

national compulsory insurance were established it would cause the present poor-laws to cease. That is not part of the proposal. The poor-laws would remain, and it is contended that the population, as they grow into national contributors, would also grow out of reliance on the poor-laws, and thus cause poor-rates gradually to disappear. The admirable motives, labours, and results which form the history of the higher order of friendly societies had naturally caused the Committee to treat with great respect the strong objections brought against the scheme by the representatives of the affiliated orders. No conclusive evidence was given to show that the establishment of a compulsory society on a national basis could endanger the funds or affect the soundness of any existing voluntary society conducted on a sound principle. Little adverse evidence was tendered by or on behalf of any friendly societies except the affiliated orders. Whilst deferring much for the present to the opposition of the affiliated orders, and acknowledging the energy and skill with which their organization is conducted, their laudable efforts to improve their financial position, and the degree of advantage to the classes from which their benefit-members are drawn, the Committee express their most earnest desire to see further exertions made in the direction of securing the investments of their contributors. It is well known that a considerable number of friendly societies show a deficiency on valuation. It must, however, be frankly admitted that the Manchester Unity of Oddfellows (and the same remark applies to the Ancient Order of Foresters and some other societies) has made most praiseworthy efforts to collect trustworthy information for its guidance, and has framed graduated rates of contribution adequate to the benefits promised, which are in force in nearly all its lodges. There still remain, however, the bad bargains made with old members. Speaking generally, the lodges of the Manchester Unity have, to the extent of nearly one-half of their number, succeeded in attaining actuarial solvency entirely by their own unaided efforts, and as regards the remainder many of them are slowly but surely tending towards the same goal. It is evident to the Committee, in spite of their acknowledgment of the increasing good work done by well-managed friendly societies, and of all the recently-provided national aids to thrift, that their tendency is, while aiding the thrift of the thrifty, in no way to discourage or put an end to the waste of the improvident. The Committee state that circulars were sent by the Council of the National Provident League to all the Boards of Guardians in England, and to about ninety of the largest Parochial Boards in Scotland, requesting an expression of opinion as to the proposal for compulsory national provident insurance. Eighty-six replies were received (or under 12 per cent. of the number applied to), all favourable to the scheme. The Barony (Glasgow) Parochial Board, representing the largest parish in Scotland, with 264,000 inhabitants, sent their chairman and inspector to give evidence before the Committee. The attention of the Committee was naturally directed to the recent legislation in the German Empire, by which, one after the other, various industries have been brought under compulsory insurance, as to which the evidence of Dr. Aschrott, holding an office equivalent to an Assistant Judge in the Court of First Instance, and who was commissioned to visit England to inquire into the working of the poor-law there, is referred to. The principal difference between the system at work in Germany and that proposed by Canon Blackley appears to be fourfold: First, at present, at all events, compulsion is confined to the industrial classes, and among them to certain trades or occupations, although eventually it is intended to include them all. Second, payments to the fund are not made in an initial lump-sum, but by weekly and life-long deductions from wages, in which respect the Committee think that the German system shows an inferiority to Canon Blackley's proposal, inasmuch as prepayment enables a much smaller total payment to suffice for insurance, and, once got over, the workman is left free to dispose of his savings in whatever prudent investment he may select. Third, no provision is made in the German system for superannuation, which appears to the Committee to be the most desirable part of any scheme for national provident insurance. Fourth, a choice is left to the insurer of three different clubs—(a) the Factory Club, restricted to any factory or workshop employing not less than fifty men; (b) the Local Club, restricted to the members of any separate trade in any town or district; and (c) the Parochial Club, insurance in which is compulsory upon any workman who has not joined either of the other institutions. Dr. Aschrott's evidence was clear as to the favour with which this legislation has been received by the people, and the preference shown for the Factory and Local Clubs over the Parochial Club, although the rate of contribution to the two former is higher than to the latter. He appeared to be satisfied that the deferring of sick-pay until after three days' sickness, and the large share confided to the workmen in the management and administration of the fund, were practically sufficient safeguards against any but exceptional imposture. The actuarial and administrative difficulties in the way of universal insurance against sickness and accident are sufficient to prevent the Committee from recommending the adoption of a compulsory scheme of that nature, but they desire to urge on the Legislature the duty of encouraging and regulating the efforts of those, whether friendly societies or private employers of labour, who are at present endeavouring to facilitate provident insurance by working-men; and, further, of watching with a careful eye the development of compulsory industrial insurance in Germany, and of special inquiry from time to time into the success of its administration and its effect on the working-classes in that country. The Committee are of opinion that it is highly desirable that the Legislature which has made education compulsory should cause instruction in sound principles of thrift and insurance to form part of that education. An elementary text-book on the principles of provident insurance, such as is recommended by Mr. Sutton, and Mr. Tremenheere's paper, referred to in the report, might be comprised in a few pages. The present system of registration of friendly societies cannot be considered satisfactory. Societies are allowed to register without any requirement on the part of the Registrar that their scales are adequate for the benefits promised. The Committee suggest that when the actuarial tables which are being prepared for the Registrar's office are complete, a minimum contribution for a given benefit should be fixed when the constitution of the society will admit of this, and no society in future should be registered with less than that minimum; and that it be provided by the rules that the contributions