

6. To compute the number of hours according to an average, established through a sufficiently long period, which has been divided into periods of work, separated by suitable rest.

7. To proportion the average duration of work to the nature of the labour, and to the degree of responsibility required.

Notes.

Legal regulations control the conditions of labour of certain classes in Germany, Austria, France, Italy, Holland, Russia, India, and Australia, while in England the law merely confers the control upon the Board of Trade.

In England, as in countries having no such laws, as Hungary, Belgium, Denmark, Spain, Luxemburg, Roumania, and Servia, the conditions of labour are very much the same as in the countries which have legal regulations. Almost all the legal or private regulations separate employees in two well-defined classes.

In America, with some exceptions, railroads are not regulated, except by general laws regulating the work in all industries as to the number of hours constituting a working-day, the work of women and children, legal holidays, and restrictions of labour on Sundays. Only a few States have special laws restricting the number of working-hours and regulating the rest to be given to the railroad employees.

From general observations I have come to the conclusion that the regulations in force on the New Zealand Railways compare very favourably with most countries.

16. PROVIDENT INSTITUTIONS.

General principles of plans for the retirement and insurance of railway employees and workmen.

Reporters.—English-speaking countries—Mr. M. Riebenack, Pennsylvania Railroad; other countries—Mr. Lemer cier, Doctor of Laws, Secretary of the Eastern Railway Company of France.

Conclusions of Congress.

From the reports presented and the discussion at the meeting, it appears that in all European and American countries there exists for the benefit of the employees and their families a great variety of philanthropic and provident institutions which the railroad companies have considered themselves morally obliged to create and subsidise. As to insurance and retirement institutions, the Congress finds that in a general way measures are taken to organize or facilitate the insurance of employees against sickness, accident, incapacitation, and death. For sickness the question is solved in some countries by legally obligatory insurance, or by funds voluntarily established by the railway companies, or by the participation of employees in mutual insurance societies more or less subsidised by the management, or by the direct help of the latter. As to accidents while at work, provision is generally made either by independent and voluntary insurance, by legal provisions, or in some countries by compulsory insurance. It follows from the report presented that provision is made against incapacity due to age, or against death, by insurance arrangements made with companies not connected with the railroad, supplied by the contributions of the employees and the management, which funds are set apart for the carrying-out of the insurance, or by other means. As to the latter funds, and as far as institutions are concerned which guarantee a fixed pension to the employees or their families by means of yearly contributions, the Congress finds that in order to work properly they should be organized on scientific insurance principles; but that while theoretically it may be possible to establish an absolute equality between the contributions to be made and the risks to be covered, in practice it is found that these risks are of a nature too complicated and too varied to certainly attain the result desired. The maintenance of these institutions where they exist imposes on the companies considerable expense, which increases greatly when the age-limit entitling to a pension is lowered. While consenting to a considerable expense, it is always to be apprehended that, in consequence of conditions which are impossible to foretell, such as the lowering of the rate of interest, &c., the expense may exceed the resources, thus giving rise to the necessity of revising periodically either the amount of the contributions or the age of admission to the retirement allowance. According to information received, it is possible to avoid these difficulties and at the same time to leave more to the personal initiation of the employees by having recourse to arrangements based on contributions, made either to institutions, mutual insurance companies or others, the proceeds of which can be arranged by each employee to guarantee such risks as best correspond with his individual circumstances.

Notes.

As to insurance, the English-speaking countries leave much to individual initiative. In some cases there are also retirement-funds, which differ from the American system inasmuch as the employee does not contribute to the fund. The age-limits in England are lower than in America, the Pennsylvania Railroad excepted. This company has a relief fund for the aged, maintained by a payment of 1 per cent. of their salaries, and which is used to supplement their pensions. Provident organizations in America include mutual insurance, railway relief departments, endowment insurance, and employees' relief associations. Life and accident insurance are contracted for with insurance companies, managed independently from the railroad companies, which agree to issue insurance policies suitable to the different conditions. A policy is given to each employee. Some companies have organized a system of accident insurance on a basis similar to that of the accident insurance companies. Mutual benefit or relief insurance is similarly organized. Endowment insurance, or insurance by donation, is quite different. It has its origin in a donation, the annual interest of which goes to a fund, from which allowances are made to sick or infirm employees, or those injured by accident, or in case of death to their families.