

upon trade and wages will be followed by a heavy retribution, and that the evil which the scheme is devised to remedy will be intensified by its adoption.

27. In France a Bill for the establishment of a National Workmen's Pension Fund has been introduced by the Government. Compulsion is not to be exercised, but inducements are offered in the shape of compulsory aid from employers and a supplementary grant from the State. The terms of the latter are specially liberal to members of authorised benefit societies. Premiums are to be payable from age twenty-five to age fifty-five, at which age the pension is to commence.

28. Mr. Ralph Price Hardy, F.I.A., in a paper read at a meeting of the County of London Poor-law Officers' Association, in October last, adversely criticizes the various schemes for national old-age pensions hitherto propounded, advocating what may be briefly described as a liberal method in the administration of the poor-law in respect of persons incapacitated for labour by age. He does not enter into details either as to the amount of the annuity or the conditions under which it would be receivable. His proposal has in view the alleviation merely of poverty, which is regarded as unavoidable, by means of an extended charity. The assumption that an industrious workman cannot out of his earnings make provision for his needs in the evening of life is a virtual admission that our social system is a failure, and that such phrases as "material progress and its concomitant miseries" express a sad and inevitable fact. If this premise be conceded, then Mr. Hardy's plan, which is somewhat similar to that advocated by Mr. Charles Booth in a paper recently read before the Royal Statistical Society, must commend itself to philanthropists.

29. Mr. Chamberlain's proposals also are based on the admission that the worker is not able to provide for his old age without help.

30. According to an English Parliamentary return, quoted by the "Economist," 14,808 of the inmates of the workhouses of England and Wales on the 31st of March last had once been members of a benefit society. Of these, 10,215 had withdrawn or been struck off the books for non-payment of contributions, or breaches of the rules, "*while in the other 4,593 cases membership had been forcibly terminated by the break-up of the societies with which they had been connected.*" The lot of these 4,593 inmates would seem to have been a hard one. No fewer than 1,216 of them had been members of societies for more than ten years, 955 had been members for more than twenty years, and 814 for more than thirty years. For a considerable portion of their lives, therefore, they had been making an effort at provident provision for the future, and yet in the end they are landed in the workhouse."

31. It does not follow that either those who had voluntarily dropped out of their society, or those whose reliance had been upon a broken reed, would, as old men past work, have been saved from pauperism by a continuance of their society and membership, for in all probability there was no provision for a benefit in old age except during actual sickness. This defect in friendly-society finance imperatively, therefore, demands a remedy.

32. The importance of friendly societies as one of the forces that make for civilisation and the improvement of the race is becoming more and more fully recognised. Dr. Baernreither, the author of a book entitled "English Associations of Working-men," speaking of the affiliated orders of friendly societies, says,—

The best part of English workmen turn to them with increasing interest, and their influence on the highest grades of workmen is immense, for they have become schools of morals and of thrift, providence, and business knowledge, such as scarcely exist elsewhere.

33. So, too, Mr. W. A. Hunter, M.P., in a paper entitled "State Provisions for Sickness," says,—

Although our friendly societies have before them much ground to conquer, we cannot withhold our admiration for the work that has been done, when we remember that so vast, and on the whole so excellent, a provision has been created by the voluntary efforts of workmen themselves, with little help or patronage from the State. To those who look forward with hope, and not without confidence, to the time when workmen will be able to keep in their own hands the organization of labour, and to dispense with the capitalist middleman, the friendly societies may be looked on as a school of invaluable discipline. In them the workman learns something of business; he has to study the laws of interest and accumulation of money; he acquires the art of co-operation. Immense as are the blessings that the trades unions and friendly societies have conferred upon the working-classes in helping them in the hour of need, it may be well that even these advantages sink into insignificance compared with the possibilities that lie in the future. If ever a co-operative organization of labour is achieved, its true founders will be the pioneers of self-help in friendly societies.

34. And again, the Rev. W. Moore Ede, in a paper advocating the establishment of a national pension scheme, thus speaks of friendly societies and trade unions:—

These societies for self-protection are a creation which, on the whole, reflect the greatest credit on the independent spirit, intelligence, and business capacity and powers of self-government of our manual workers, and excite the admiration and envy of foreigners. Friendly societies are not perfect; the financial condition of some is far from being satisfactory; many have failed in time of need, and left their members unprotected. Some have collapsed through fraud, more through miscalculations for which their founders can hardly be held responsible. Learning by the mistakes of the past, the friendly societies are year by year improving and extending. . . . We may say that within the reach of our weekly-wage-earning population there is a way out of the evils consequent on loss of work through sickness, provided it be not of such prolonged duration as to become virtually permanent disablement.

35. The report and balance-sheet of the New Zealand Friendly Societies' Mutual Fidelity Guarantee Association for 1891 is very satisfactory. The year passed without any loss, and, as it is probable that in two years the fund will have reached £500, when the annual premiums will cease, the Committee, in justice to the subscribing societies, have raised the entrance-fee.

36. The New Zealand Foresters' Guarantee Association is also a successful institution, the balance-sheet showing a steady increase of funds.