question, which is daily commanding the attention of the public, the press, and of parliament with constantly increasing force and urgency, may indeed be wise, equitable, and economical; such, in fact, as may enlist the hearty co-operation of all classes.

To ensure the success of this scheme, it must be first of all thoroughly mastered in all its details, and not hurriedly read and then thoughtlessly laid aside, either with indifference or with the mental ejaculation, "It sounds all right, and no doubt something or other will be done in Parliament, in all probability before long, too, but really there are so many of these schemes, it is hard to tell which is the best." I know the average man of business is so engrossed with his own affairs, that he feels he cannot give the time and attention he would like to it—but when all the facts and propositions *are* clearly understood, I ask him then to form an opinion, and if it is favourable, to advocate the adoption of the scheme whenever and wherever possible, with all the zeal and influence he can bring to bear.

Let him clearly fix in his own mind the main features of the scheme. The Poor Law, as now administered, is universally condemned. There has always



been distress and destitution, often most undeserved. Friendly societies have done what they could, and done it well, but are totally unable to do all that is necessary, having no compulsory powers, and the *majority* of the population not choosing to join them voluntarily. The thoughtless and thriftless squander good wages, and then when severe money losses come upon them, they are obliged to live anyhow, at the expense of the thrifty. With compulsory powers, the local authority impounds a small percentage of these wages weekly, as explained, and in consideration of this provides all necessary comforts in time of need, for orphans or fatherless children, for all in sickness or other incapacity, for the unemployed, and for old age, besides free doctors, and a guarantee for the continuance of present life policies.

These Benefits could not be obtained by any other means, for double or treble the money. The money is so easily collected free of cost, at short intervals, in small sums, and is scarcely missed or felt under the circumstances. The Benefits are immediate and enjoyed by all. No one can be out of Benefit. If unable to pay, they can at least draw. No deserving person can be a Pauper. Those who are not deserving, or who refuse to comply with the conditions laid down, are the only Paupers, and deserve to be treated as such and set to test work constantly in the Workhouse. The present Pauper class gradually becomes extinct. The rising generation, with increased education, and universal inculcation of thrift and independence, will develop into higher types of citizens, and the general welfare and prosperity of the people become assured, while in this



will be found the surest guarantee of the stability of the Institutions of the Empires

It is of the highest importance that any scheme which Parliament adopts, should be as nearly perfect as possible in all its details, and give entire satisfaction in its operation, to every class. Otherwise the disappointment would delay and possibly defeat the accomplishment of the noble object in view. Every proposition suggested herein, should be tested and tried, by comparison with the existing circumstances of life, as we find them, and as we would like them to be. The spirit in which they are approached should be unprejudiced and sympathetic, the effect calculated pecuniarily and personally, also how it would reflect on the lives and homes of others, and on the district or the country as a whole, so that we may be enabled to secure equality and justice for our race, and ensure for it an opportunity to develop its highest powers.

This scheme will be brought under the notice of the Committee of Experts appointed by Government, therefore it is hoped that every member of Parliament in both houses, will feel it his duty to *study it*, and that is the main reason for the publication of this book.

If we bear in mind the power of the pence contributed by some **30,000,000** people, and what combination can do and has done in other ways; also that the need for the reform herein advocated is *urgent*, and that it inculcates both *independence and self-respect* besides *promoting thrift*, so as to raise all, even the lowest, to a higher level of social life, and by this means contribute to the still greater advancement of the British race as the controlling power in the civilisation of the world, it will be seen



that this scheme is well worthy of adoption and support.

Let me take this opportunity of most heartily and sincerely thanking all subscribers of every class and every creed, for the kind words and encouragement they have so liberally given to me.

To them, and to the public generally, I commend this scheme which I have endeavoured to make clear in this book, feeling assured that the result may be left in their hands with perfect confidence.

THE END.



## APPENDIX.

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# THE NATIONAL PENSION SCHEME

WHEN AUTHORISED BY PARLIAMENT,  
APPLIED TO THE LONDON COUNTY  
COUNCIL.

---

*Every district to be protected with a bye-law till the scheme is  
made universal by law.*

---

The following is a Statement of Receipts and Payments  
as applied to the London County Council.

---

POPULATION 4,500,000.

---

### INCOME.

Income at 14d. weekly, 15/- quarterly, for 2,446,000 Adults, paid with rent or lodgings and paid over by the landlords of every inhabited dwellinghouse to the London County Council on a quarterly census	... ..	£7,338,000
Grant by the Treasury quarterly to the London County Council at 1/3 for each of 2,446,000	... ..	£611,500
Poor Rate at 1/3 quarterly to the London County Council for 2,446,000	... ..	£611,500
		<hr/>
		£8,561,000
		<hr/>



## PAYMENTS.

Payments out weekly to the London County Council :—

To those who are 60 and above when out of work or when unable to work at 14/- weekly for single, 20/- for couples, any income being made up into 14/- or 20/- for a couple.

Hospitals and Asylums will draw for each patient one case to every 25 inhabitants.

180,000 Cases costing	...	...	...	£4,320,000
-----------------------	-----	-----	-----	------------

One case of sickness or incapacity for life to every 50 inhabitants at 14/- weekly (below 60).

Hospitals and Asylums will draw for each patient.

41,000 Cases costing...	...	...	...	£1,435,000
-------------------------	-----	-----	-----	------------

41,000 Cases of Out of Work below 60 at 7/- weekly without loss of vote	...	£738,000
---	-----	----------

48,000 Deaths at £20 each	...	£960,000
---------------------------	-----	----------

12,000 Cases of In-door Poor at £20 each, out of which the 14d. weekly must be paid for each to the London County Council	...	...	...	...	£240,000
---	-----	-----	-----	-----	----------

Management at 2/- yearly per inhabitant...	£244,600
--	----------

1,500 Districts of 3,000 each the same scale is allowed to those below 21.



Medical Attendance anywhere five miles free at 4/- per inhabitant ... ..	£489,200
One district in each 12 districts to be in charge of a Physician and Surgeon at £1000 a year.	
Drugs, Rents of Offices, Fires, etc. ...	£134,200
	<hr/>
	£8,561,000
	<hr/> <hr/>

This scheme takes for granted that London is one Poor Law Union. The 14d. weekly at first sight appears rather heavy, but this compares more favourably when it is seen how a voluntary scheme works out, as for instance Mr. Burdett's scheme in the *London Times* of December 10th, 1896, or taking an agricultural labourer now paying £2 a year for 14/- weekly in sickness, and £12 at death, but when the insurance and doctor's bills and sick benefits are considered, then each 14d. will represent 6d. over the present.

In each Poor Law Area, it is contemplated to appoint a public officer, who will take up the following cases and apply to the magistrates for possession, and an order to go inside the workhouse on test:—where any tenant or lodger refuses or neglects to pay, or removes off premises to avoid payment. All cases of begging over the age of sixty, or when in receipt of the benefits of this scheme obtaining any house by fraud or any lodgings. Those now in the Workhouse over sixty on coming out will be required to satisfy the authorities that they are able to take charge of themselves or that some person will guarantee their supervision before their names are put upon the list, and where any names are



struck off an application to the magistrates must be made to be put on again, and, if necessary, security will be required to be given.

Where any Local Authority refuse or neglect to put any person on the register of persons entitled to draw the benefits of this scheme, application must be made to the magistrates to put their names on, who, before granting such, will require proper guarantees.

The quarterly census under this scheme follows the plan now adopted of quarterly returns of deaths, marriages, and births—the tenant will be required to assist the landlord—the latter will only be liable for the tenant and his wife and the children below 21, for every lodger or adult of the family the Tenant must take out a 15/- quarterly license for each bed so occupied ; this will remove the difficulty of too large families under the same roof

### **The National Pension Scheme further extended to those below 21 and above 16.**

#### INCOME.

Income at 3½d. weekly, 15/- yearly, for 450,000					
taken at 16 and under 21...	...	...	...	...	£337,500
Grant by the Treasury at 3/4 yearly for					
450,000	...	...	...	...	£75,000
Poor Rate at 3/4 yearly for 450,000	...	...	...	...	£75,000
					<hr/>
					£487,500
					<hr/>



## PAYMENTS.

Payments out weekly by the London County  
Council through its 1500 officers.

9,000 Cases of sickness or of incapacity for life at 8/- weekly, costing .. ..	£180,000
9,000 Cases out of work at 4/- weekly ..	£90,000
9,000 Death at £5 each ... ..	£45,000
2,250 In-door poor at 4/- weekly ... ..	£22,500
Management at 2'- per inhabitants ... ..	£45,000
Medical attendance free anywhere five miles at 4/- per inhabitant ... ..	£90,000
Drugs, Office Rents, Fires, &c. ... ..	£15,000
	<hr/>
	£487,500
	<hr/>

**The Scheme further extended to those below 16.**

## INCOME.

Income at 1½d. weekly, 6/8 yearly for 1,604,000 ... ..	£534,666 13 4
Grant by the Treasury at 3/4 yearly for 1,604,000 ... ..	£267,333 13 4
Poor Rate at 3'4 yearly for 1,604,000	£267,333 13 4
	<hr/>
	£1,069,334 0 0
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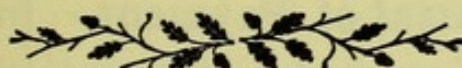


## PAYMENTS.

Payments out weekly by the London County Council :—

60,000 Deaths at £3 each	...	...	...	£180,000
30,000 Cases of out of work where parents are out of work or sick at 4/- weekly	...			£300,000
8,000 In-door poor at 4/-	...	...	...	£80,000
Management at 2/- per inhabitant	...		...	£160,000
Medical attendance free	...	...	...	£320,000
Drugs, &c.	...	...	...	£29,334
				<hr/>
				£1,069,334
				<hr/>

What is meant by out of work relief to children under sixteen is where the parents are out of work. A man would not draw more than his average wages for the whole of his family. All able-bodied persons under sixty in any workhouse are to be all on test. The salary of any officer or doctor under this scheme would be, with 3000 to a district, £300 and £600 each without any practice beyond the duties under the scheme. The duties are to include collection of rates in district, registry of births, deaths and marriages. The payment at 2/- per inhabitant will represent about four per cent. on the income as compared with twenty-five per cent. by the Poor Law.





## NOTES.

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- 1.—**Hospitals, &c.** In cases such as Hospitals, Asylums and other Institutions, the sum of 7d. or 14d. weekly (as agreed upon) is paid on each bed; while for each patient or inmate the sum (according to premium agreed upon) is drawn weekly from the County Council. They are thus rendered permanently self-supporting.
- 2.—**Lodging Houses, &c.** Lodging houses, private houses having lodgers, and every private house having adults in the family, together with all classes of shelters, will be required to take out a quarterly license for each bed, or space used as a bed, and to reimburse themselves each night, by the requisite fee of 1d. (or 7d. weekly) or 2d. (14d. weekly) as may be agreed upon.
- 3.—**Landlords.** The landlord of every inhabited dwelling will be liable only for the tenant, his wife, and those children under the age of twenty-one, to the Local Authority, quarterly.
- 4.—**Licenses.** In granting licenses for beds, care to be taken that the accommodation is sufficient, and not detrimental to the inmates or the neighbourhood.
- 5.—**To meet Refusal of Payment.** In every Poor Law Area, an officer is to be appointed who will make all applications to the magistrates for possession of



any house or lodgings, and for an order compelling all who neglect or refuse payment of the agreed premiums to the landlord, to go into the Workhouse, and for such persons to be then struck off the list of persons entitled to draw the benefits of this scheme.

6.—**Offences.** The following are offences which will be followed by the penalty of being struck off the list of those entitled to draw the benefits of this scheme :—

- (a) Begging while in receipt of benefits of the scheme.
- (b) Obtaining any of its benefits by fraud.
- (c) Obtaining any house or lodgings by fraud.
- (d) Avoiding payment by means of sleeping off premises named, or in any other way, with intent to defraud the authorities.
- (e) Refusing to perform test work, when work is found.

N B.—**Hard Labour.** These two latter cases to incur the penalty of three months hard labour in addition.

7.—**Friendly Societies.** Members of Friendly Societies will not be interfered with in their management or funds. They can pay into this scheme and enjoy *both* benefits.

8.—**Bye-Law.** Every district adopting this scheme will be protected with a bye-law to prevent those coming into it who live in areas where the scheme has not been adopted. These will be required *to pay*, but not allowed *to draw*.



- 9.—**Opinions.** Mr. John Morley, M.P., in Newcastle, and Sir John Gorst, M.P., in Halifax, each condemned the principle of employers collecting or stopping premiums out of men's wages, but advised discussion of how best to solve the question by some Pension Scheme.

Mr. Chamberlain, speaking in Liverpool, estimated that 3 in every 100, of all classes, at 65 years of age are in receipt of Poor Law Relief.

This scheme provides amply, forthwith, for all such cases.

- 10.—**Receiver.** In case of any landlord refusing to pay over the quarterly premiums, the public officer in each Poor Law Area, will apply for a receiver to be appointed to collect the *rents* and deduct premiums.
- 11.—**Premiums.** The landlord will be required to enter all premiums under this scheme in the tenant's rent book.
- 12.—**Duties.** Where duties in any district are light, the Local Authority can add one or more of the following :—Registrar of Births, Deaths, and Marriages, Postmastership, Free Librarian, &c.,—without any extra remuneration.
- 13.—**Costs.** The costs of administration under this scheme are taken roughly at 5 per cent. as compared with 25 per cent. required under the present Poor Law system.
- 14.—**Agents.** Every county and borough to act as the agents for the Treasury in the uniform distribution of benefits and to meet the national calamities.



- 15.—**Lapsed Policies.** Every Local Authority to borrow money at 3 per cent. and to charge 4 per cent. for the purpose of taking up lapsed policies of insurance, and paying the premiums thereon until the said policy ends.
- 16.—**Live Stock.** Every Local Authority may under this scheme borrow money at 3 per cent. and charge 4 per cent. for the purpose of loaning out live stock. Borrower to pay back interest and insurance 10/- per quarter.
- 17.—**Sales between Landlord and Tenant** Any landlord is at liberty to sell to his tenant, and to deposit his deeds with the Local Authority. The purchasing tenant to pay weekly 3/1, and also the rates for each **£100** of purchase money, the landlord drawing not less than **£1** quarterly for each **£100** till, the whole is paid off.
- 18.—**Wages.** A man out of work without loss of vote is to be allowed full wages, *i.e.*, so much for each child, himself, and his wife.
- 19.—**Test.** All able-bodied persons inside the Workhouse are to be put on test.
- 20.—**Register.** All applications to be placed upon the register must be made to the magistrates.
- 21.—**Responsibility.** When a person comes out of the Workhouse, who is not capable of taking care of himself or herself, application must be made to the magistrates and security given to provide suitably for them.



**The Scheme.**—The scheme we are advocating requires an Act of Parliament *applicable* to the United Kingdom, but *optional* for adoption in Boroughs, Cities, County Councils, or Poor Law Areas.

When such district has adopted the Act, the Local Authority becomes invested with compulsory powers, and each person at 21 years of age and upwards, must pay to that authority the sum of 7d. weekly with the rent, as arranged, weekly or quarterly, or, in the case of common lodging houses, 1d. per night.

**Government Grant.**—Supplemented by a Government Grant of 5/- *per capita*, and also of 5/- from the present Poor Rate, a fund is at once created equal to £2 for each and every person per annum over 21 years of age in that area.

**Balance Sheet.**—The balance sheet quoted previously will show how it works out for a given area—London being taken in the present instance. Many alterations and modifications are, of course, possible.





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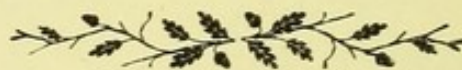
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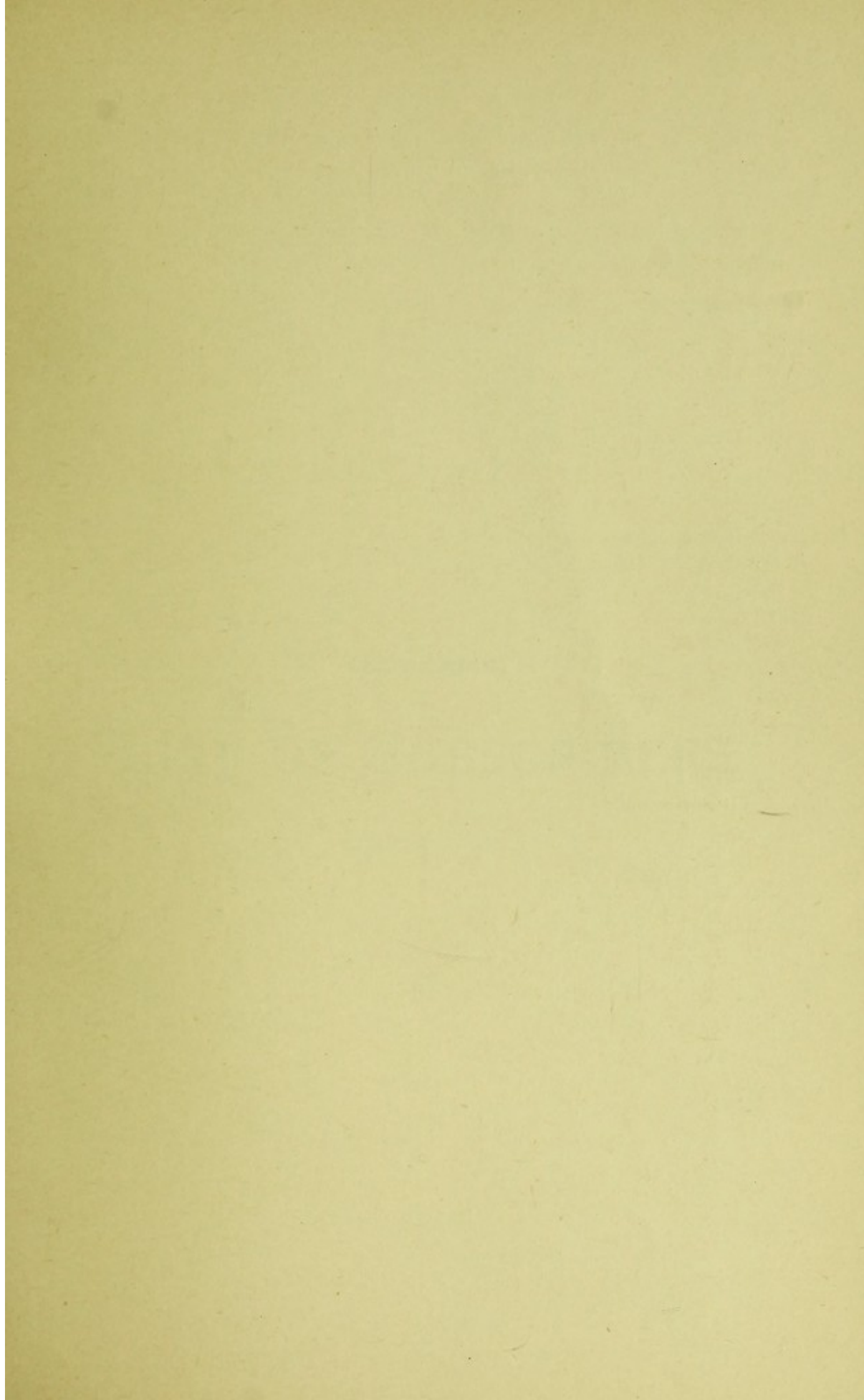
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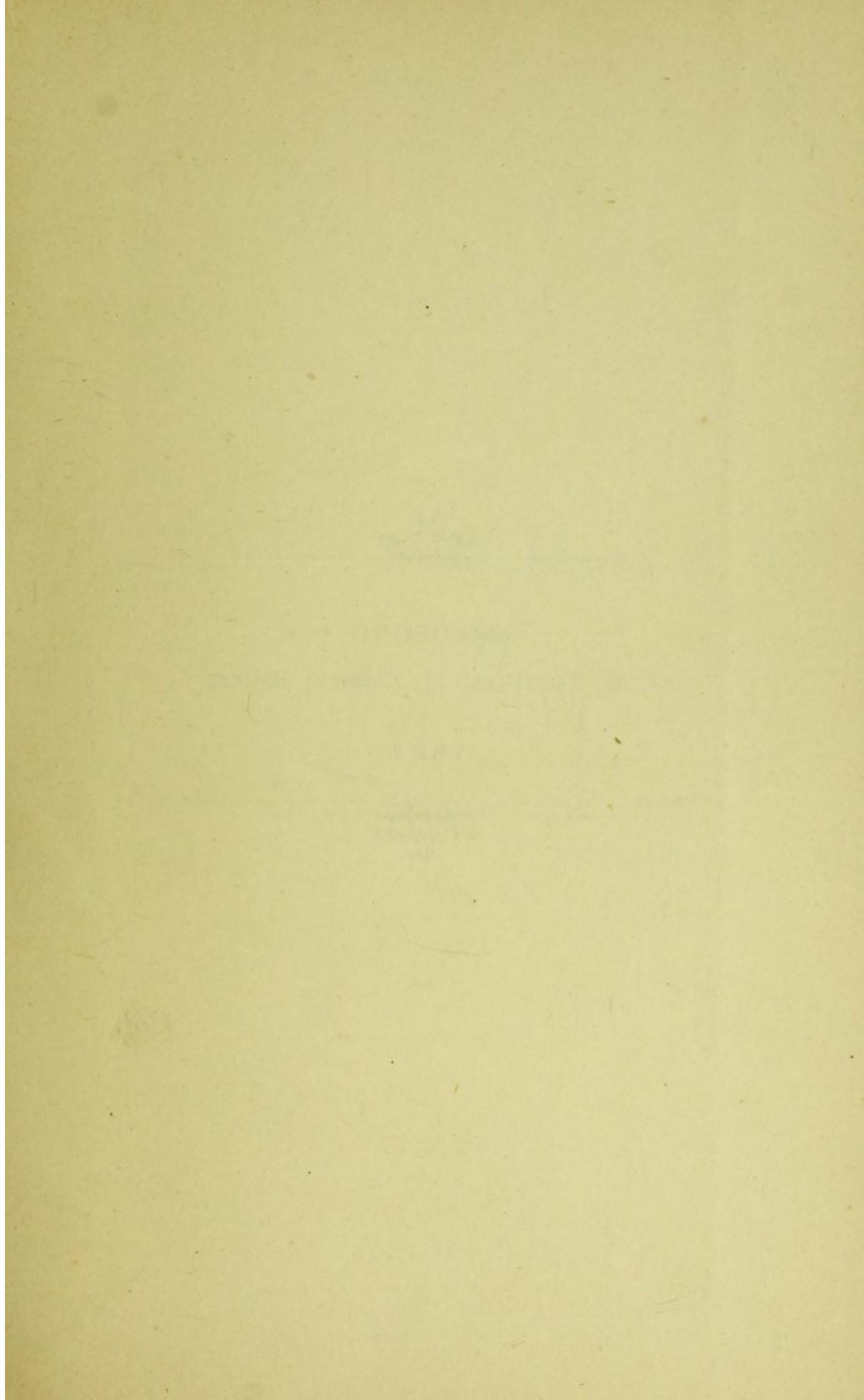
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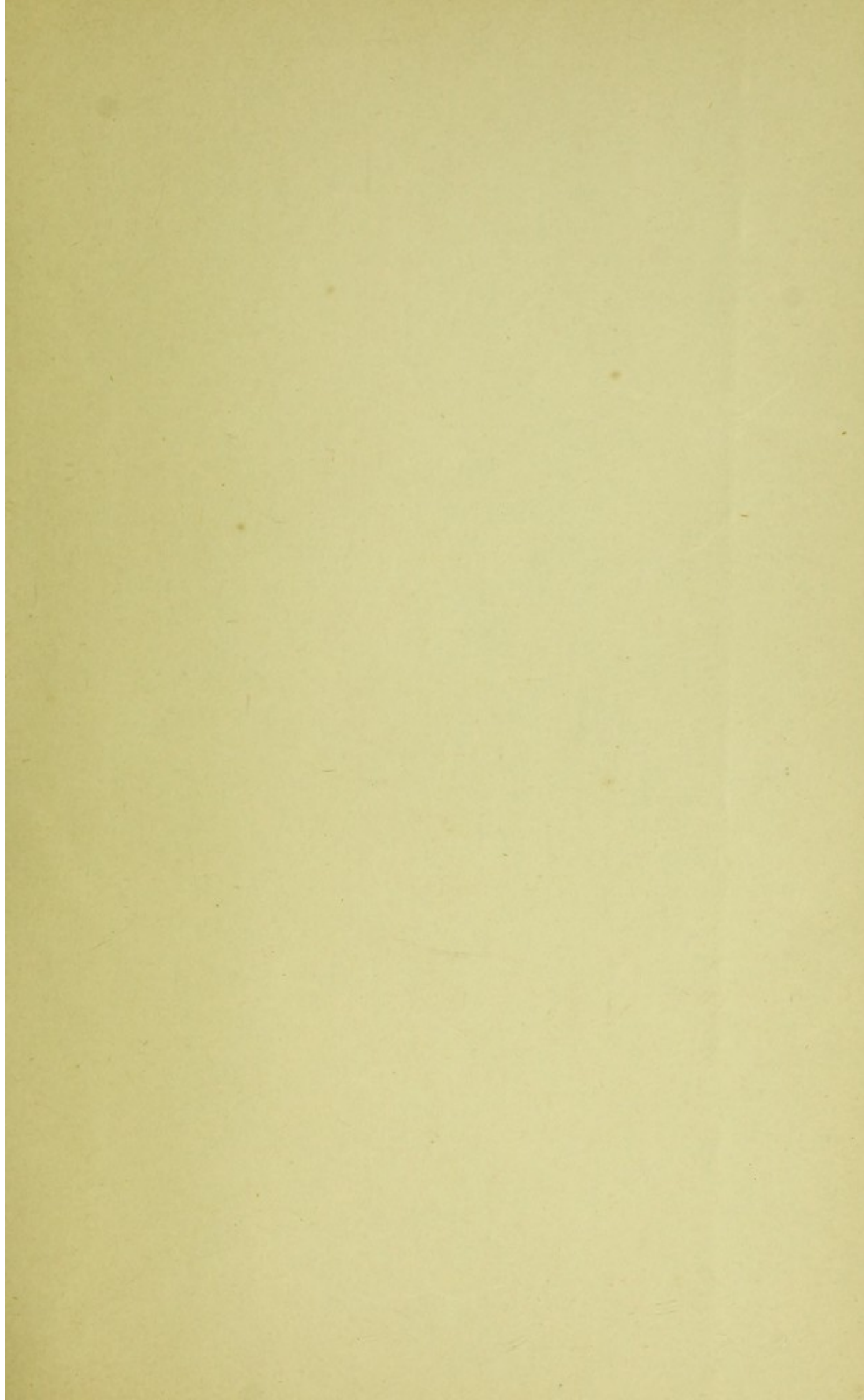
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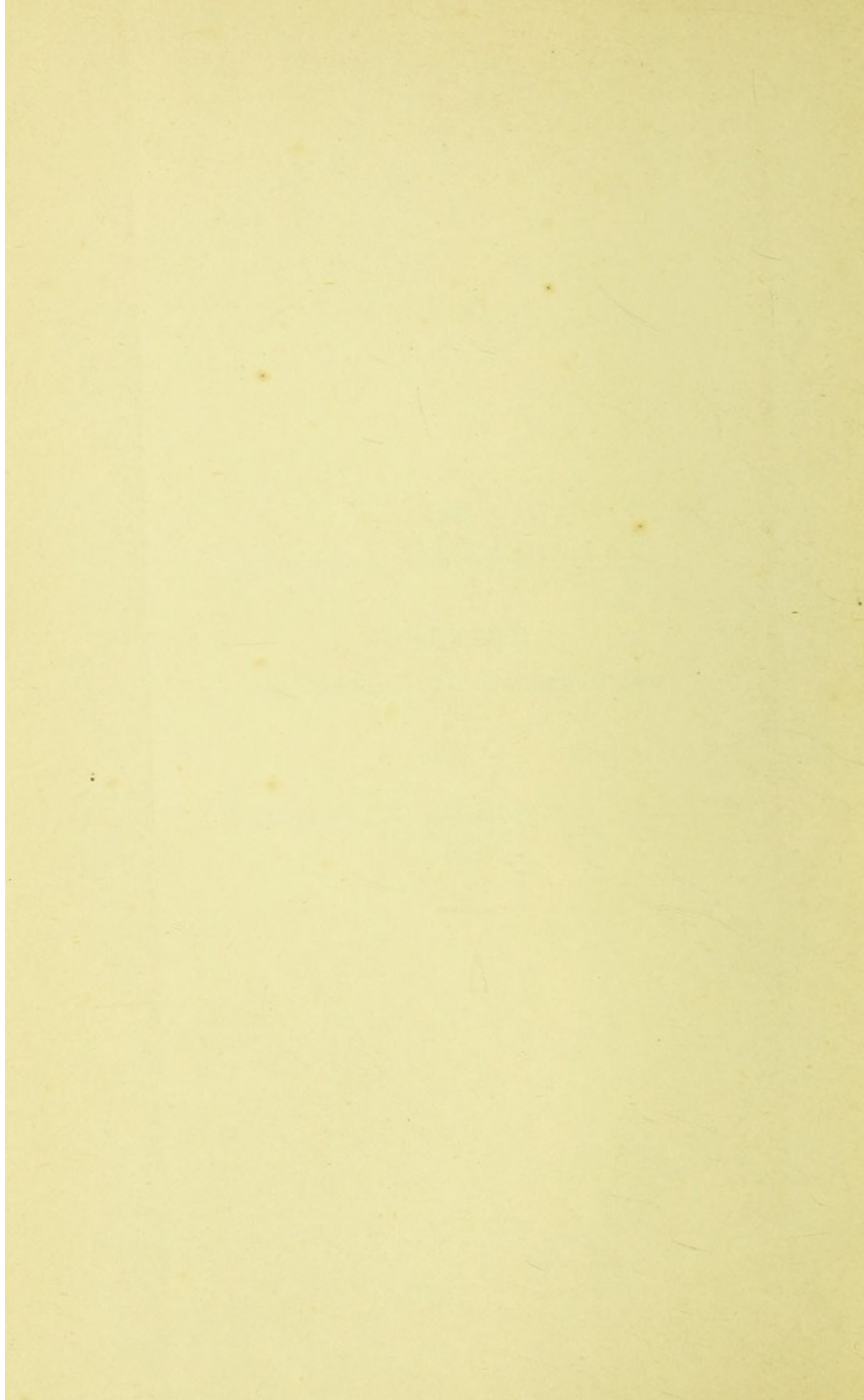
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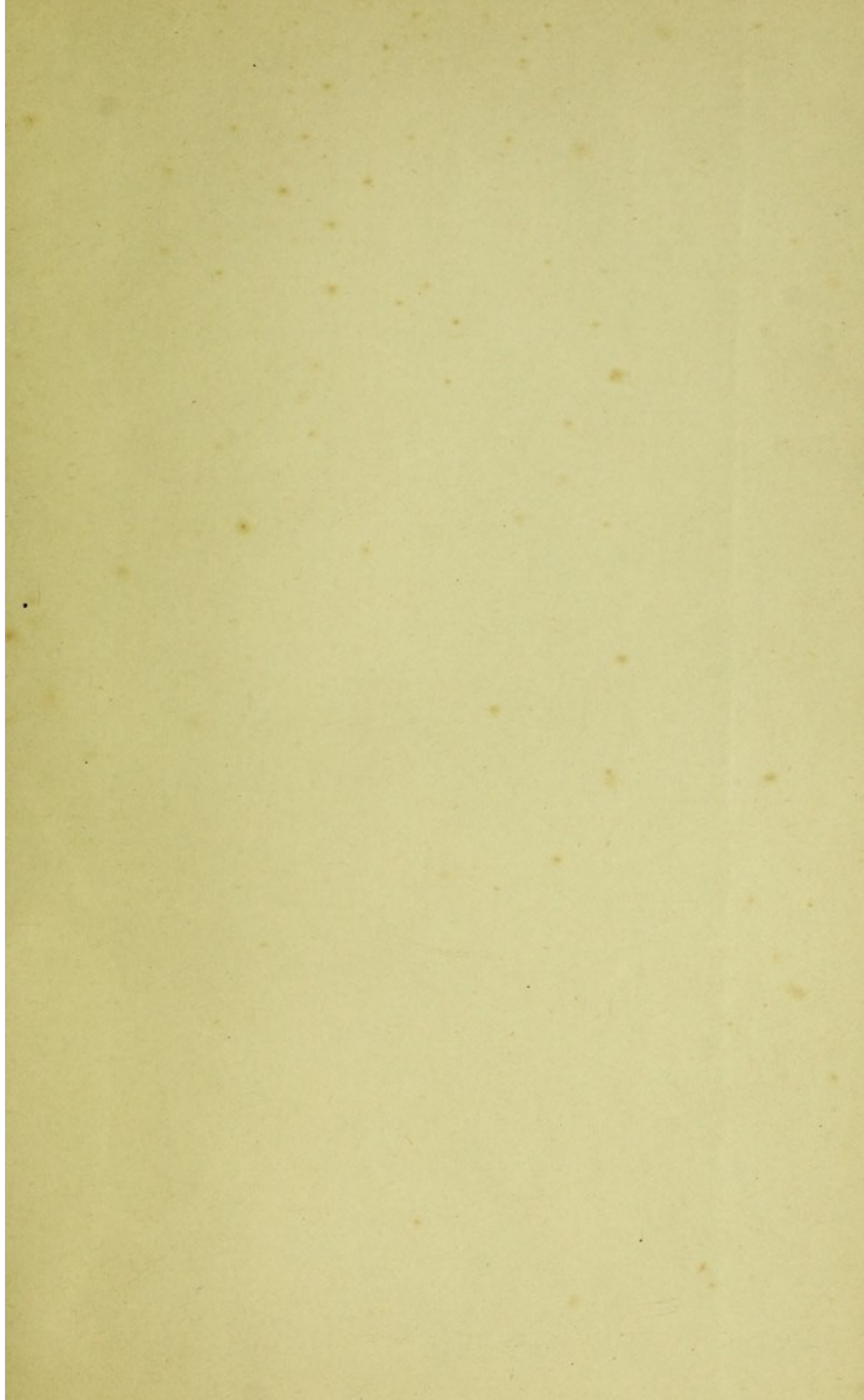




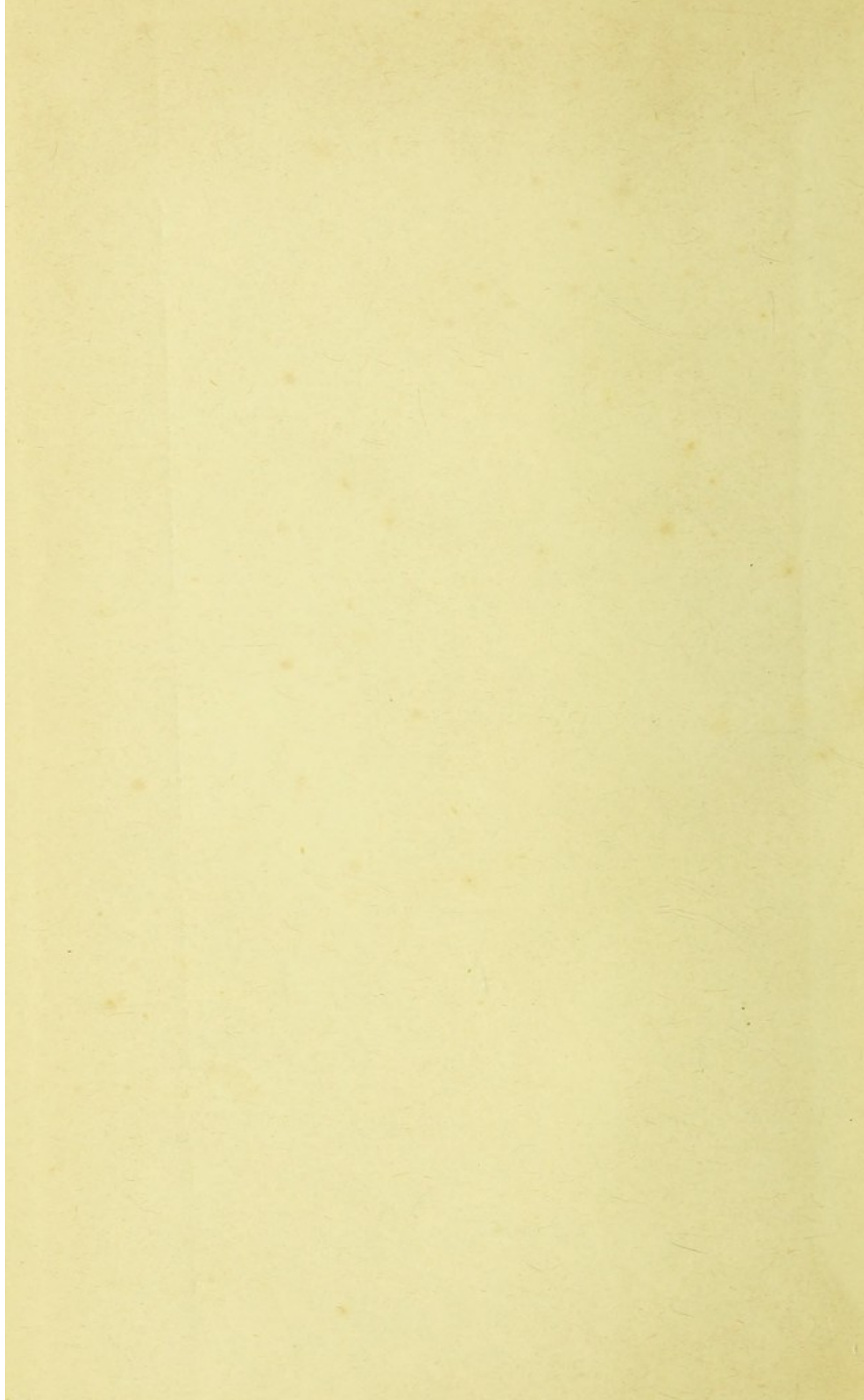




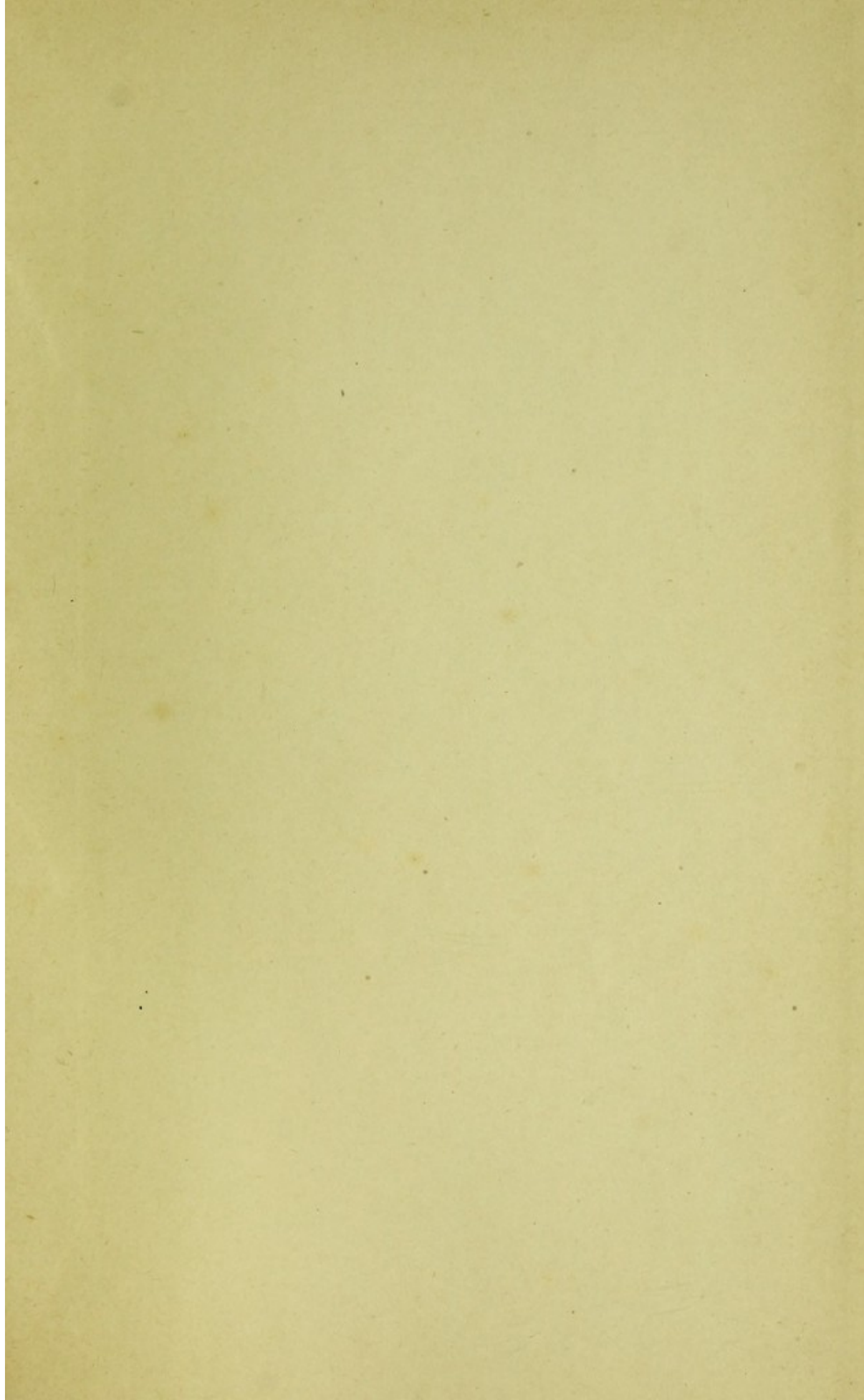




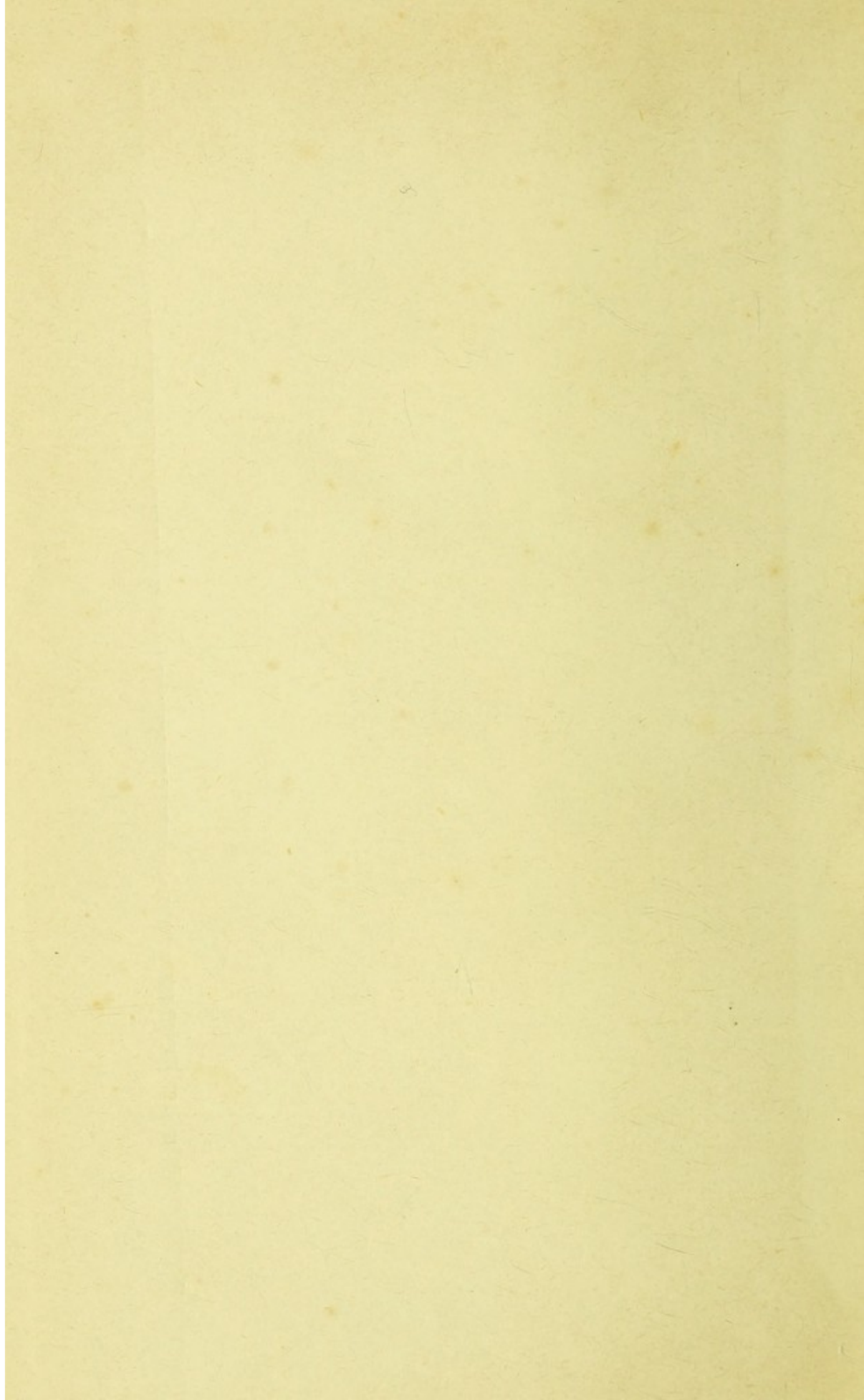




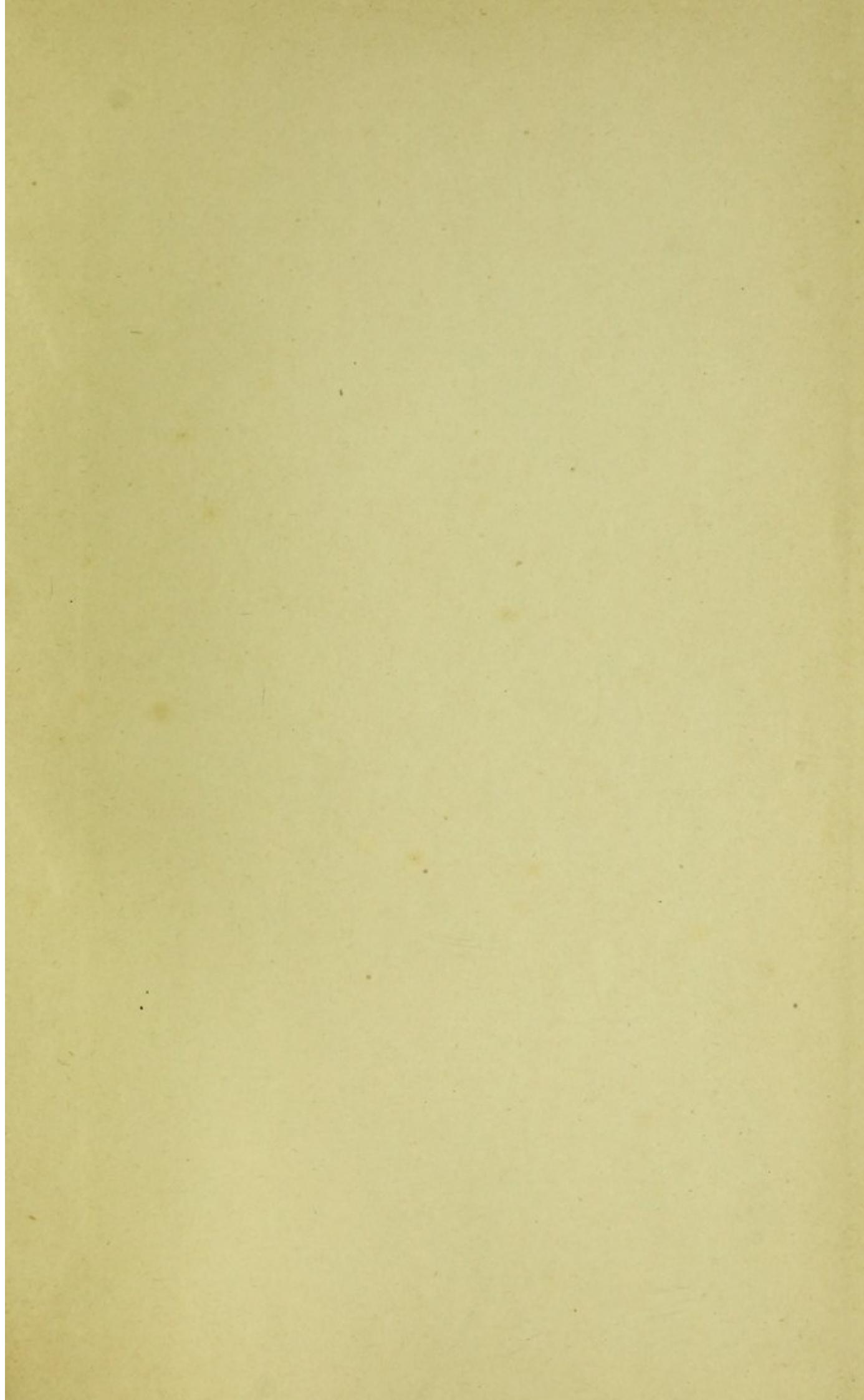














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