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Board Room

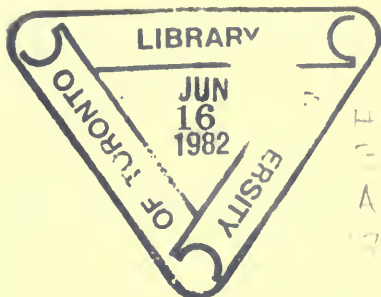
THE
CO-OPERATIVE WHOLESALE SOCIETIES
LIMITED,
ENGLAND AND SCOTLAND,

ANNUAL

FOR
... 1902. ...



PUBLISHED BY
THE CO-OPERATIVE WHOLESALE SOCIETY LTD.,
1, BALLOON STREET, MANCHESTER;
AND
THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LTD.,
MORRISON STREET, GLASGOW.




MANCHESTER:

PRINTED AND BOUND BY THE



AT THEIR WORKS, LONGSIGHT.

PREFACE.

E believe the present volume will be found decidedly in advance of previous "Annuals" in point of illustration. The plates of the various premises have all been re-drawn and reproduced by a modern process, conveying an excellent idea of the extent of the Wholesale Society's operations.

The article "The 'Wholesale' of To-day" contains a resumé of the work of the Society, and should prove useful, especially to any reader whose knowledge of the subject is limited.

The papers strictly Co-operative are two, the first dealing with the question of "Co-operation and the Poor," ably treated by Mr. J. C. Gray, General Secretary of the Co-operative Union; the second by Mr. Bolton King, who contributes many interesting facts in connection with "Co-operation in Italy."

Mr. W. M. J. Williams writes again upon fiscal matters, and Mr. Wood's article in last year's "Annual" has a fitting sequel upon the "Condition of Labour."

"Municipal Trams," treated by Mr. Shaw Maxwell, indicates the success that has attended this form of enterprise in various cities and towns, especially with regard to Glasgow, in which case full details are given.

Two articles are included relating to American affairs, both by well-known writers. Mr. Porritt writes of the phenomenal growth of shipbuilding in the United States, and the Rev. J. Hirst Hollowell contributes a valuable and interesting account of the educational system in America, well worthy of attention at a time when the question of national education in this country is agitating the public mind.

In view of recent developments relating to the Co-operative Wholesale Society and Australia, an article by Mr. Nash on "Australasia as a Contributor to the World's Supplies" will be appreciated.

Mr. W. M. Thompson writes trenchantly upon "Crown Lands and Civil Lists."

The remainder of the volume is occupied with general information, and we trust the complete volume may prove as acceptable as in former years.

THE COMMITTEE.

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- „ Thirty-eight Years' Progress of Co-operation.
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- Newcastle: Blandford Street.
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- „ Pelaw.
- London: Leman Street.
- „ Bacon Stoves.
- „ Grove Street.
- „ Tea Department.
- Nottingham Saleroom.
- Northampton Saleroom.
- Cardiff Depôt.
- Limerick Depôt.
- Armagh Depôt.
- Tralee Egg and Butter Depôt.
- „ Bacon Factory.
- Typical Irish Creamery (Bunkay).
- Crumpsall Biscuit, Sweet, &c., Works.
- Middleton Jam, Pickle, and Peel Works.
- Leicester Wheatsheaf Boot and Shoe Works.
- „ Duns Lane Boot and Shoe Works.
- Enderby Boot and Shoe Works.
- Heckmondwike Boot, Shoe, and Curry-ing Works.
- Rushden Boot and Shoe Works.
- Irlam Soap, Candle, and Glycerine Works.
- Batley Woollen Cloth Factory.
- Luton Cocoa and Chocolate Works.
- Leeds Clothing Factory.
- Dunston-on-Tyne Flour Mill.
- Silvertown (London) Flour Mill.
- Broughton (Manchester) Cabinet, Tailoring, Mantle, Shirt, Underclothing, &c., Factories.
- Longsight (Manchester) Printing Works.
- Hartlepool Lard Refinery and Egg Pickling Warehouse.
- Littleborough Flannel Factory.
- Manchester Tobacco Factory.
- Longton Crockery Depôt.
- Calais Offices.
- S.S. "Pioneer."
- S.S. "Progress."
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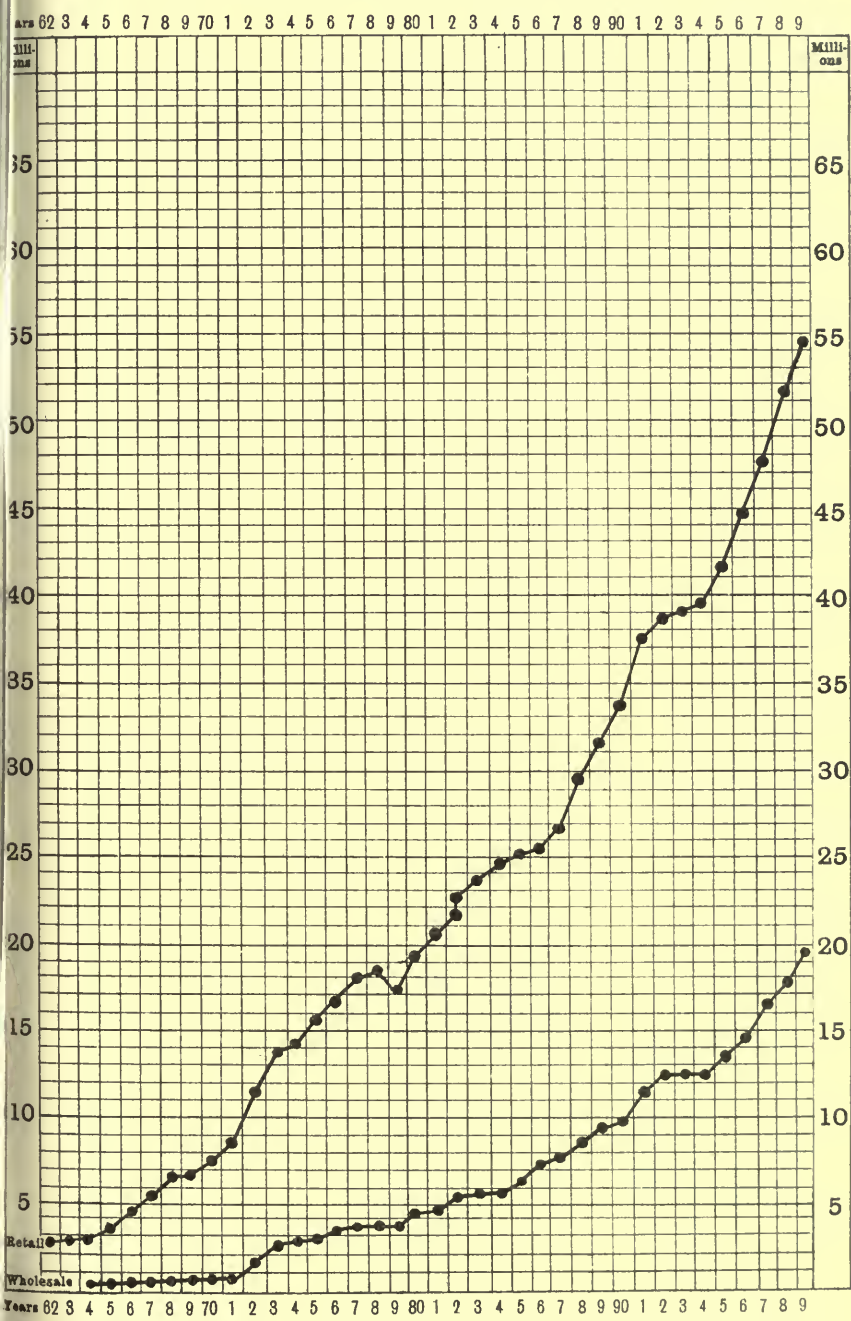
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Comparative Progress of Wholesale and Retail Co-operative Societies in the United Kingdom. . .



THIRTY-EIGHT YEARS' PROGRESS
OF
Co-operative Societies in the United Kingdom.

YEARS.	SALES. £	YEARS.	SALES. £
1862	2,333,523	1881	24,945,063
1863	2,673,778	1882	27,541,212
1864	2,836,606	1883	29,336,028
1865	3,373,847	1884	30,424,101
1866	4,462,676	1885	31,305,910
1867	6,001,153	1886	32,730,745
1868	7,122,360	1887	34,483,771
1869	7,353,363	1888	37,793,903
1870	8,201,685	1889	40,674,673
1871	9,463,771	1890	43,731,669
1872	13,012,120	1891	49,024,171
1873	15,639,714	1892	51,060,854
1874	16,374,053	1893	51,803,836
1875	18,499,901	1894	52,110,800
1876	19,921,054	1895	55,100,249
1877	21,390,447	1896	59,951,635
1878	21,402,219	1897	64,956,049
1879	20,382,772	1898	68,523,969
1880	23,248,314	1899	73,533,686

TOTAL SALES IN THE THIRTY-EIGHT YEARS, 1862 TO 1899. } **£1,082,725,680.**

TOTAL PROFITS IN THE THIRTY-EIGHT YEARS, 1862 TO 1899. } **99,070,205.**

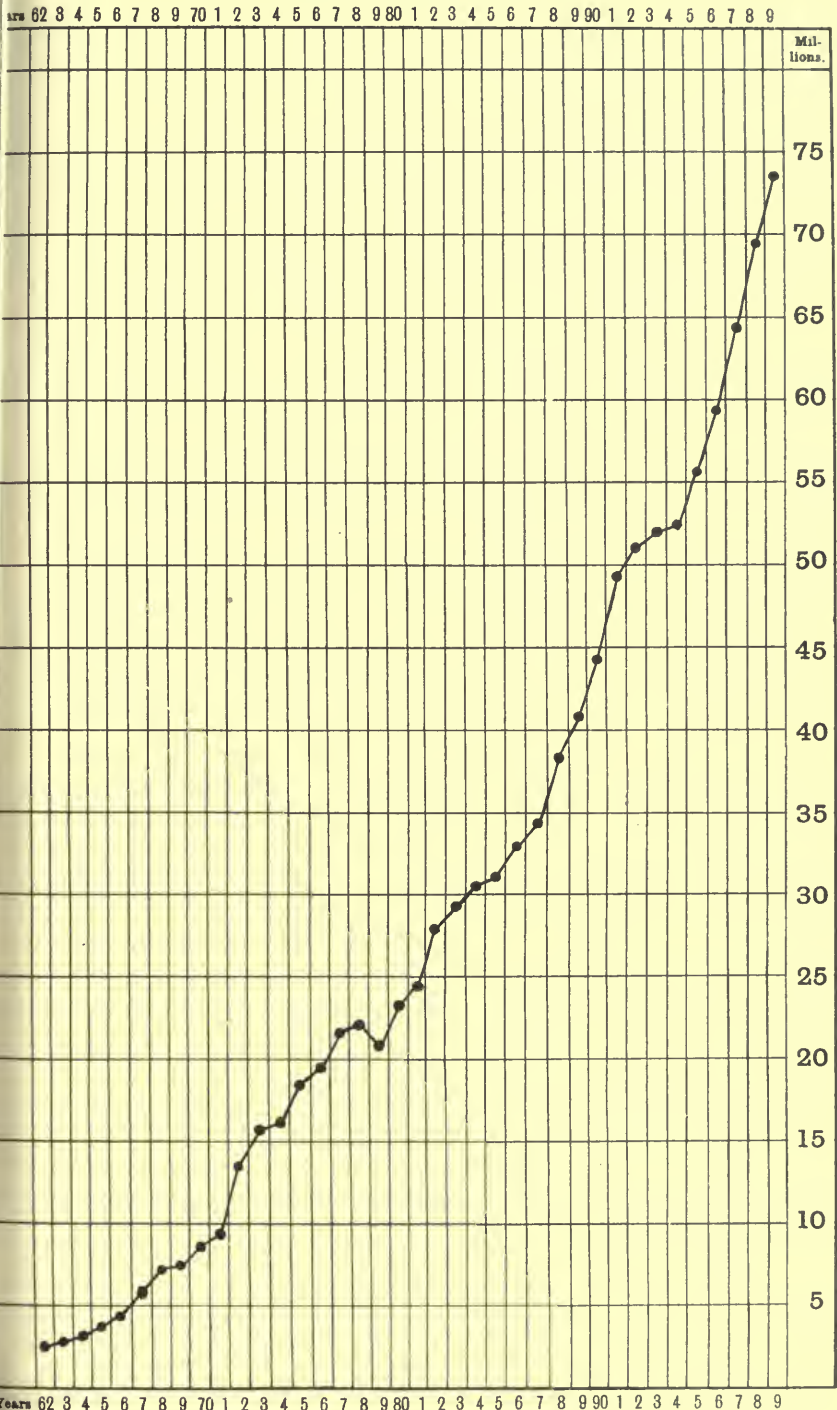
STATISTICAL POSITION OF CO-OPERATIVE SOCIETIES
IN THE UNITED KINGDOM,

DECEMBER 31ST, 1899.

*Compiled from the Returns made by Societies to the Registrar and
Co-operative Union.*

Number of Members	1,787,576	£
Share Capital		22,340,533
Loan Capital		11,025,341
Sales for 1899		73,533,686
Net Profits for 1899		7,529,477
Devoted to Education, 1899		56,562

Thirty-eight Years' Progress of Co-operative Societies in the United Kingdom.



THIRTY-SEVEN YEARS' PROGRESS

OF THE

Co-operative Wholesale Society Limited.

YEARS.	SALES. £	YEARS.	SALES. £
1864 (⁸⁰ Weeks)	51,857	1883	4,546,889
1865	120,754	1884 (⁵⁸ Weeks)	4,675,371
1866	175,489	1885	4,793,151
1867 (⁶⁵ Weeks)	331,744	1886	5,223,179
1868	412,240	1887	5,713,235
1869	507,217	1888	6,200,074
1870 (⁵⁸ Weeks)	677,734	1889 (⁵⁸ Weeks)	7,028,944
1871	758,764	1890	7,429,073
1872	1,153,132	1891	8,766,430
1873	1,636,950	1892	9,300,904
1874	1,964,829	1893	9,526,167
1875	2,247,395	1894	9,443,938
1876 (⁵⁸ Weeks)	2,697,366	1895 (⁵⁸ Weeks)	10,141,917
1877	2,827,052	1896	11,115,056
1878	2,705,625	1897	11,920,143
1879 (⁵⁰ Weeks)	2,645,331	1898	12,574,748
1880	3,339,681	1899	14,212,375
1881	3,574,095	1900	16,043,889
1882	4,038,238		

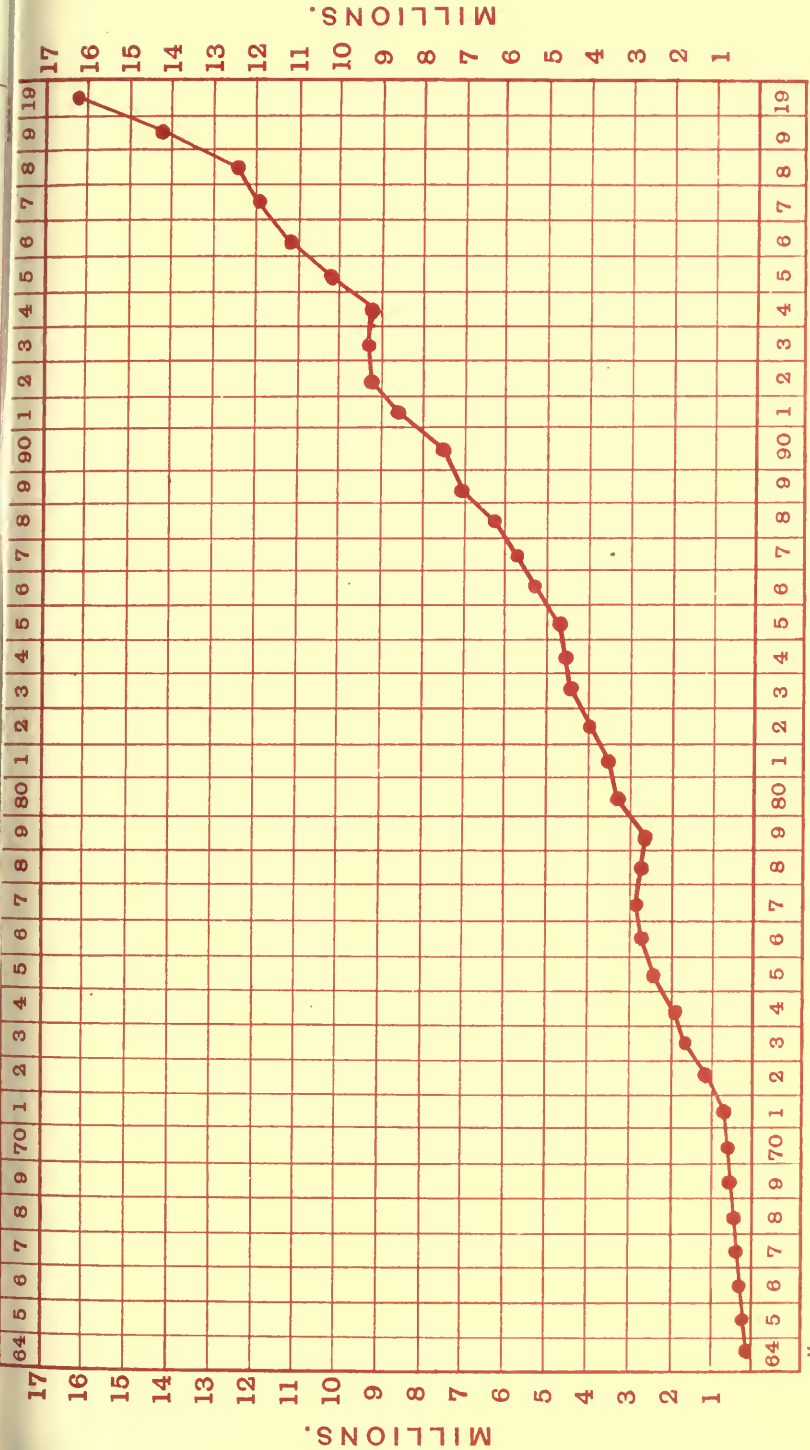
TOTAL SALES IN THE THIRTY-SEVEN } ... **£190,520,976.**
YEARS, 1864 TO 1900.

TOTAL PROFITS IN THE THIRTY-SEVEN } ... **2,784,930.**
YEARS, 1864 TO 1900.

STATISTICAL POSITION OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,

DECEMBER 22ND, 1900.

Number of Societies holding Shares	1,078
Number of Members belonging to Shareholders,	1,249,091
Share Capital (Paid up)	£ 883,791.
Loans and Deposits	1,568,163
Reserve Fund—Trade and Bank	257,056
Insurance Fund	447,390
Sales for the Year 1900	16,043,889
Net Profits for Year 1900	289,141



Thirty-seven Years' Progress of the Co-operative Wholesale Society Limited, from 1864 to 1900.



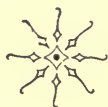
Map of the World, showing



DIRECTORS, + + +
CHIEF OFFICIALS,
&c.,



OF THE



CO-OPERATIVE
WHOLESALE +
SOCIETY + +

LIMITED.



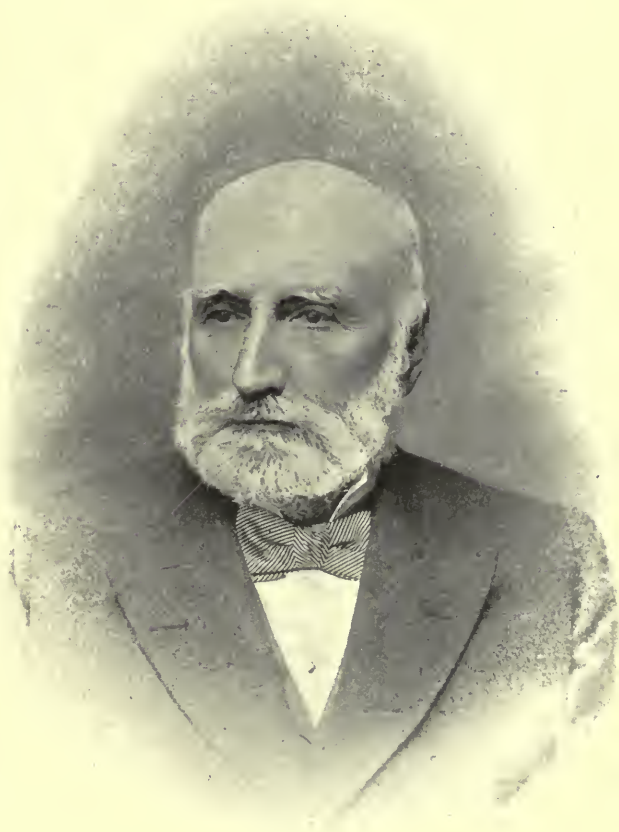


Mr. JOHN SHILLITO

(CHAIRMAN),

Elected November, 1870; retired August, 1871; re-elected December, 1883.





Mr. THOMAS BLAND
(VICE-CHAIRMAN),

Elected December, 1874.





Mr. THOS. BRODRICK

(SECRETARY),

Entered service of Society 1872; appointed Secretary February, 1899.





Mr. WILLIAM BATES.

Elected November, 1873.





Mr. JOSEPH CLAY.

Elected December, 1874; died October 25th, 1901.





Mr. GEORGE HINES.

Elected December, 1874.





Mr. HENRY PUMPHREY.

Elected December, 1874.





Mr. THOMAS SHOTTON,

Elected March, 1875.





Mr. THOMAS HIND.

Elected June, 1877.





Mr. J. F. GOODEY.

Elected March, 1878; retired June, 1885; re-elected March, 1889.





Mr. JOHN LORD,

Elected November, 1883.

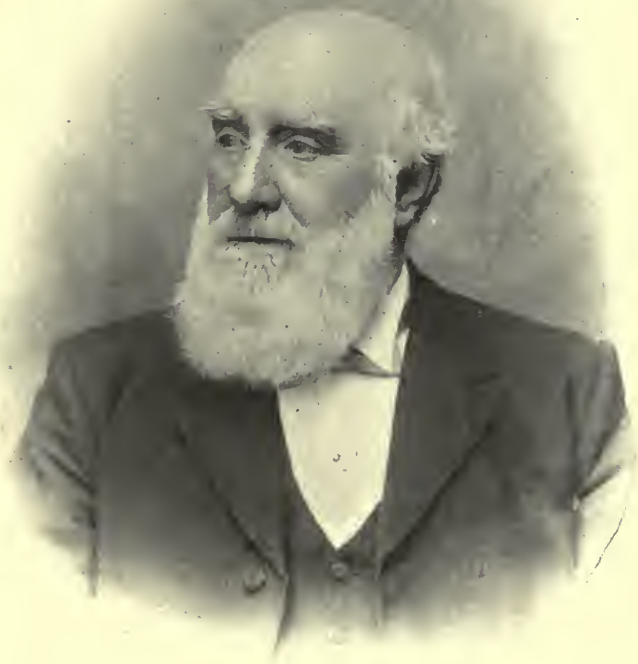




Mr. ALFRED NORTH,

Elected December, 1883.





Mr. GEORGE SUTHERLAND.

Elected December, 1883.



Mr. GEORGE HAWKINS.

Elected June, 1885; Chairman London Branch.





Mr. H. C. PINGSTONE,

Elected March, 1886; retired June, 1894; re-elected December, 1895.





Mr. T. TWEDDELL,

Elected December, 1887; Chairman Newcastle Branch.





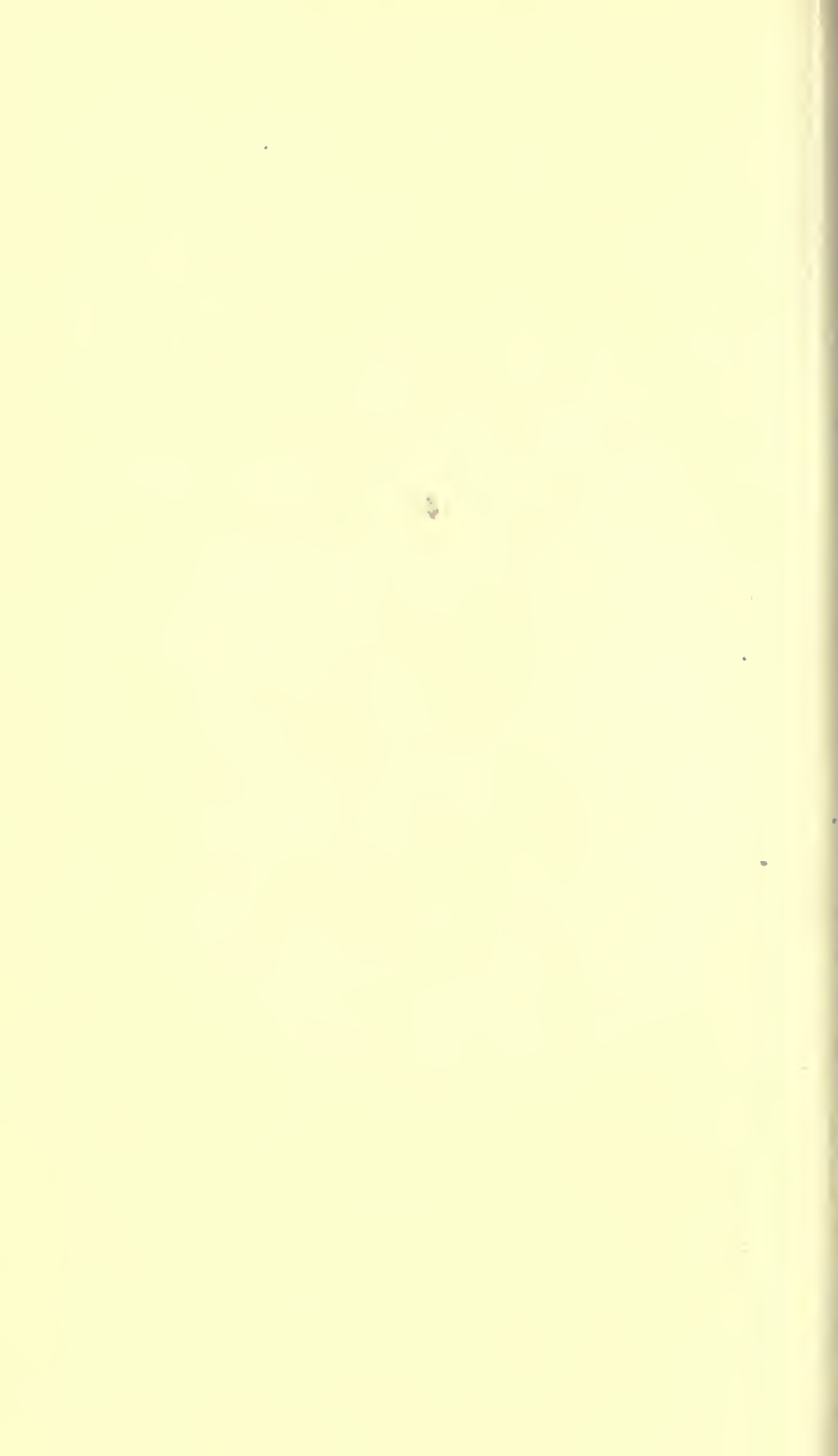
Mr. H. ELSEY,
Elected December, 1888.





Mr. E. GRINDROD,

Elected December, 1889.





Mr. T. E. MOORHOUSE,

Elected December, 1889.





Mr. A. SCOTTON,

Elected June, 1890.





Mr. R. GIBSON.
Elected September, 1890.





Mr. GEORGE BINNEY.

Elected December, 1891.





Mr. THOMAS KILLON,

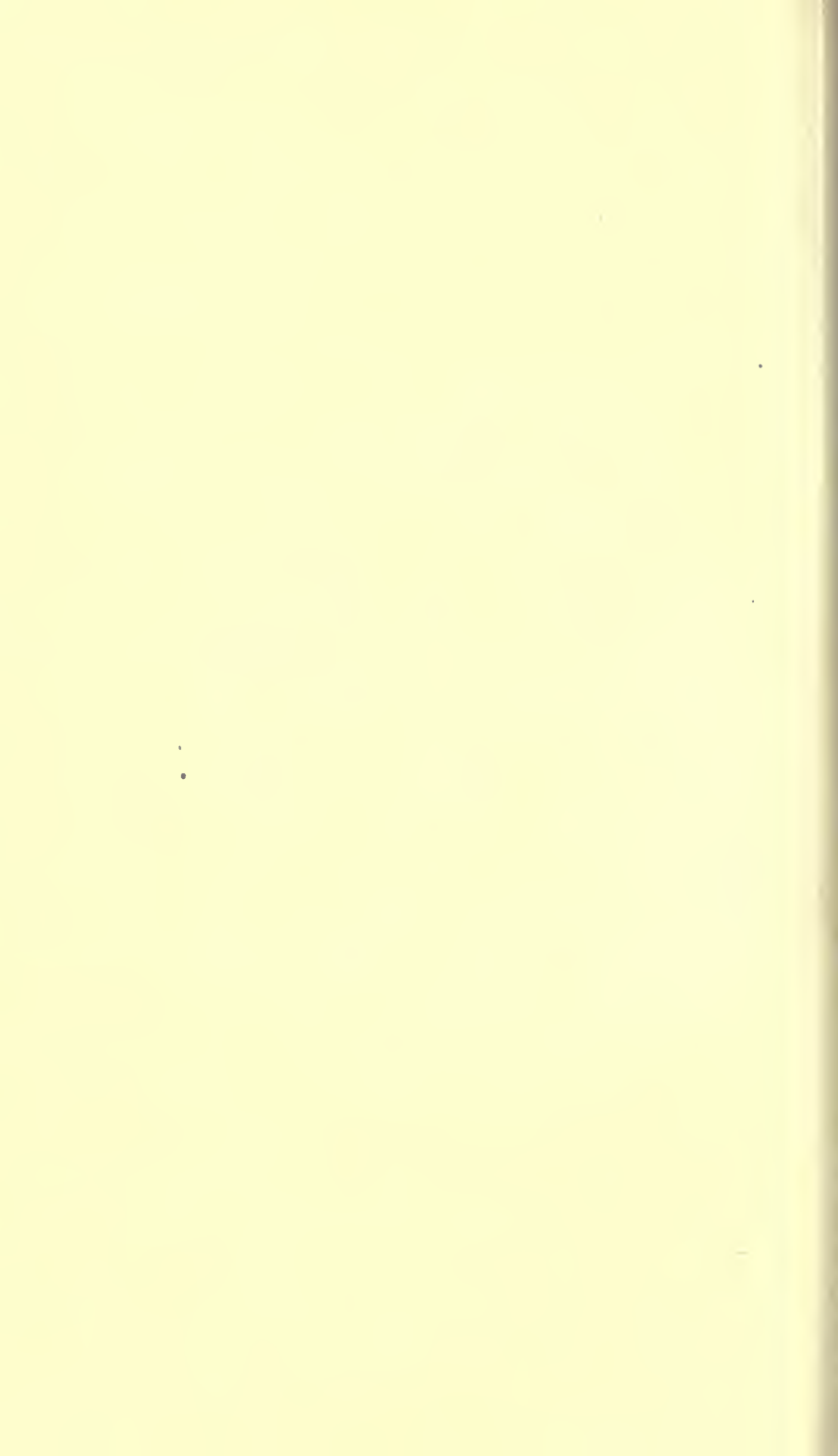
Elected March, 1892.





Mr. ROBERT IRVING.

Elected June, 1892.





Mr. THOMAS RULE,

Elected June, 1893.





Mr. W. STOKER,
Elected September, 1893.



Mr. W. D. GRAHAM,

Elected December, 1893.



Mr. WILLIAM LANDER,

Elected June, 1894.





Mr. ROBERT HOLT,

Elected June, 1895.



Mr. JAMES FAIRCLOUGH,

Elected September, 1895.



Mr. R. H. TUTT,

Elected March, 1897.



Mr. G. THORPE.

Elected June, 1898.



Mr. D. McINNES.

Elected June, 1899.



Mr. JOHN HOLDEN

(BANK MANAGER),

Entered service of Society 1872; appointed Bank Manager, March, 1897.





Mr. T. J. BAYLIS

(AUDITOR),

Elected December, 1879.



Mr. THOMAS WOOD

(AUDITOR),

Elected June, 1885.





Mr J. E. LORD

(AUDITOR),

Elected December, 1885.





Mr. ISAAC HAIGH

(AUDITOR),

Elected September, 1868.



Mr. J. J. BARSTOW

(SCRUTINEER),

Elected October, 1890.



Mr. F. HARDERN
(SCRUTINEER),
Elected October, 1890.

BUSINESS
PREMISES,

&c

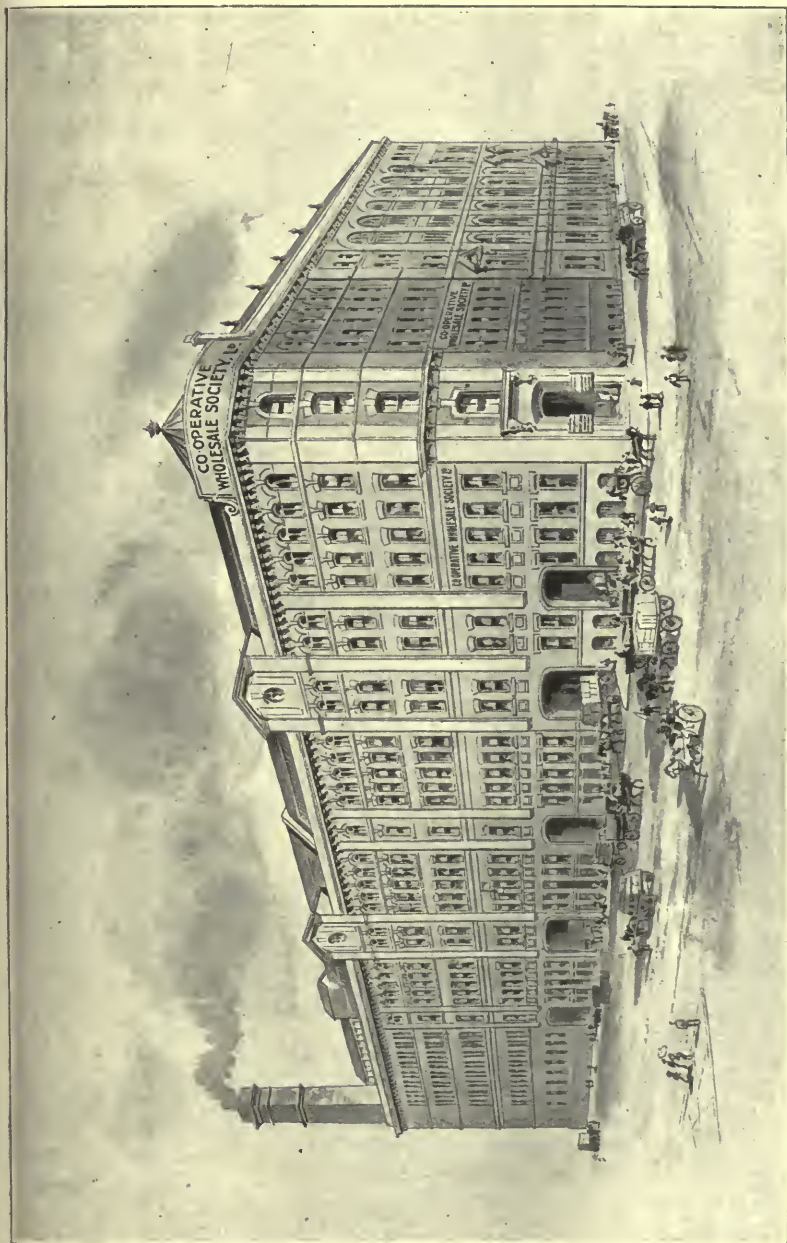


OWNED BY THE



CO-OPERATIVE
WHOLESALE +
SOCIETY + +

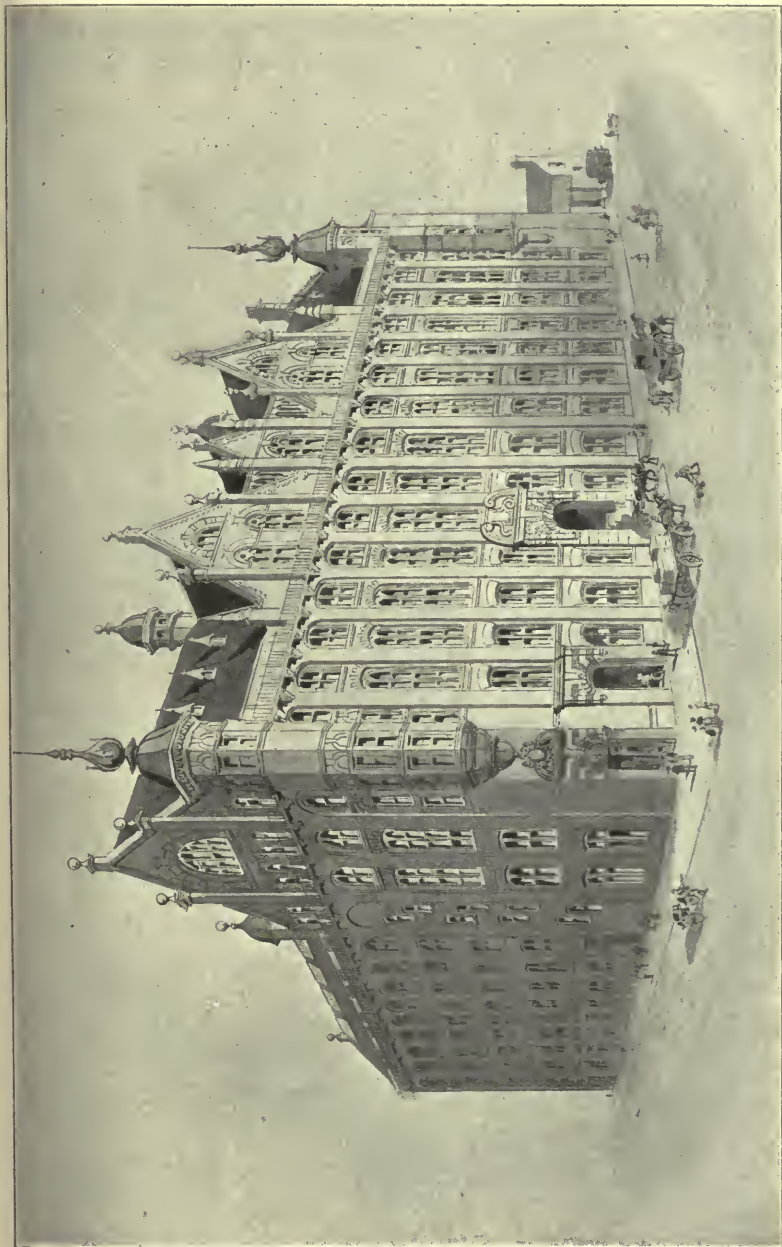
LIMITED.



Manchester: Balloon Street and Garden Street.



Manchester: Dantzic Street.

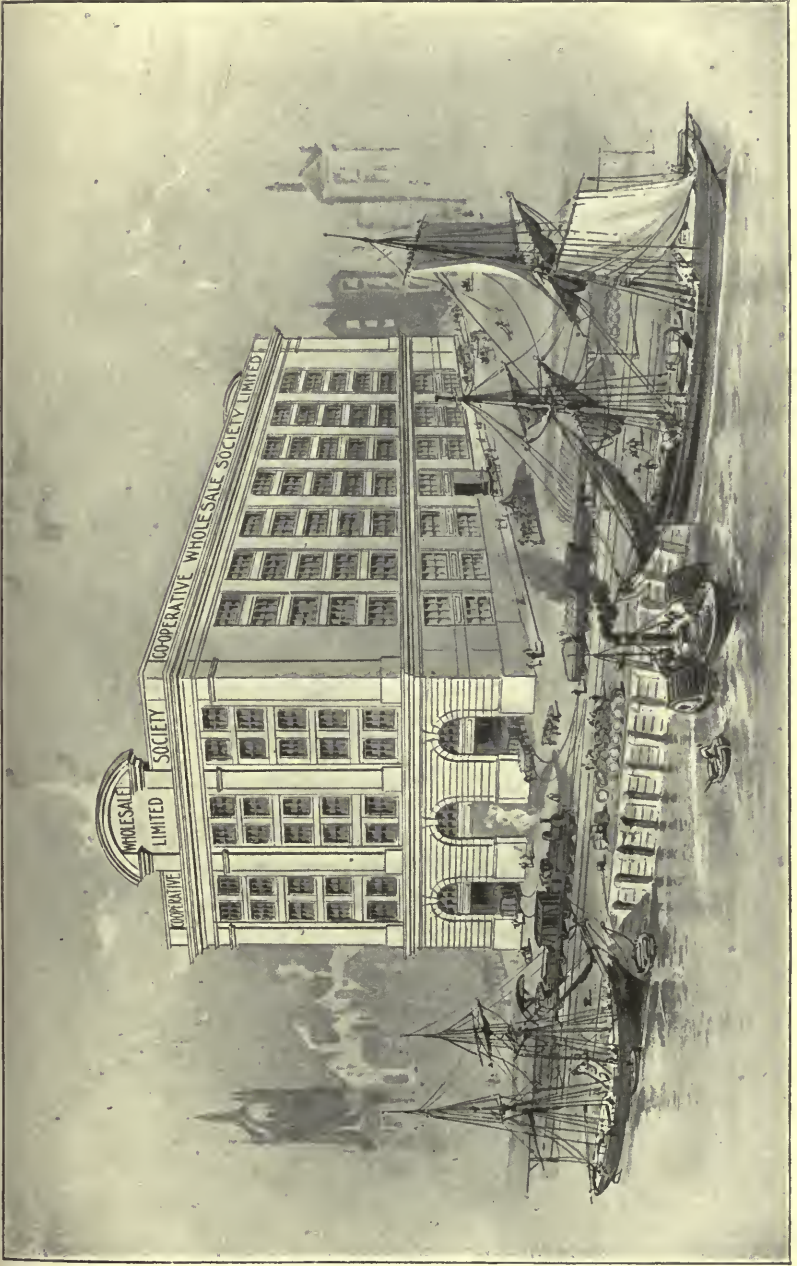


Newcastle: West Blandford Street.

(See pages 26-29 and 50.)



Newcastle: Waterloo Street and Thornton Street.



Newcastle : Quayside.



Birds-eye View of PELAW WORKS.

Newcastle: Pelaw.



London: Leaman Street.
(See pages 28-30 and 52.)

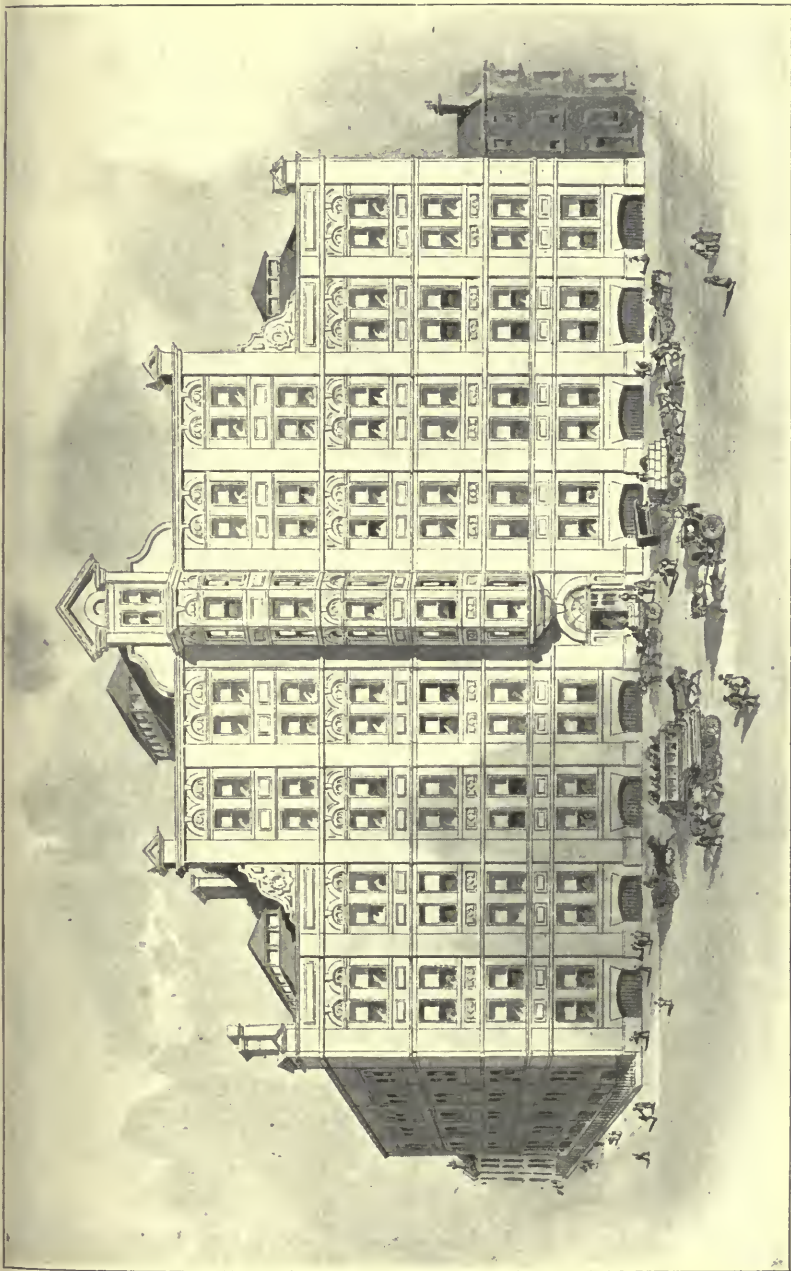




London: Bacon Stoves.



London : Grove Street.



London: Tea Department.





Nottingham Saleroom.

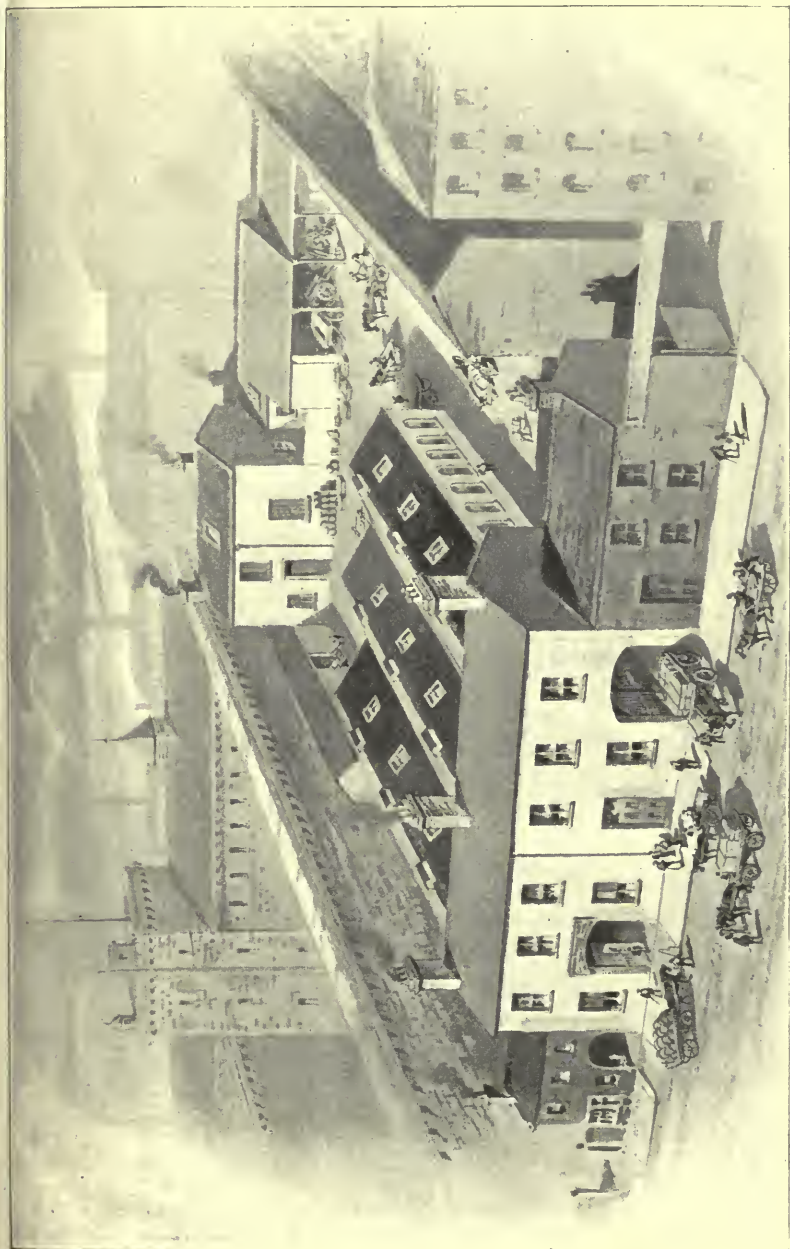


Northampton Saleroom.



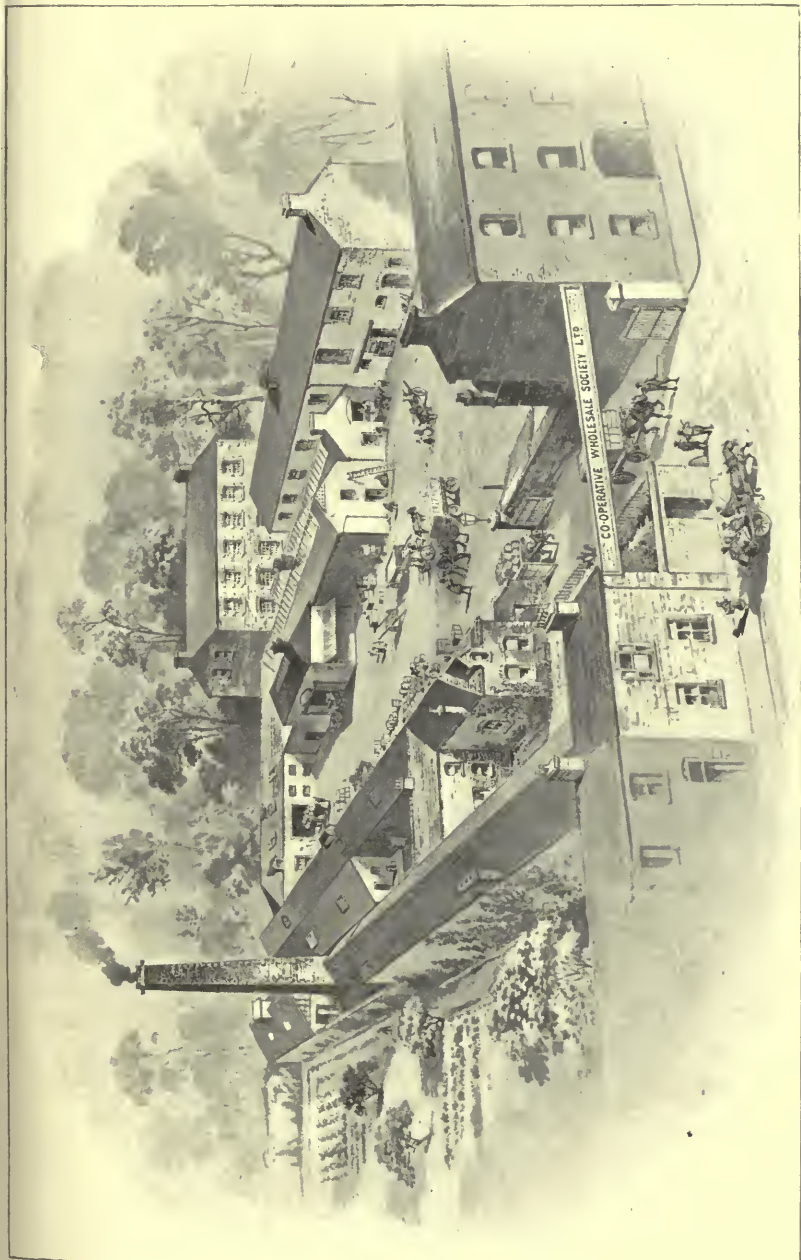
Cardliff Depôt.





Limerick Depôt.



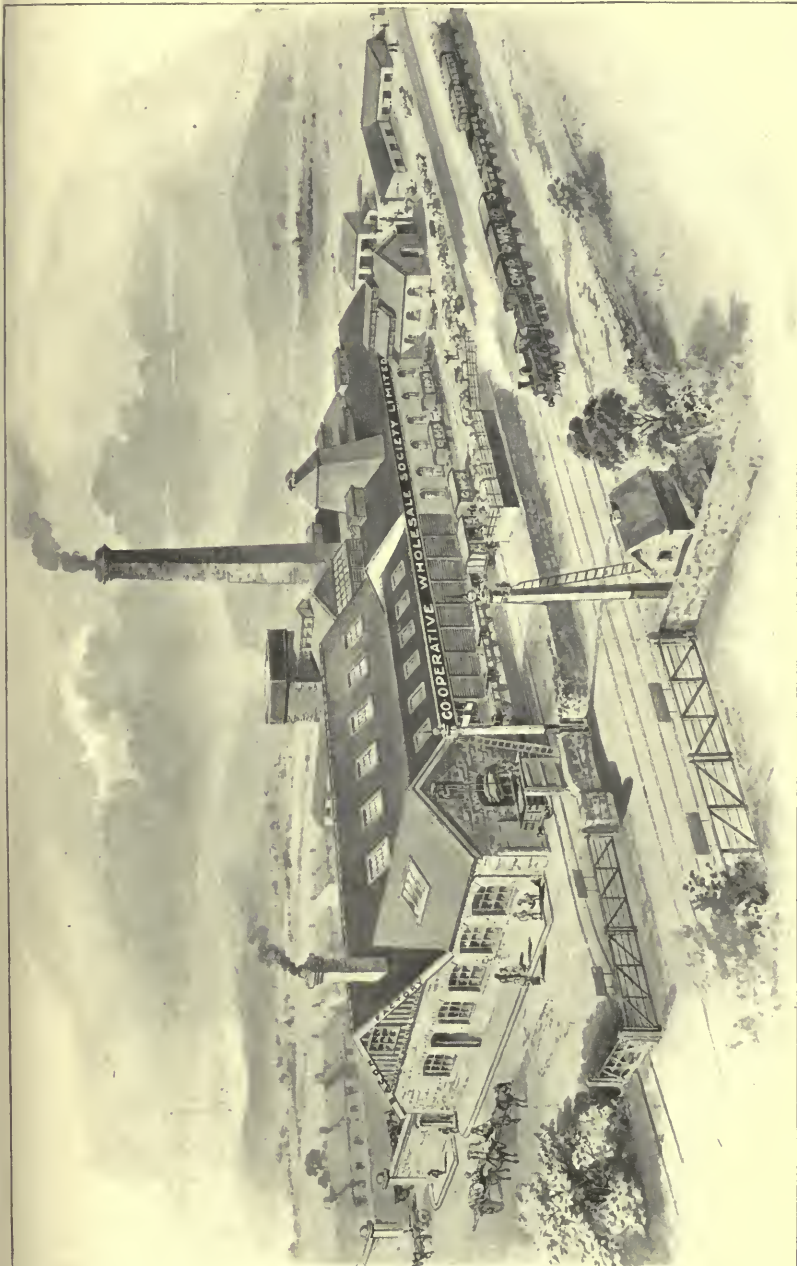


Armagh Depot.



Tralee Egg and Butter Depot.





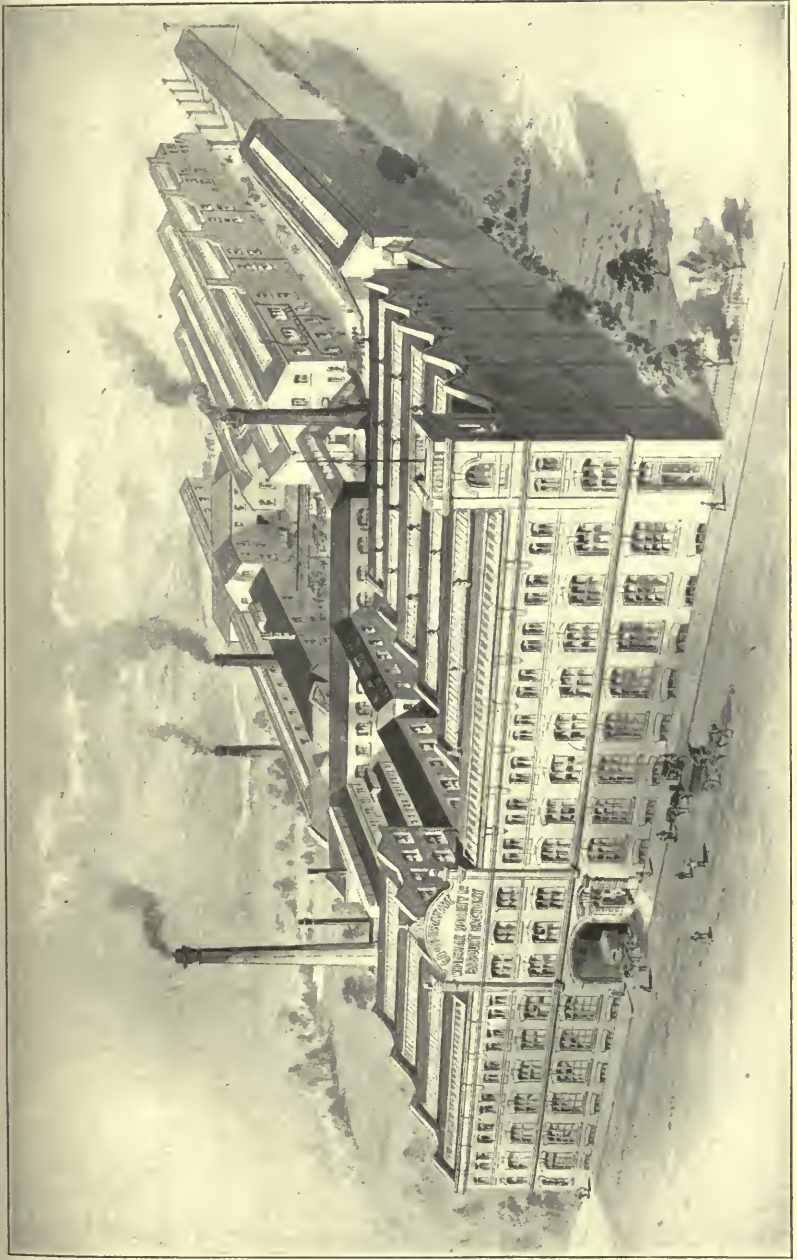
Tralee Bacon Factory.





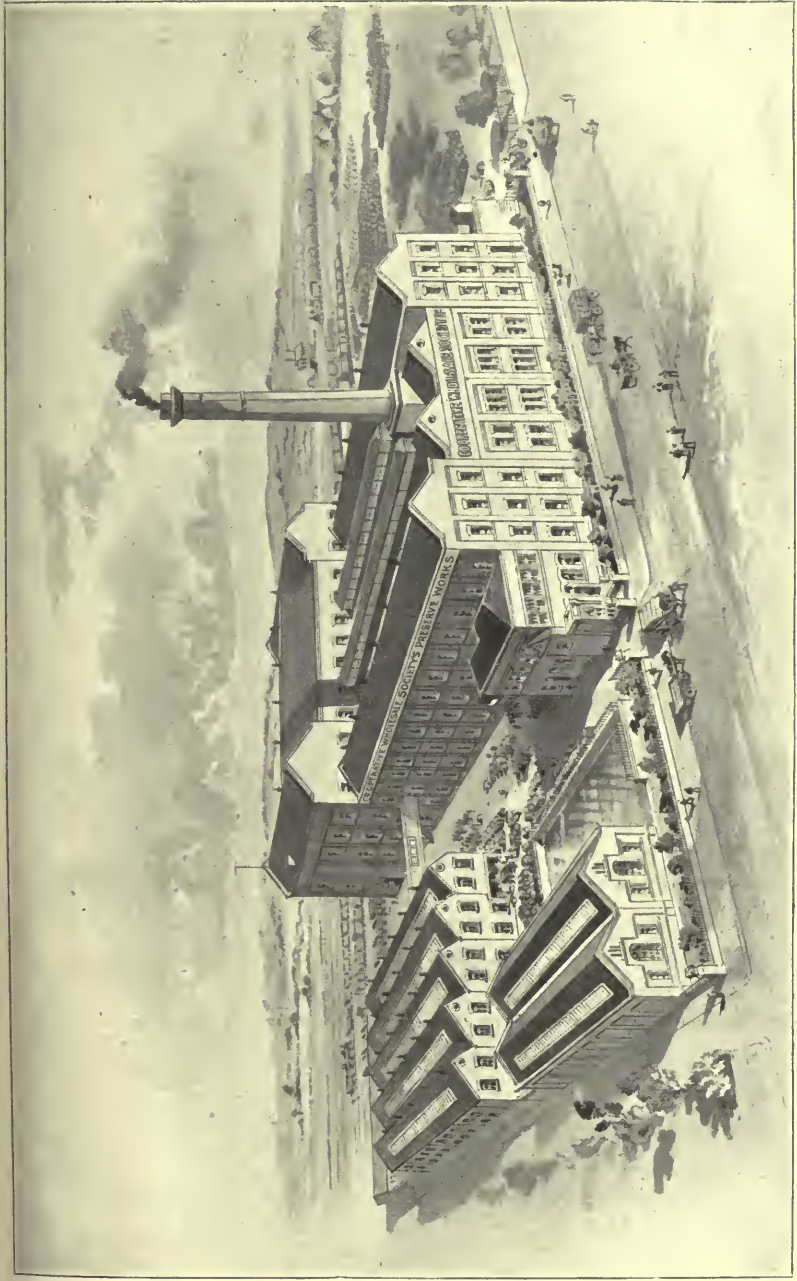
Typical Irish Creamery (Bunkay).



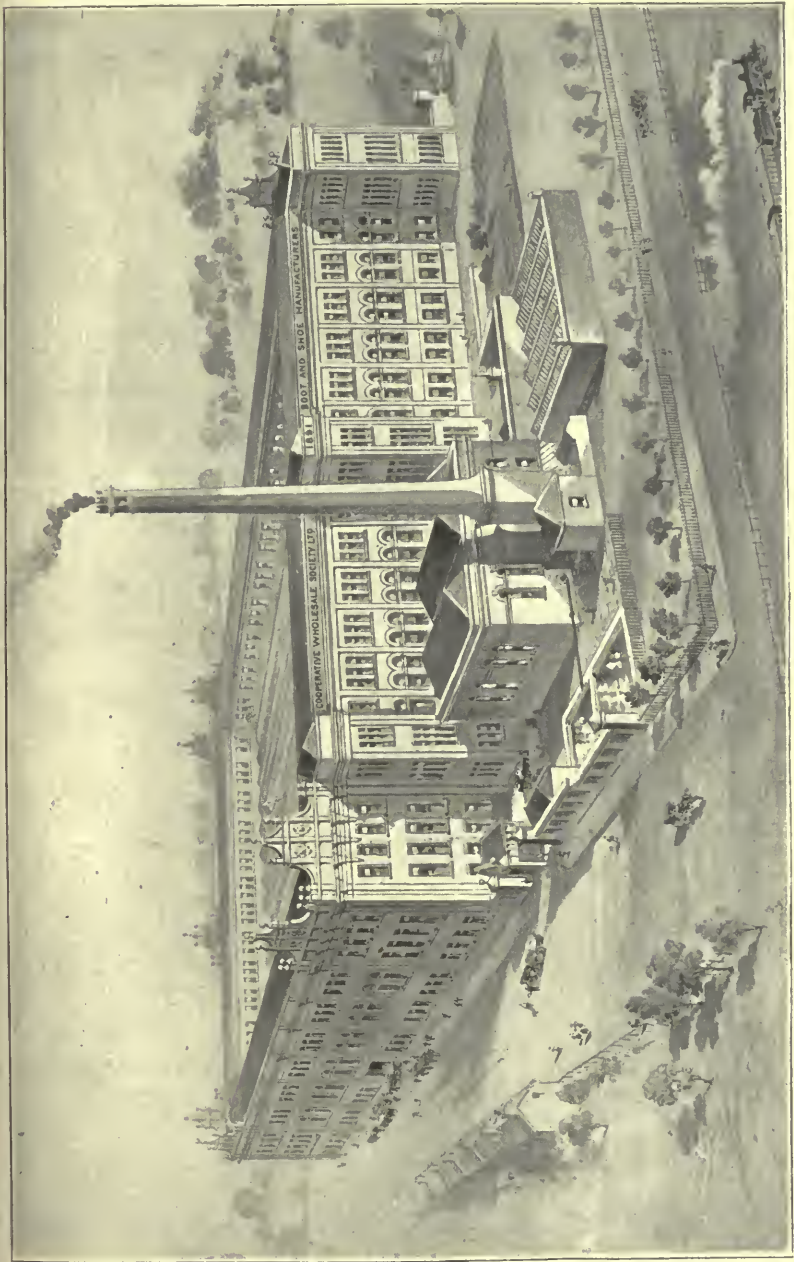


Crumpsall Biscuit, Sweet, &c., Works.





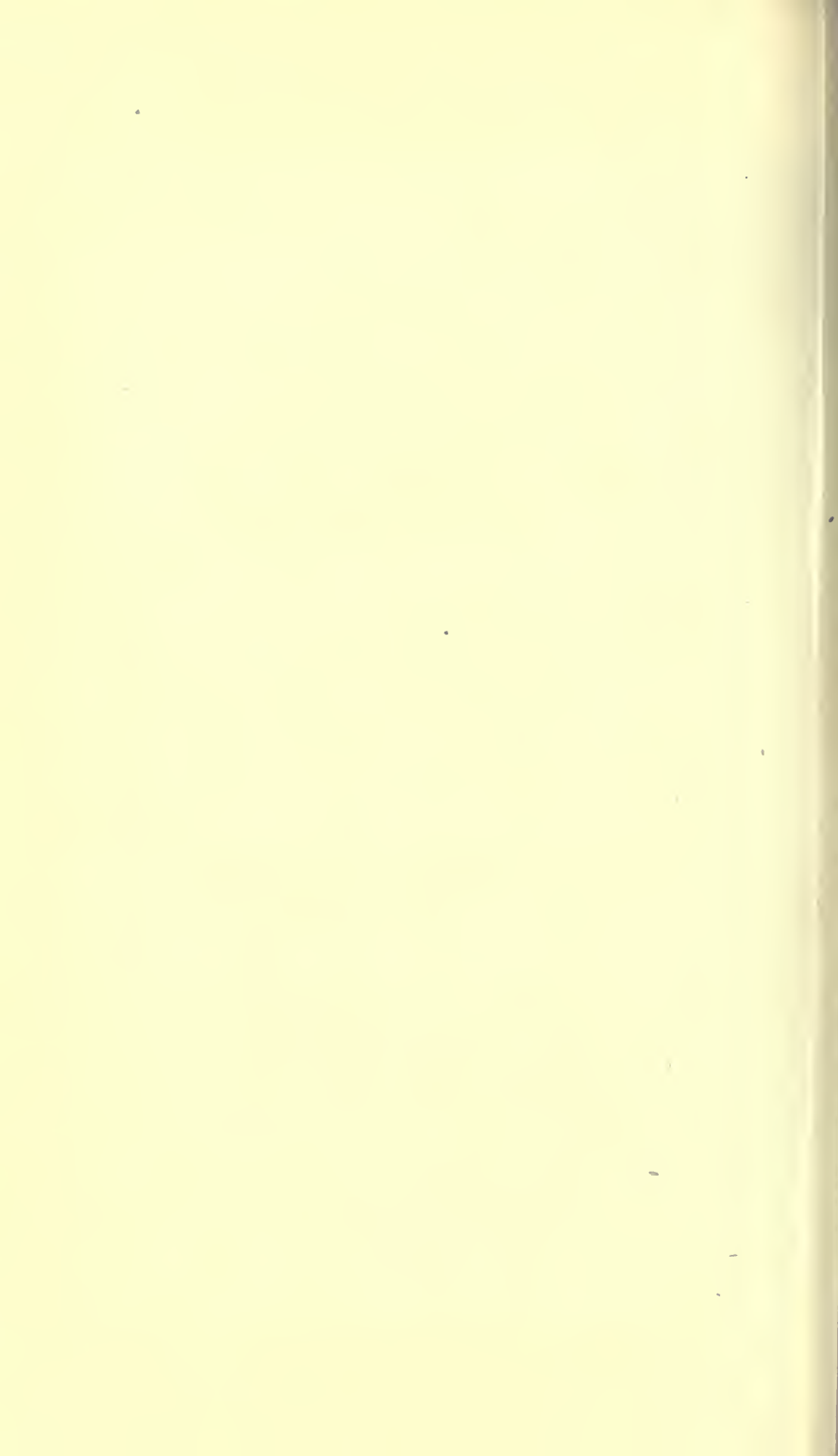
Middleton Jam, Pickle, and Peel Works.
(See page 41.)

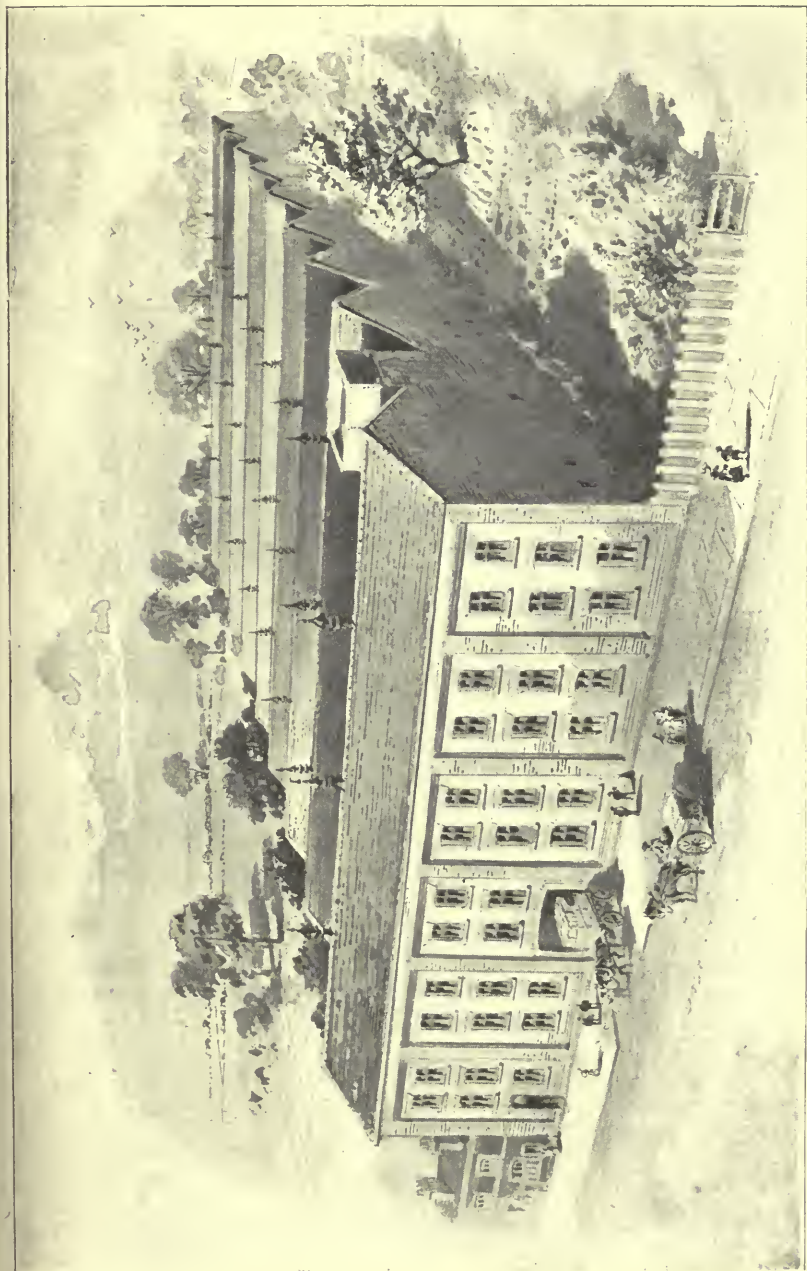


Leicester Wheatsheaf Boot and Shoe Works.



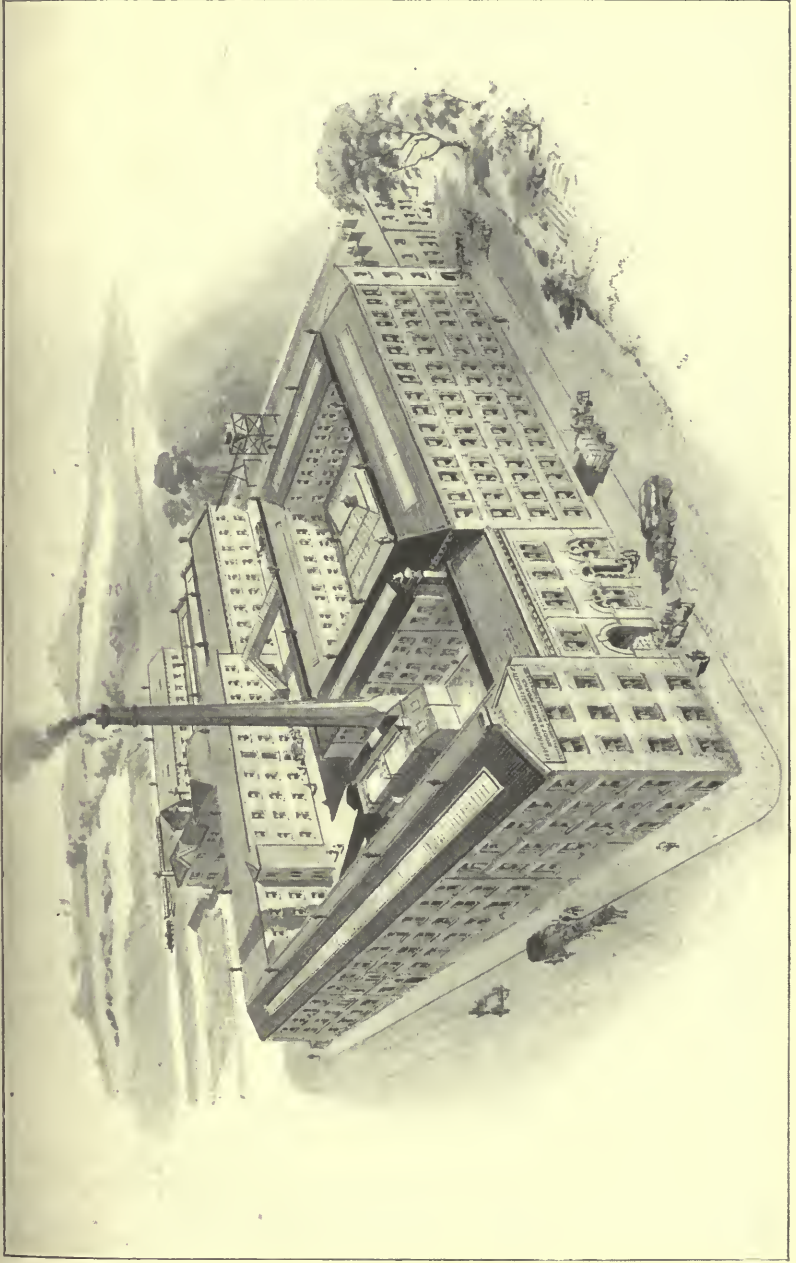
Leicester, Duns Lane, Boot and Shoe Works.





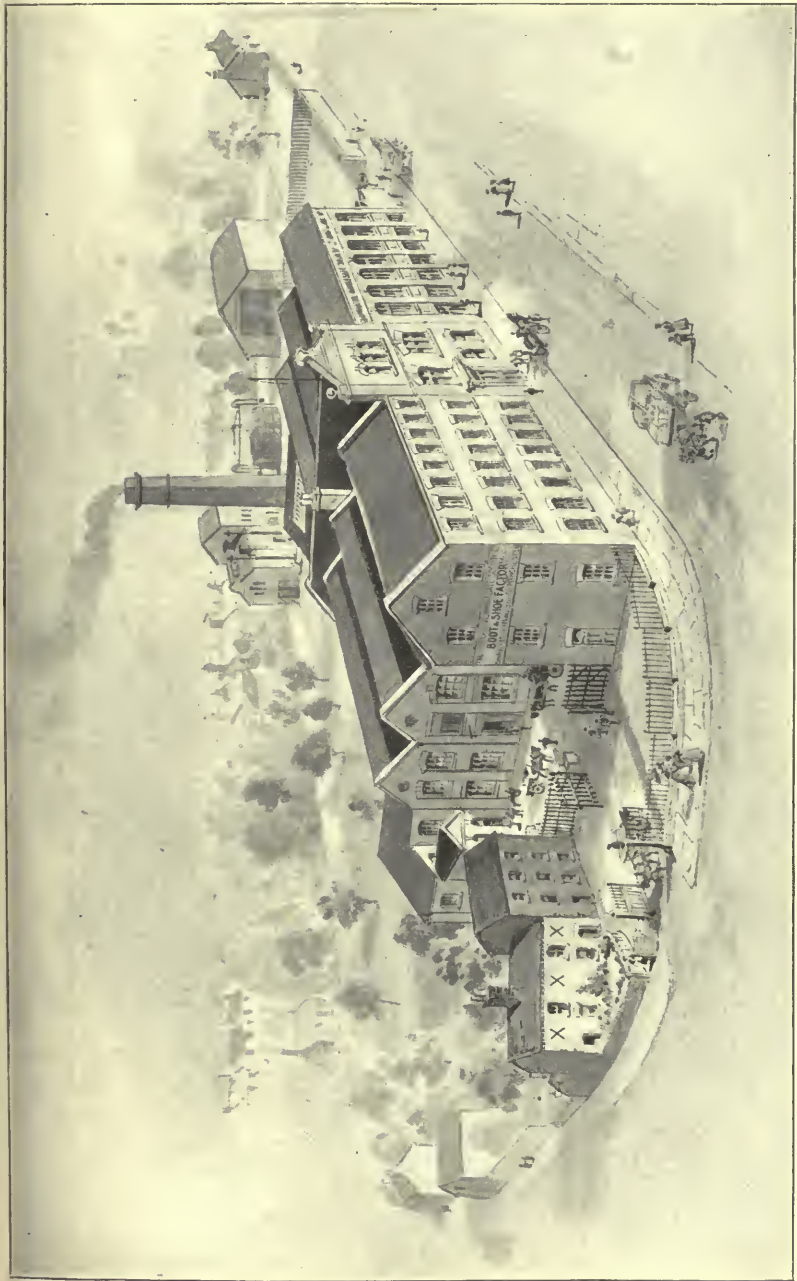
Enderby Boot and Shoe Works.





Heckmondwike Boot, Shoe, and Currying Works.

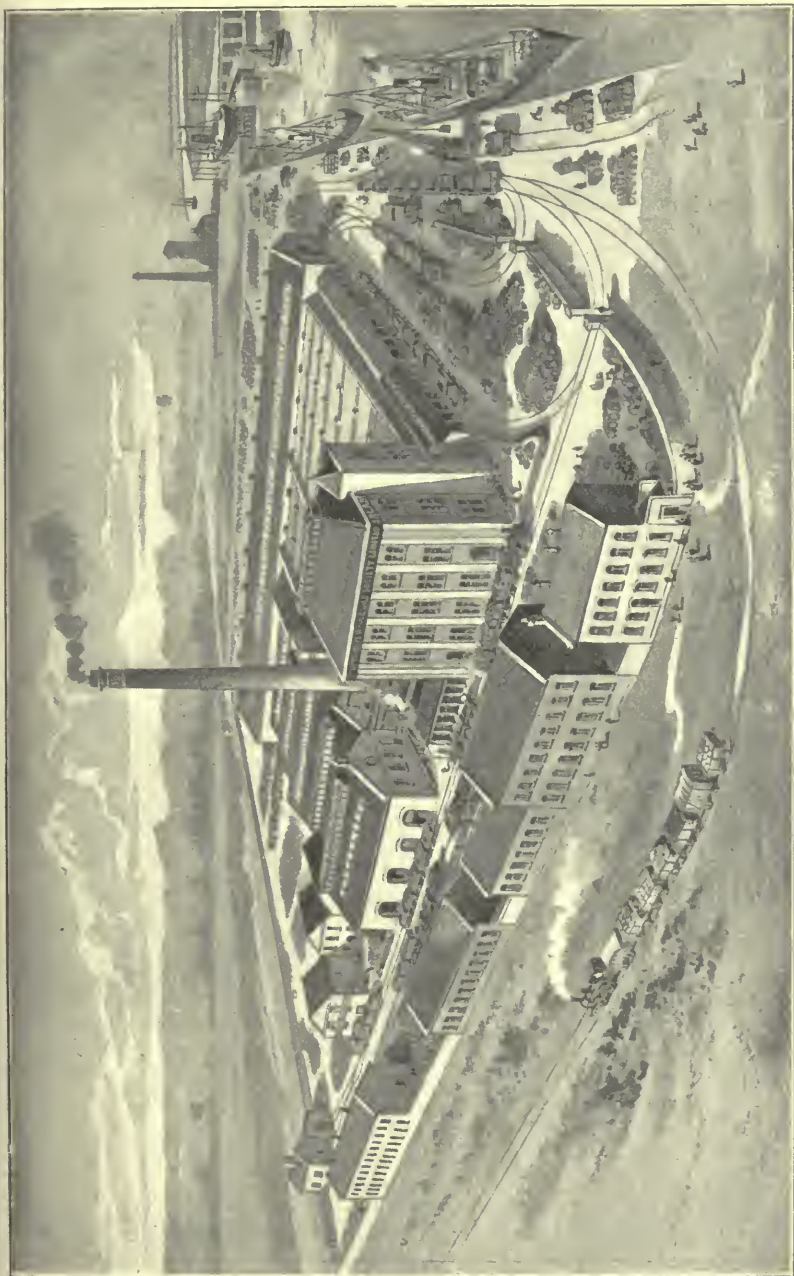




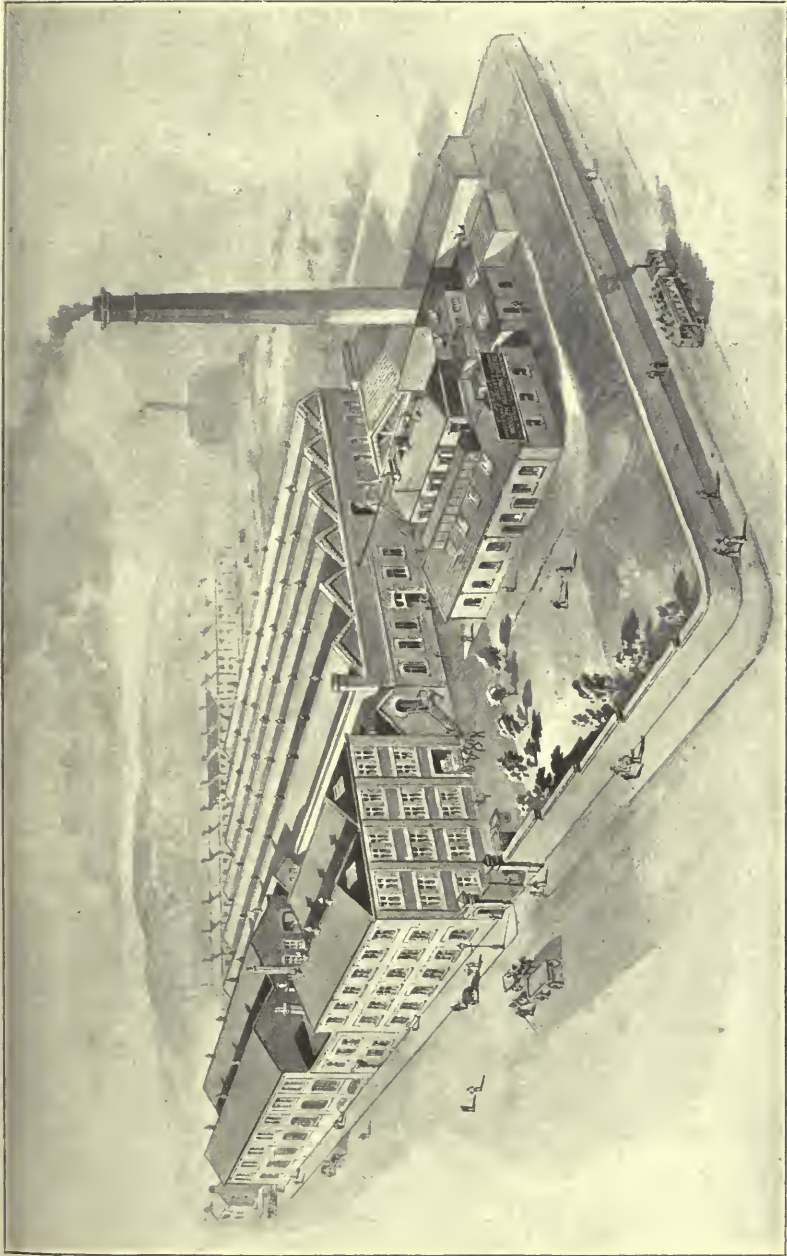
Rushden Boot and Shoe Works.

(See page 46.)





Irlam Soap, Candle, and Glycerine Works.



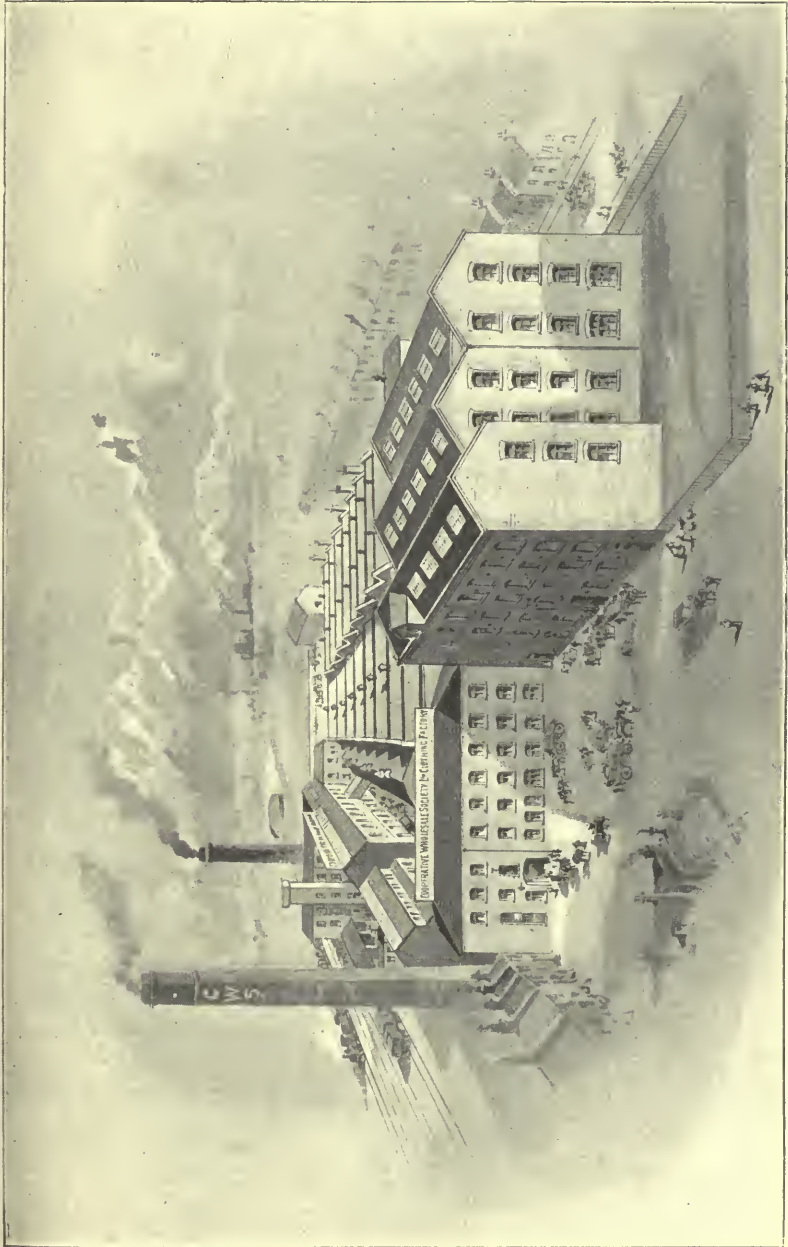
Batley Woollen Cloth Factory.
(See page 38.)





Luton Cocoa and Chocolate Works.





Leeds Clothing Factory.
(See page 60)

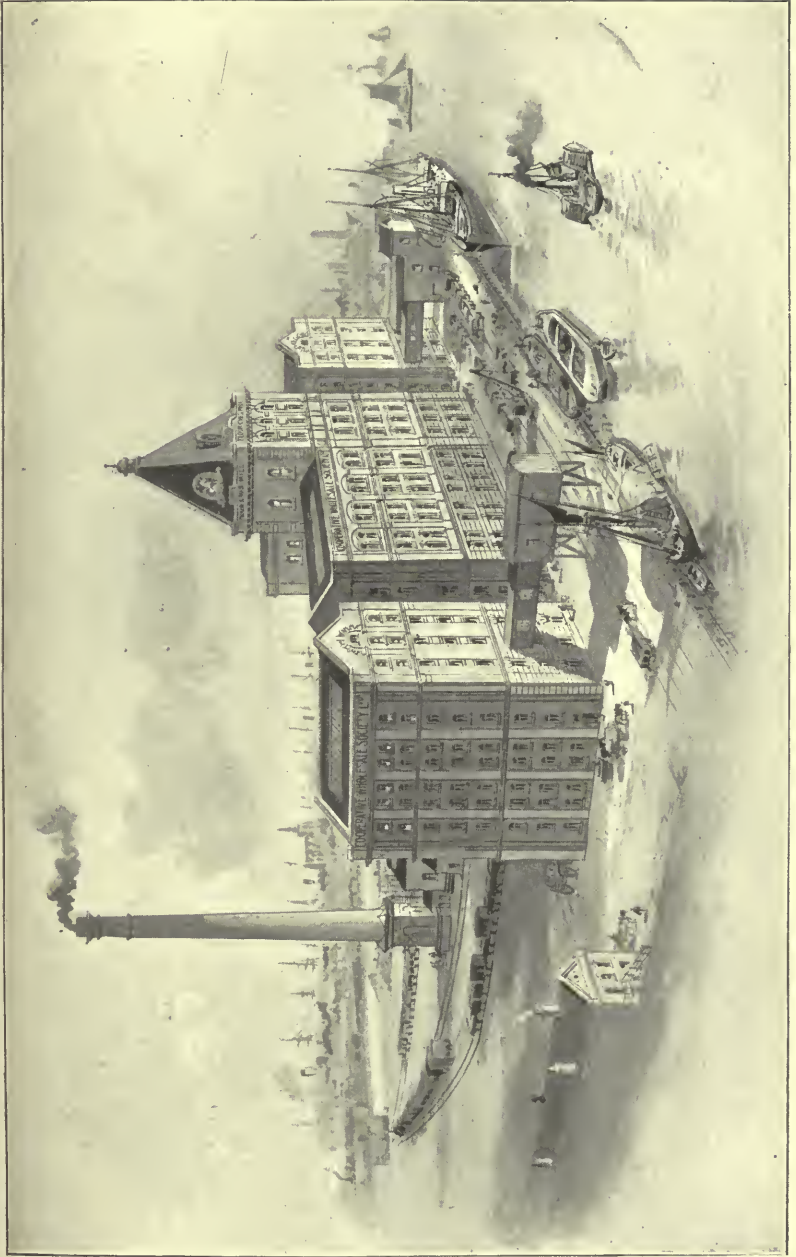




Dunston-on-Tyne Flour Mill.

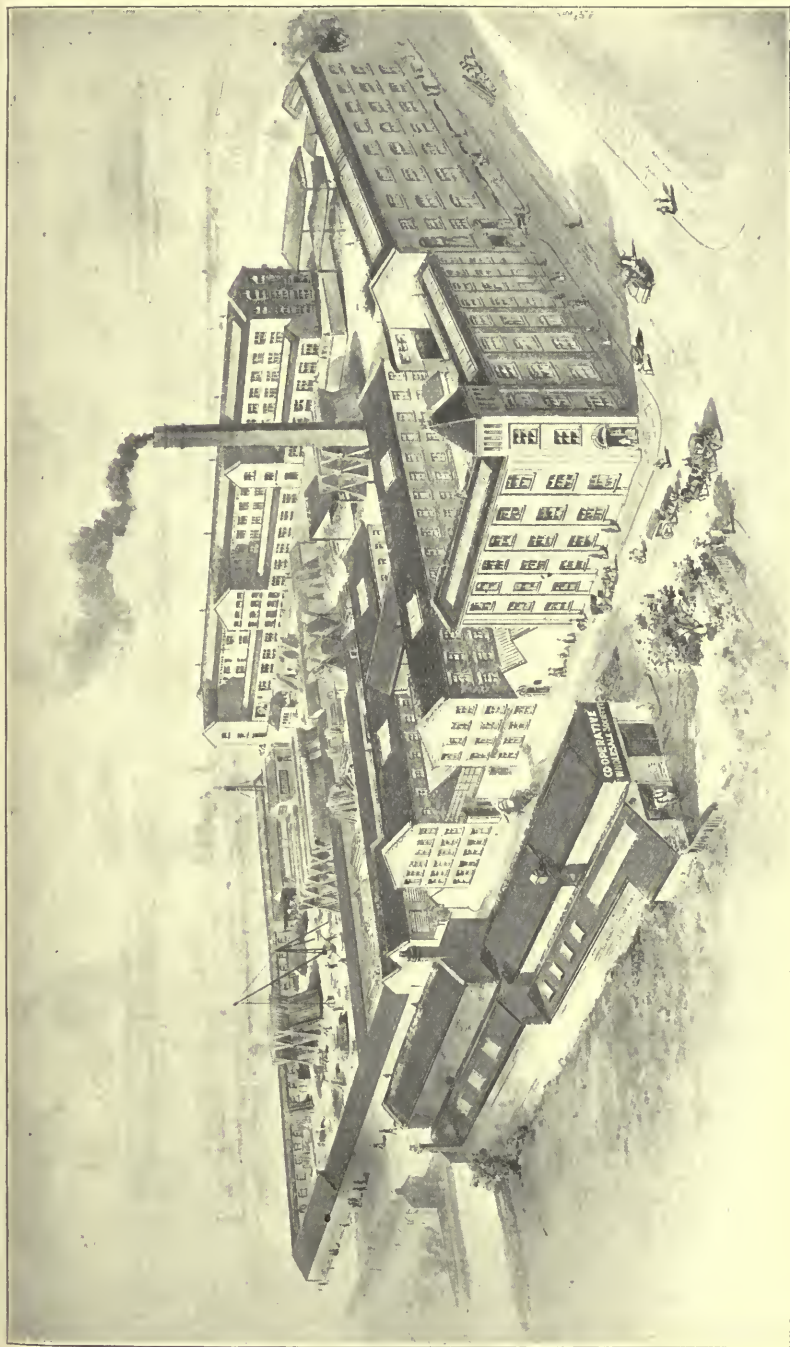
(See page 34.)





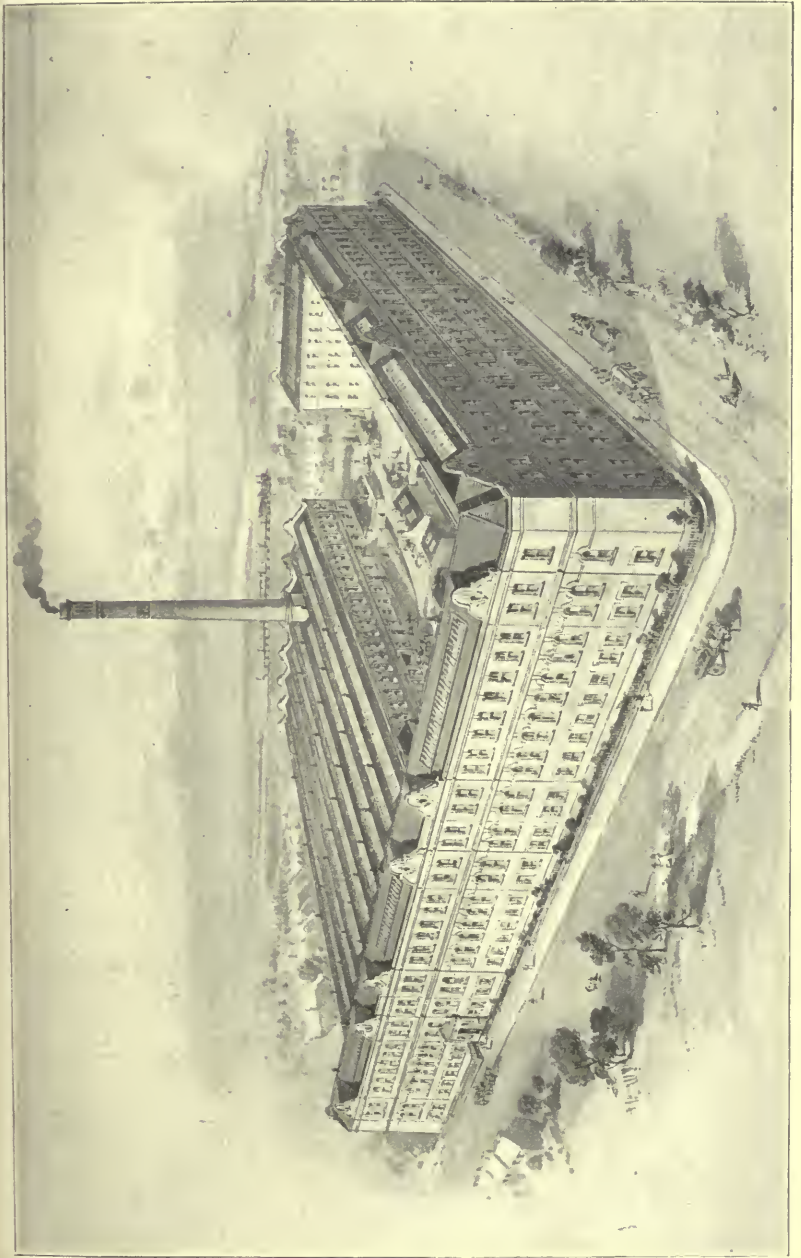
Silvertown (London) Flour Mill.





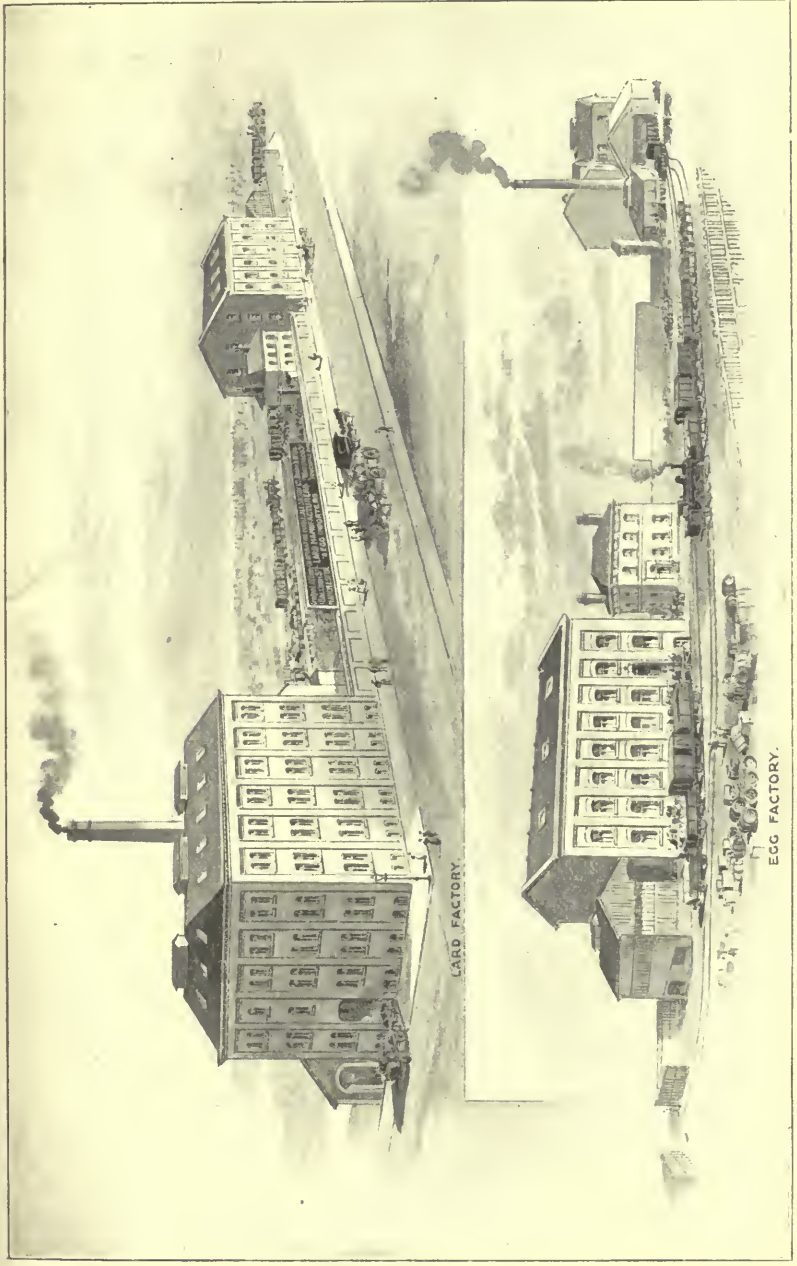
Broughton (Manchester) Cabinet, Tailoring, Mantle, Shirt, Underclothing, &c., Factories.





Longsight (Manchester) Printing Works.

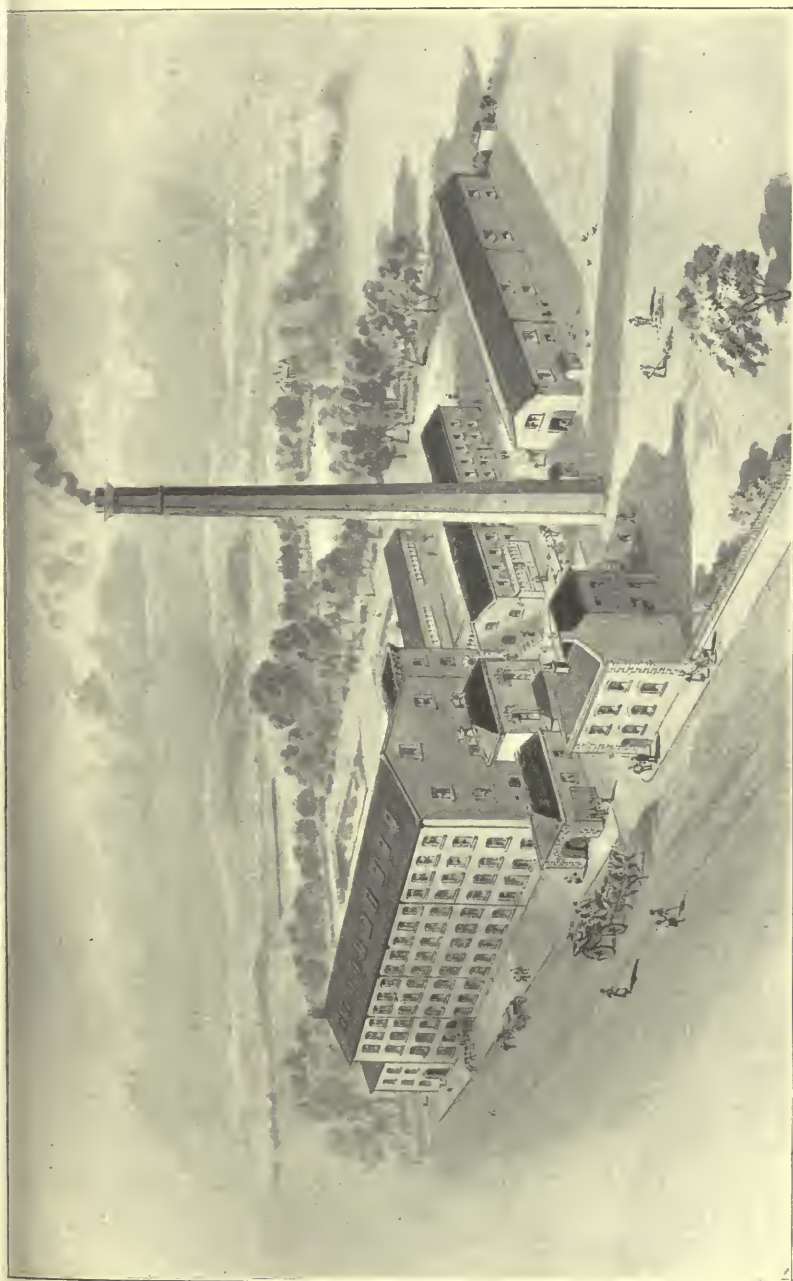




LARD FACTORY.

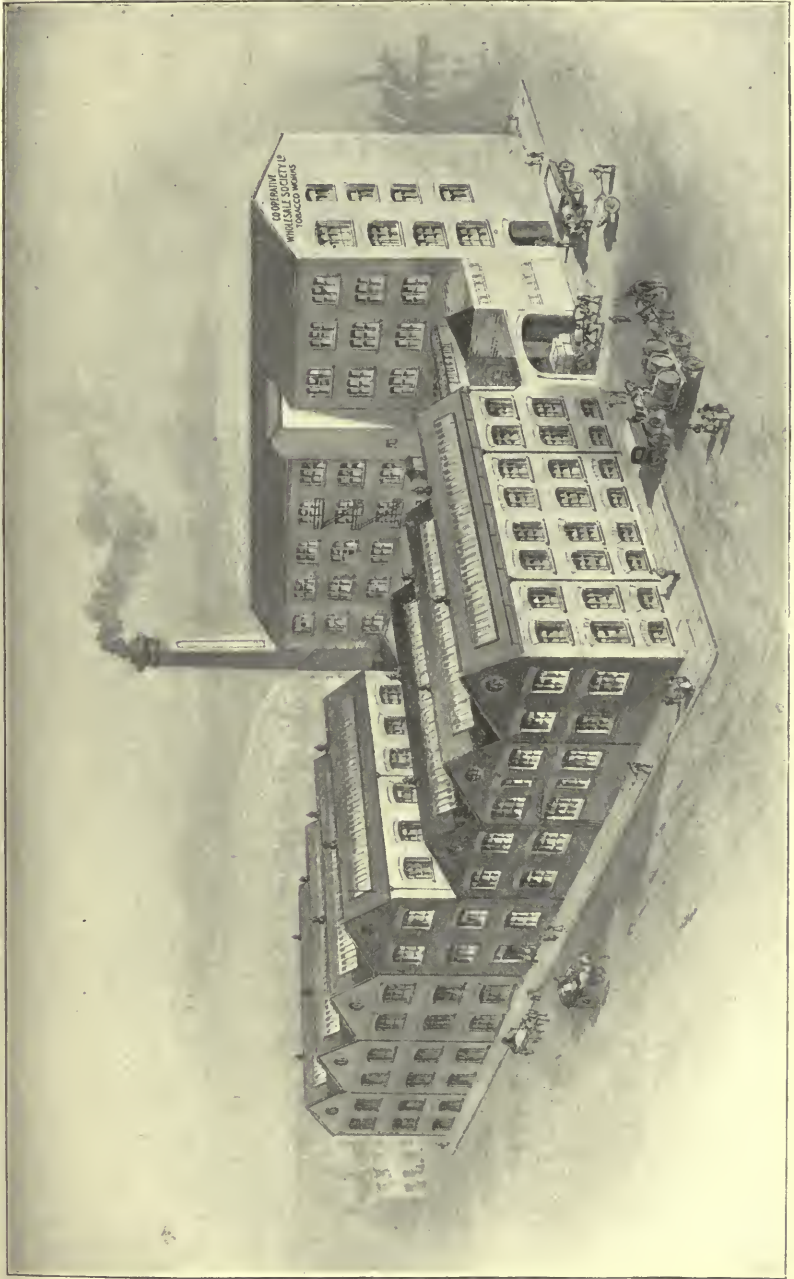
EGG FACTORY.





Littleborough Flannel Factory.
(See page 42.)

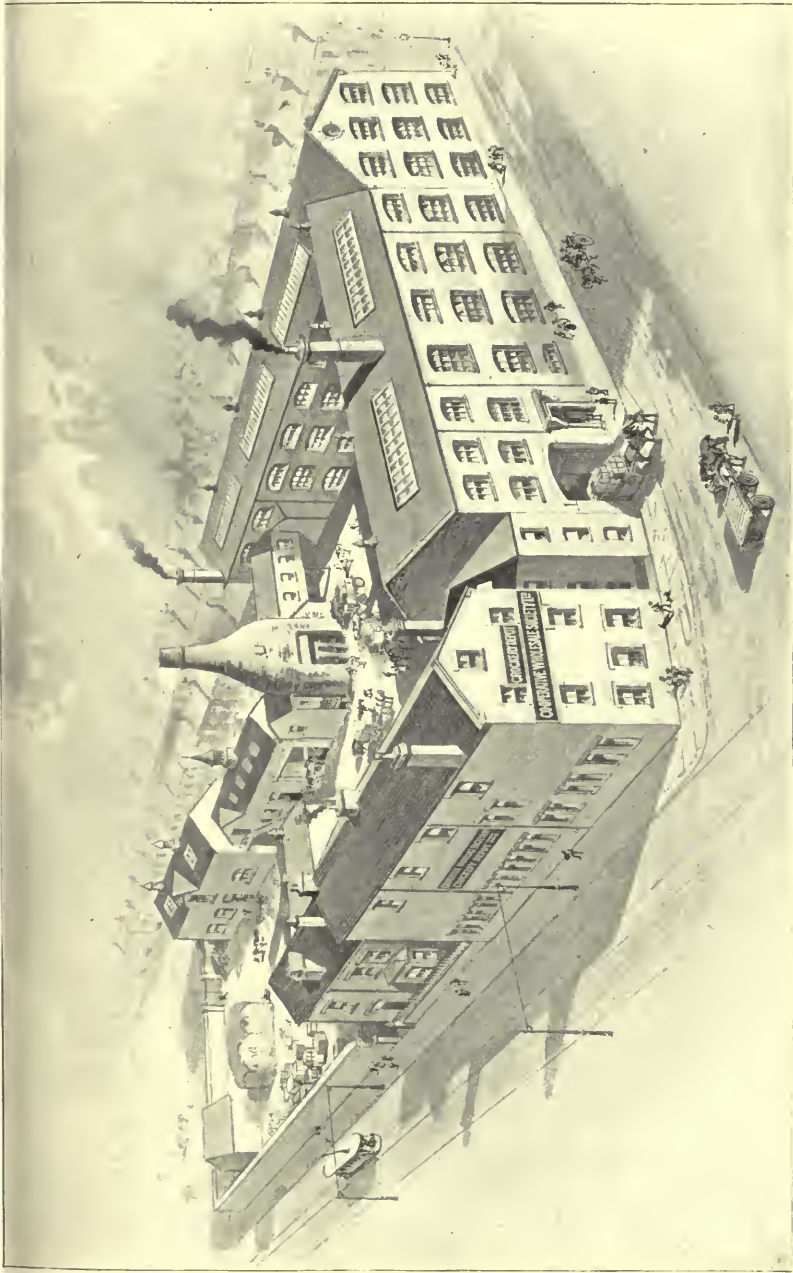




Manchester Tobacco Factory.

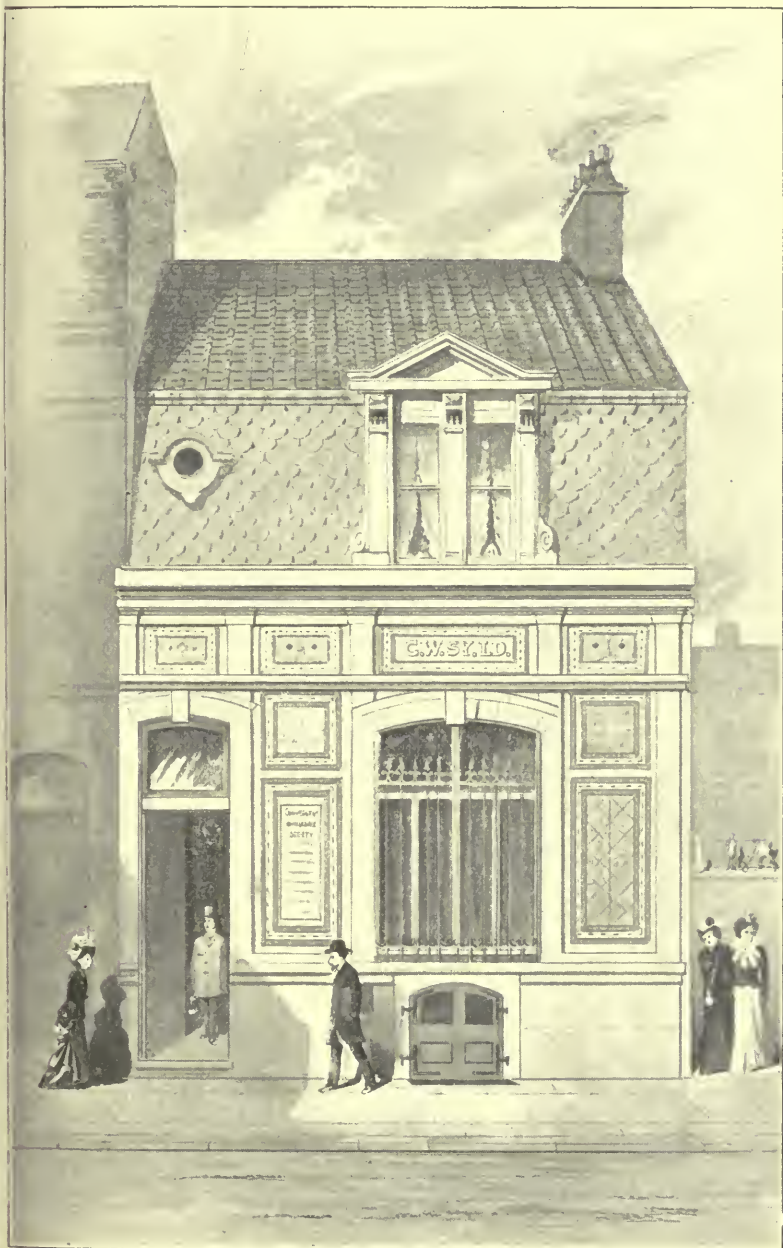
(See page 44.)



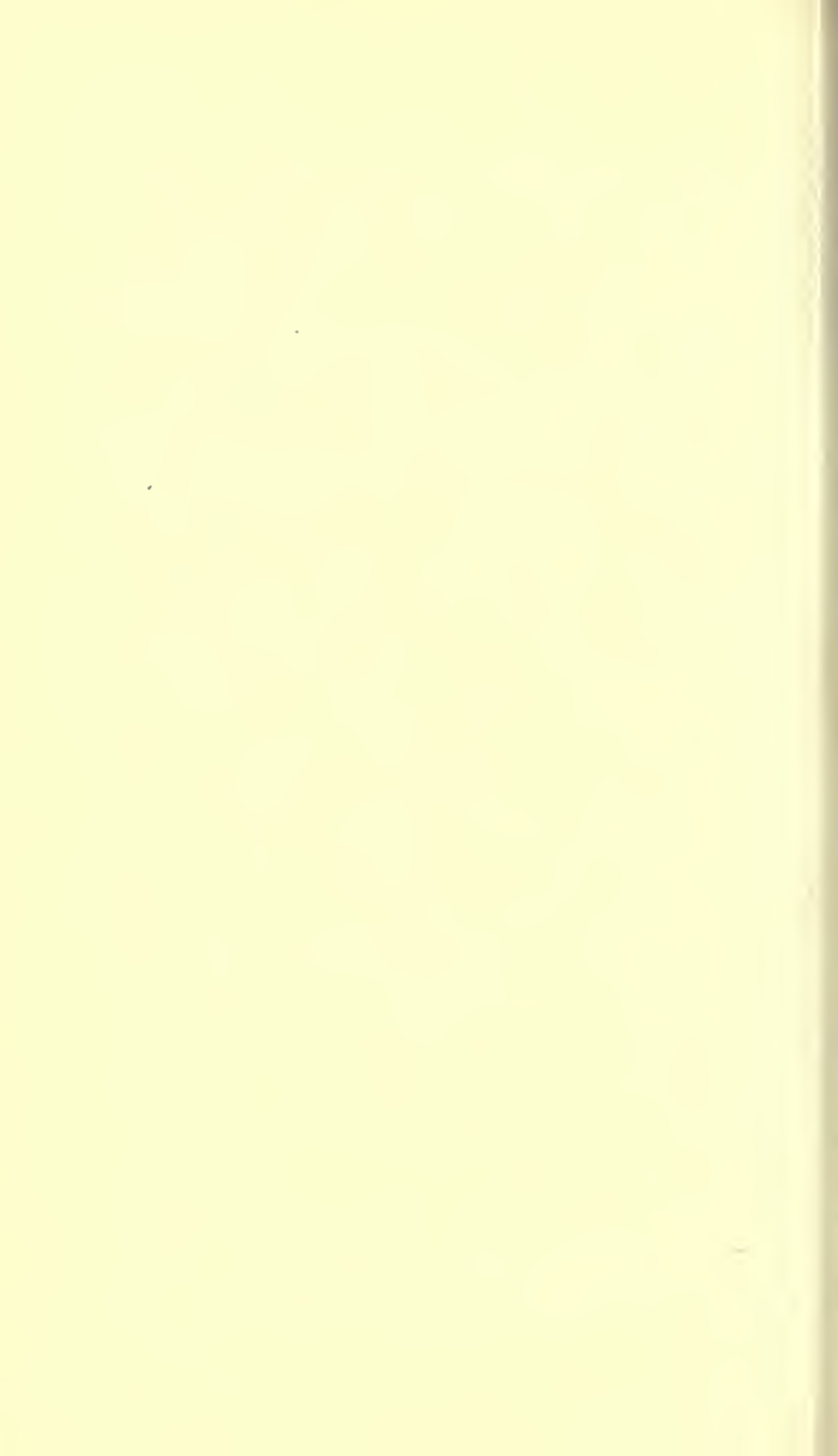


Longton Crockery Depot.





Calais Offices.





S.S. "Pioneer."

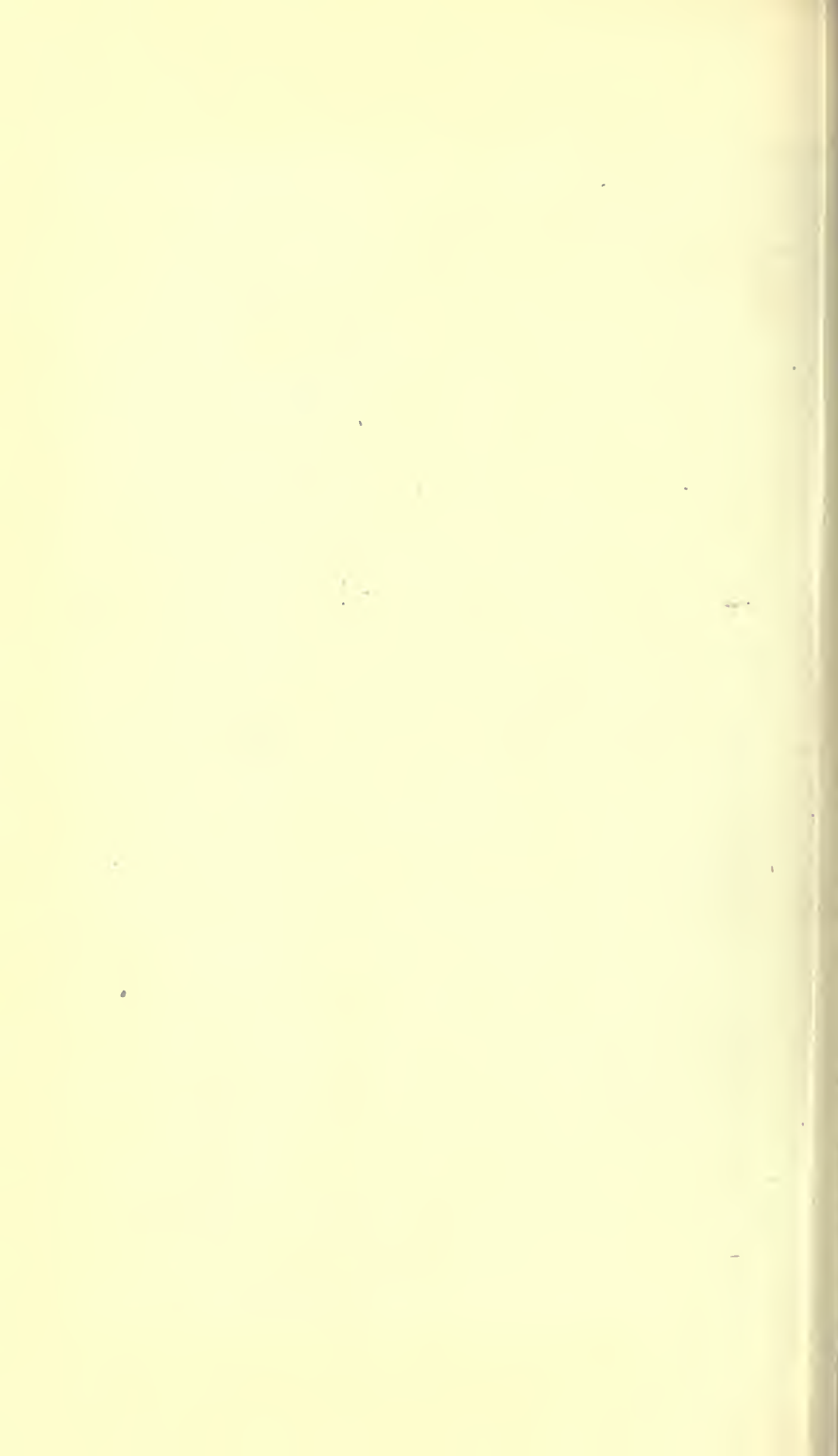




S.S. "Progress."



S.S. "Federation."



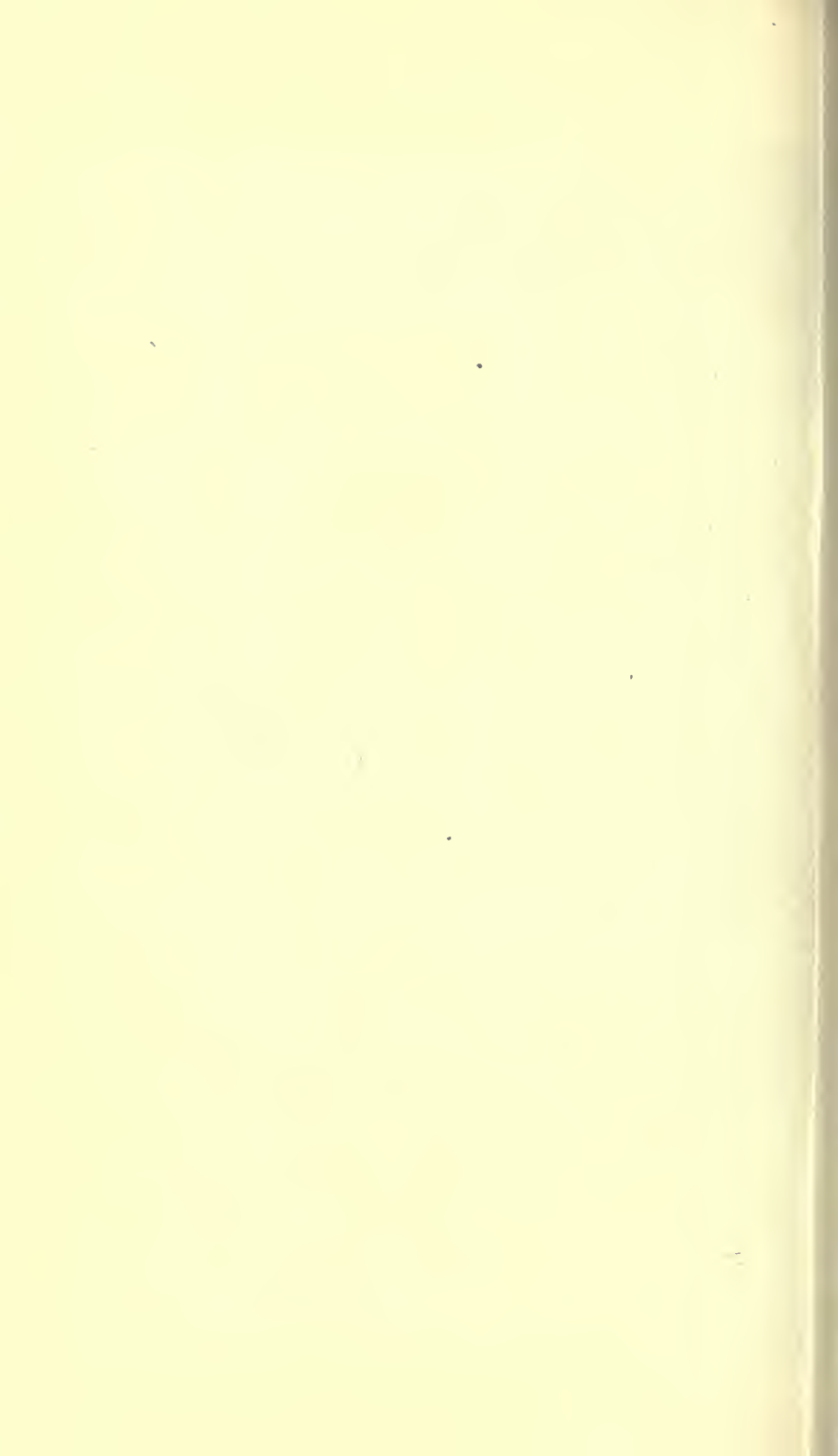


S.S. "Equity."



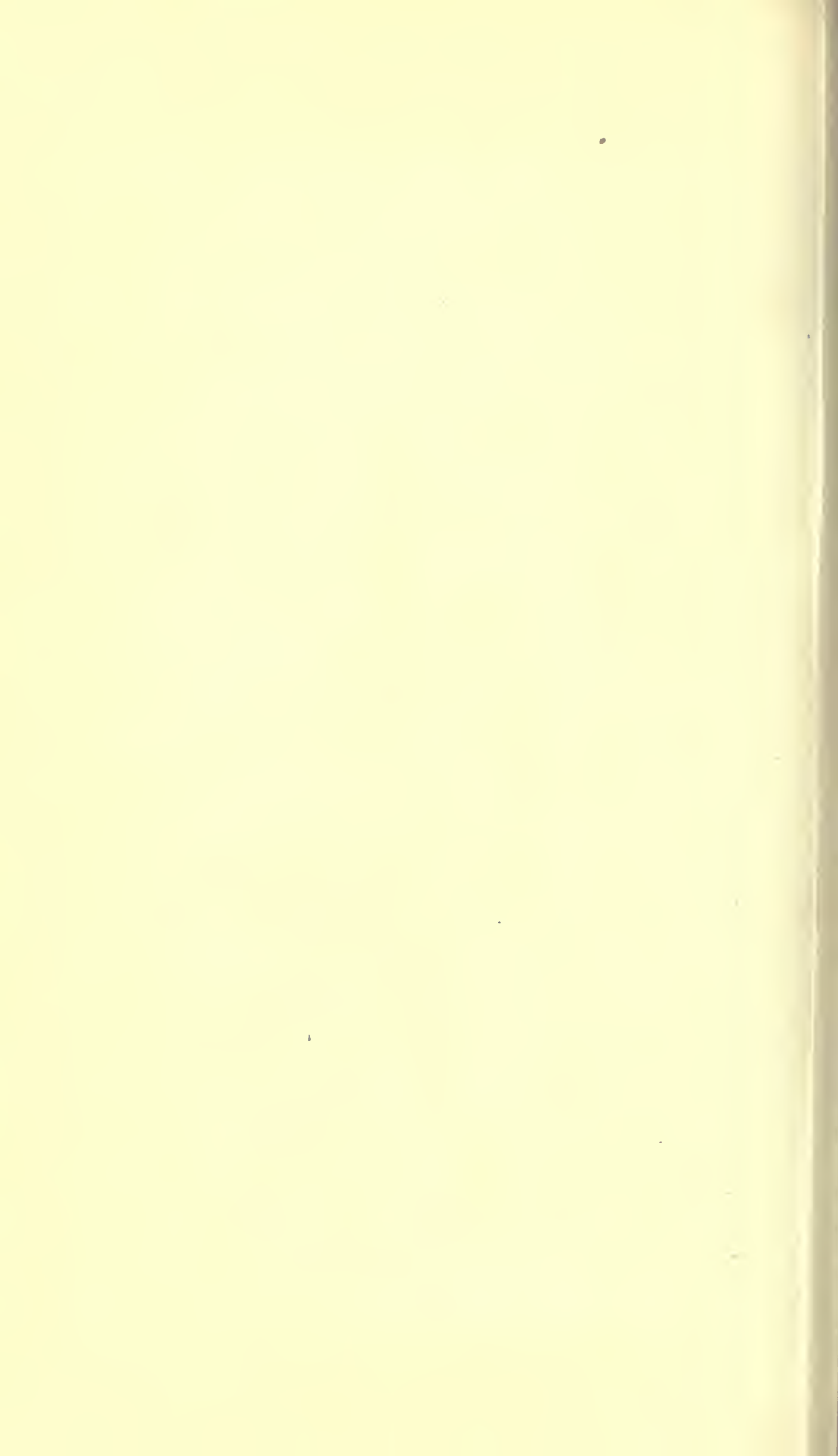


S.S. "Liberty."



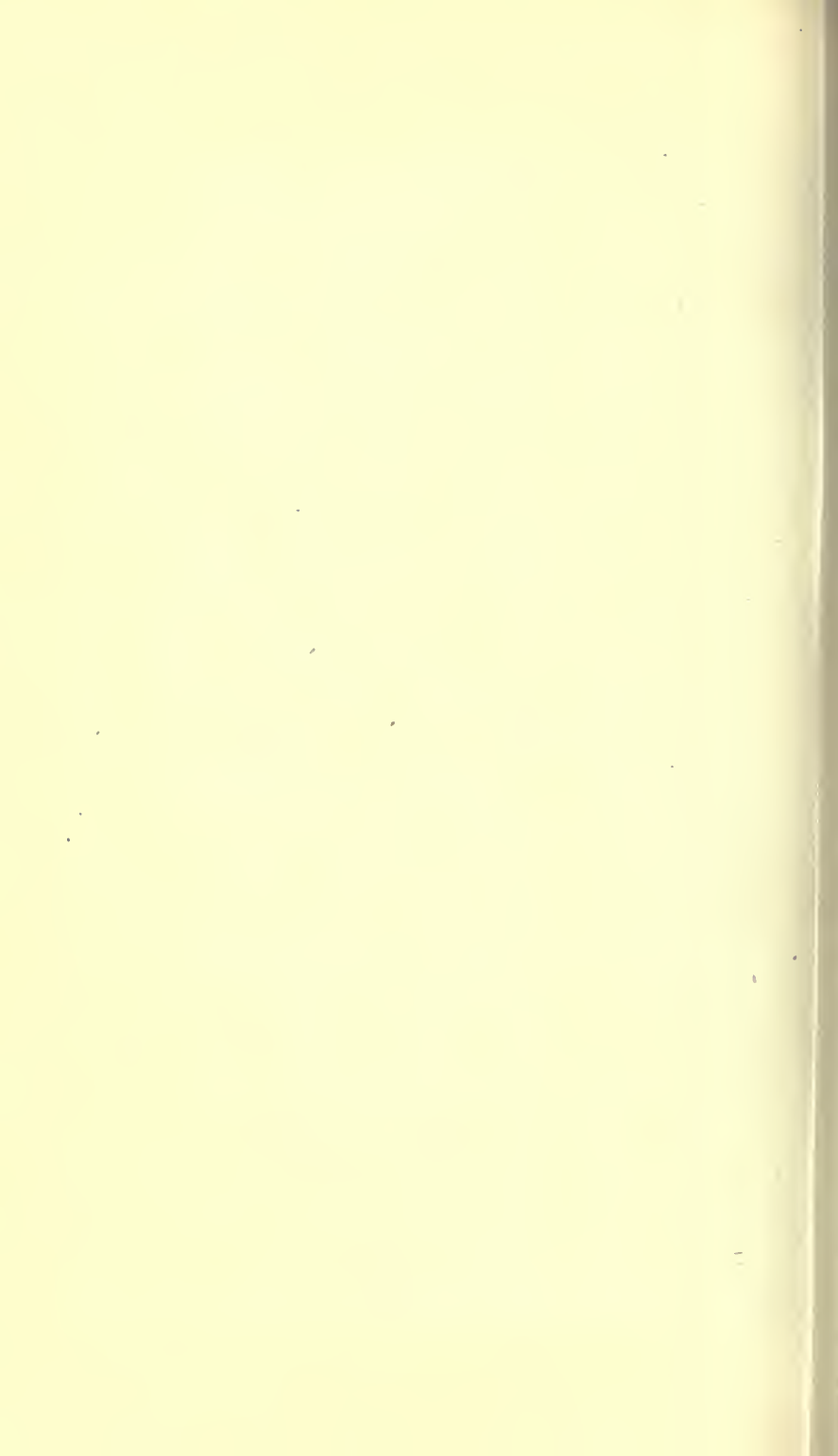


Roden Convalescent Home.





Roden Tomato Houses.





Roden Panoramic View.



THE
Co-operative Wholesale Society
 LIMITED.



Enrolled August 11th, 1863, under the Provisions of the Industrial and Provident Societies Act, 25 and 26 Vict., cap. 87, sec. 15, 1862.

BUSINESS COMMENCED MARCH 14th, 1864.

SHARES, £5 EACH, TRANSFERABLE.



Wholesale General Dealers, Manufacturers, Bankers,
 Millers, Printers, Lithographers, Shipowners, Butter Factors,
 Lard Refiners, Bacon Curers, Fruit Growers, Drysalters, Saddlers,
 Tea Importers, Blenders, and Packers,
 Dealers in Grocery and Provisions, Drapery, Woollens,
 Ready-Made Clothing, Boots and Shoes, Brushes, Crockery,
 Carpets, Furniture, &c., &c., &c.

Manufacturers of Flour, Butter, Biscuits, Sweets, Preserves,
 Pickles, Candied Peel, Cocoa, Chocolate, Tobacco, Soap, Candles,
 Glycerine, Boots and Shoes, Woollens, Clothing,
 Flannels, Shirts, Mantles and Underclothing, Corsets,
 Furniture and Brushes.

Central Offices,
Bank, Shipping Department, Grocery and Provision, and
Boot and Shoe Warehouses :

BALLOON STREET, MANCHESTER.

Drapery Warehouses :

DANTZIC STREET, MANCHESTER.

Woollen Cloth and Ready-mades Warehouse :

CORPORATION ST., MANCHESTER.

Furnishing Warehouses :

General :

HOLGATE STREET, MANCHESTER.

Carpet :

CORPORATION ST., MANCHESTER.

Saddlery Department :

CORPORATION ST., MANCHESTER.

Branches :

WEST BLANDFORD STREET, NEWCASTLE-ON-TYNE,

AND

LEMAN STREET, LONDON, E.

Depots and Salerooms:

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN,
AND BIRMINGHAM.

Purchasing and Forwarding Depots.

England:

LIVERPOOL, BRISTOL, LONGTON, GOOLE, GARSTON, CARDIFF,
AND NORTHAMPTON.

Ireland:

CORK, LIMERICK, TRALEE, AND ARMAGH.

America: NEW YORK.

Canada: MONTREAL.

France: CALAIS AND ROUEN.

Australia: SYDNEY.

Spain: DENIA.

Denmark: COPENHAGEN,

AARHUS,

ODENSE.

HERNING,

Germany: HAMBURG.

Sweden: GOTHENBURG.

Irish Creameries:

ABINGTON.

ANNACARTY.

AUGHADOWN.

BALLINLOUGH.

BALLYBRICKEN.

BALLYDWYER.

BALLYFINANE.

BILBOA.

BOHERBUE.

BUNKAY BRIDGE.

CASTLEMAHON.

COACHFORD.

CUTTEEN.

DEVON ROAD.

DICKSGROVE.

DINGLE.

DOONAHA.

DROMCLOUGH.

DUNGRUD.

EFFIN.

FEALE BRIDGE.

GLENMORE.

GORMANSTOWN.

GREENANE.

GREYBRIDGE.

HERBERTSTOWN.

HOLLYFORD.

KILCOMMON.

KILMIHILL.

LIXNAW.

MOUNT COLLINS.

OOLA.

RATHMORE.

SMERLA BRIDGE.

STRADBALLY.

TARMON.

TERELTON.

TOEM.

TRALEE.

With numerous Auxiliaries.

Productive Works.

Biscuits and Sweets Works:
CRUMPSALL, NEAR MANCHESTER.

Boot and Shoe Works:
LEICESTER, HECKMONDWIKE,
AND RUSHDEN.

Soap, Candle, & Glycerine Works:
IRLAM.

Tallow and Oil Works:
SYDNEY (AUSTRALIA).

Woollen Cloth Works:
LIVINGSTONE MILL, BATLEY.

Ready-Mades Works:
HOLBECK, LEEDS, AND
BROUGHTON, MANCHESTER.

Cocoa and Chocolate Works:
116, LEMAN STREET, LONDON.

Corn Mills:
DUNSTON-ON-TYNE.
SILVERTOWN, LONDON.

Furniture Factory:
BROUGHTON, MANCHESTER.

Printing & Lithographic Works:
LONGSIGHT, MANCHESTER.

**Preserve, Candied Peel, and
Pickle Works:**
MIDDLETON JUNCTION.

**Shirts, Mantles,
Underclothing, and Corsets:**
BROUGHTON, MANCHESTER.

Paper, Tailoring, Drugs, &c.:
PELAW, NEWCASTLE-ON-TYNE.

**Shirts, Tailoring, Bedding,
and Brushes:**
LONDON.

**Lard Refinery and Egg
Department:**
WEST HARTLEPOOL.

Tobacco Factory:
SHARP STREET, MANCHESTER.

Pepper Factory:
HANOVER STREET,
MANCHESTER.

Flannel Factory:
HARE HILL MILLS, LITTLEBORO'.

Shipowners and Shippers

BETWEEN

GARSTON AND ROUEN; GOOLE AND CALAIS; GOOLE AND
HAMBURG; MANCHESTER AND ROUEN.

Steamships Owned by the Society:

"LIBERTY." "EQUITY." "FEDERATION." "PIONEER."
"PROGRESS." "DINAH." "BRITON."

Banking Agencies:

THE LONDON AND COUNTY BANK LIMITED.
THE MANCHESTER AND COUNTY BANK LIMITED.
THE NATIONAL PROVINCIAL BANK OF ENGLAND LIMITED.
THE MANCHESTER AND LIVERPOOL DISTRICT BANK LIMITED.
THE LANCASHIRE AND YORKSHIRE BANK LIMITED.
THE UNION BANK OF MANCHESTER LIMITED.
THE LONDON CITY AND MIDLAND BANK LIMITED.
WILLIAMS DEACON BANK LIMITED.
MESSRS. BARCLAY AND CO. LIMITED, LONDON AND BRANCHES.
MESSRS. LAMBTON AND CO., NEWCASTLE-ON-TYNE AND BRANCHES.

General Committee.

Chairman:

Mr. JOHN SHILLITO,
4, Park View, Hopwood Lane, Halifax.

Vice-Chairman:

Mr. THOMAS BLAND,
Rashcliffe, Huddersfield.

Mr. WILLIAM BATES	Green Lane, Patricroft.
Mr. JAMES FAIRCLOUGH	33, Sackville Street, Barnsley.
Mr. E. GRINDROD	13, Holker Street, Keighley.
Mr. THOMAS HIND	53, St. Peter's Road, Leicester.
Mr. R. HOLT	84, Tweedale Street, Rochdale.
Mr. THOMAS KILLON	45, Heywood Street, Bury.
Mr. WILLIAM LANDER	155, Escrick Street, Halliwell, Bolton.
Mr. JOHN LORD	19, Tremellen Street, Accrington.
Mr. T. E. MOORHOUSE	Reporter Office, Delph.
Mr. ALFRED NORTH	Mount Pleasant, Batley.
Mr. H. C. PINGSTONE	Yew Bank, Brook Road, Heaton Chapel.
Mr. A. SCOTTON	Avondale House, New Normanton, Derby.
Mr. G. THORPE	14, Thornfield, Saville Town, Dewsbury.
Mr. D. Mc. INNES	63, Portland Street, Lincoln.

Newcastle Branch Committee.

CHAIRMAN: Mr. T. TWEDDELL, Hutton Avenue, West Hartlepool.

VICE-CHAIRMAN: Mr. THOS. SHOTTON, Summerhill, Shotley Bridge, Durham.

SECRETARY: Mr. ROBERT GIBSON, 120, Sidney Grove, Newcastle-on-Tyne.

Mr. GEORGE BINNEY	8, Atherton Street East, Durham.
Mr. W. D. GRAHAM	123, Bedeburn Road, Jarrow-on-Tyne.
Mr. ROBERT IRVING	Woodrouffe Terrace, Carlisle.
Mr. THOMAS RULE	20, Ravensworth Terrace, Bensham, Gateshead.
Mr. WILLIAM STOKER	Seaton Delaval, Newcastle-on-Tyne.

London Branch Committee.

CHAIRMAN: Mr. GEO. HAWKINS, 79, Kingston Road, Oxford.

VICE-CHAIRMAN: Mr. GEO. SUTHERLAND, 41, Taylor Street, Woolwich, S.E.

SECRETARY: Mr. HENRY PUMPHREY, Paddock Terrace, Lewes.

*Mr. JOSEPH CLAY	Stratton Road, Gloucester.
Mr. H. ELSEY	Bickleigh, Festing Grove, Festing Road, Southsea.
Mr. J. F. GOODEY	New Town Lodge, Colchester.
Mr. GEORGE HINES	North Bank, Belstead Road, Ipswich.
Mr. R. H. TUTT	134, Braybrook Road, Hastings.

Scrutineers:

Mr. F. HARDERN, Oldham. | Mr. J. J. BARSTOW, Dewsbury.

Auditors:

Mr. THOS. J. BAYLIS, Masborough.	Mr. JAMES E. LORD, Rochdale.
Mr. THOMAS WOOD, Manchester.	Mr. ISAAC HAIGH, Barnsley.

Officers of the Society.

Secretary and Accountant:

Mr. THOMAS BRODRICK.

Bank Manager and Cashier:

Mr. JOHN HOLDEN.

Buyers, Salesmen, &c.

Manchester—Grocery and Provisions:

Mr. THOMAS PEARSON.

Mr. JAS. MASTIN.

Mr. A. W. LOBB.

Manchester—Paper, Twine, &c.

Mr. H. WIGGINS.

Manchester—Drapery:

Mr. J. MEADOWCROFT.

Mr. JOHN SHARROCKS.

Mr. WILLIAM T. ALLITT.

Mr. JOHN T. OGDEN.

Mr. J. C. FODEN.

Manchester—Woollens, Boots, and Furniture:

Woollens and Ready-mades Mr. W. GIBSON.

Boots and Shoes Mr. HENRY JACKSON.

Furniture Mr. T. R. ALLEN.

Shipping Department:

General Manager Mr. CHAS. R. CAMERON.

Shipping and Forwarding Depots:

Rouen (France) Mr. JAMES MARQUIS.

Goole Mr. W. J. SCHOFIELD.

Calais Mr. WILLIAM HURT.

London:

Tea and Coffee Mr. CHARLES FIELDING.

Cocoa and Chocolate Mr. E. J. STAFFORD.

Liverpool:

Grocery and Provisions Mr. J. T. HOLBROOK.

Salerooms:

Leeds Mr. JOSEPH HOLDEN.

Nottingham Mr. A. DELVES.

Huddersfield Mr. J. O'BRIEN.

Birmingham Mr. W. AMOS.

Northampton Mr. A. BAKER.

Cardiff Mr. JAS. F. JAMES.

Blackburn Mr. H. SHELMEKDINE.

Longton:

Croekery Depôt Mr. J. RHODES.

Buyers, Salesmen, &c.—*continued.*

Newcastle:

Grocery and Provisions.....	Mr. ROBT. WILKINSON.
" " " "	Mr. T. WEATHERSON.
Drugs, Drysaltery, &c.	Mr. R. A. WALLIS.
Paper, Twine, &c.	Mr. H. GLENNY.
Drapery	Mr. JOHN MACKENZIE.
Millinery and Fancy	Mr. T. TOWNS.
Boots and Shoes	Mr. O. JACKSON.
Furniture and Hardware	Mr. J. W. TAYLOR.
Chief Clerk	Mr. H. R. BAILEY.

London:

Grocery and Provisions.....	Mr. BENJAMIN JONES.
" " " "	Mr. WM. OPENSHAW.
Drapery.....	Mr. F. G. WADDINGTON.
Woollens and Ready-mades.....	Mr. GEORGE HAY.
Boots and Shoes	Mr. ALFRED PARTRIDGE.
Furnishing	Mr. F. LING.
Chief Clerk	Mr. WILLIAM STRAWN.

Bristol Depot:

Mr. J. W. JUSTHAM.

Irish Depots—Butter and Eggs, also Bacon Factory.

Cork:

Mr. JAMES TURNBULL.

Limerick:

Mr. WILLIAM L. STOKES.

Tralee:

Mr. JAMES DAWSON.

Armagh:

Mr. J. HOLLAND.

Tralee Bacon Factory:

Mr. J. E. PROSSER.

Colonial and Foreign Depots:

New York (America):

Mr. JOHN GLEDHILL.

Montreal (Canada):

Mr. A. C. WIELAND.

Copenhagen (Denmark):

Mr. J. HALPIN.

Hamburg (Germany):

Mr. WM. DILWORTH.

Aarhus (Denmark):

Mr. H. J. W. MADSEN.

Gothenburg (Sweden):

Mr. H. C. K. PETERSEN.

Odense (Denmark):

Mr. C. W. KIRCHHOFF.

Sydney (Australia):

Mr. R. J. FAIRBAIRN.

Berning (Denmark):

Mr. C. CHRISTENSEN.

Productive Works, &c.:

Lower Crumpsall Biscuit, &c., Works:

Mr. GEORGE BRILL.

Leicester Boot and Shoe Works:

Mr. JOHN BUTCHER.

Beckmondwike Boot and Shoe Works:

Mr. J. YORKE.

Hatley Woollen Cloth Works:

Mr. S. BOOTHROYD.

Dunston Corn Mill:

Mr. TOM PARKINSON.

Broughton Cabinet Factory:

Mr. J. HOLDING.

Friam Soap, Candle, and Glycerine Works:

Mr. J. E. GREEN.

Leeds Clothing Factory:

Mr. WILLIAM UTTLEY.

Broughton Clothing Factory:

Mr. A. GRIERSON.

West Hartlepool Lard Factory:

Mr. W. HOLLAND.

West Hartlepool Egg Department:

Mr. J. T. HECQ.

Middleton Junction Preserve, Candied Peel, and Pickle Works:

Mr. A. J. CLEMENTS.

Flannel Factory:

Mr. W. H. GREENWOOD.

Tobacco Factory:

Mr. J. C. CRAGG.

Printing and Lithographic Works:

Mr. G. BREARLEY.

Rushden Boot and Shoe Works:

Mr. F. BALLARD.

Silvertown Corn Mill:

Mr. G. V. CHAPMAN.

Sydney (Australia) Tallow and Oil Works:

Mr. J. C. T. POLLITT.

Building Department:

Mr. P. HEYHURST.

Architect:

Mr. F. E. L. HARRIS.

Employés.

NUMBER OF EMPLOYÉS, SEPTEMBER, 1901.

	Collective Totals.
DISTRIBUTIVE DEPARTMENTS.	
General, Drapery, Boot and Shoe, and Furnishing Offices.. Manchester	407
Cashier's Office	27
Architect's Office	11
Grocery Department	245
Paper, Twine, and Stationery Department	9
Drapery Department	160
Woollen Cloth Department	39
Boot and Shoe, and Saddlery Department	51
Furnishing Department	77
Shipping	8
Building	143
Dining-room	25
Other	44
	1,246
BRANCHES.	
Newcastle (Office and Departments)	631
" Productive Department	360
" Building	28
	1,019
London (Office and Departments)	350
" Bacon, Packing, and Pickling	92
" Tailoring	78
" Shirts	17
" Brush, Bedding, and Upholstery and Polishing	43
" Building	220
" Tea	429
" Coffee and Cocoa	124
" Stables	32
	1,385
DEPÔTS.	
Bristol	80
Cardiff	16
Northampton	17
	113
PURCHASING DEPÔTS.	
Liverpool Branch—Grocery and Shipping	86
Longton Crockery	50
Irish Branches	90
" Creameries	404
Tralee Bacon Factory	28
	658
FOREIGN PURCHASING DEPÔTS.	
New York	6
Montreal	3
Copenhagen	20
Hamburg	3
Aarhus	9
Gothenburg	10
Odense	7
Denia	2
Sydney	20
Herning	23
	103
Carried forward	4,524

NUMBER OF EMPLOYÉS, SEPTEMBER, 1901.

	Collective Totals.
Brought forward	4,524
SALEROOMS.	
Leeds	5
Nottingham	3
Birmingham	1
Huddersfield	1
Blackburn	1
	11
SHIPPING OFFICES.	
Goole	17
Garston	1
Rouen	10
Calais	9
	37
STEAMSHIPS.	
"Pioneer"	14
"Progress"	13
"Federation"	18
"Equity"	19
"Liberty"	19
"Briton"	4
"Dinah"	4
	91
PRODUCTIVE WORKS.	
Batley Woollen Mill	182
Broughton Cabinet Factory	79
" Corsets	120
" Mantle	57
" Shirt	132
" Tailoring	546
" Underclothing Factory	57
Crumpsall Biscuit Works	403
Dunston Corn Mill	183
Enderby	104
Heckmondwike Currying Department	32
" Shoe Works	393
Irlam Soap Works	325
Leicester Shoe Works, Knighton Fields	1,727
" " Duns Lane	450
Leeds Ready-Mades	576
Littleborough Flannel Factory	82
Longsight Printing Works	480
Manchester Tobacco Factory	415
Middleton Junction Preserve Works	428
Rushden Boot Factory	116
Silvertown Corn Mill	54
West Hartlepool Egg Warehouse	18
" Lard Refinery	40
	6,999
Roden Estate	60
" Convalescent Home	7
	11,729
Total	11,729

MEETINGS AND OTHER COMING EVENTS
IN CONNECTION WITH THE SOCIETY IN 1902.



- Feb. 1—SATURDAY . . . Nomination Lists: Last day for receiving.
- Mar. 4—TUESDAY . . . Voting Lists: Last day for receiving.
- „ 8—SATURDAY . . . Newcastle and London Branch and Divisional
Quarterly Meetings.
- „ 15—SATURDAY . . . General Quarterly Meeting—Manchester.
- May 10—SATURDAY . . . Nomination Lists: Last day for receiving.
- June 10—TUESDAY . . . Voting Lists: Last day for receiving.
- „ 14—SATURDAY . . . Newcastle and London Branch and Divisional
Quarterly Meetings.
- „ 21—SATURDAY . . . General Quarterly Meeting—Manchester.
- „ 28—SATURDAY . . . Half-yearly Stocktaking.
- Aug. 9—SATURDAY . . . Nomination Lists: Last day for receiving.
- Sept. 9—TUESDAY . . . Voting Lists: Last day for receiving.
- „ 13—SATURDAY . . . Newcastle and London Branch and Divisional
Quarterly Meetings.
- „ 20—SATURDAY . . . General Quarterly Meeting—Manchester.
- Nov. 8—SATURDAY . . . Nomination Lists: Last day for receiving.
- Dec. 9—TUESDAY . . . Voting Lists: Last day for receiving.
- „ 13—SATURDAY . . . Newcastle and London Branch and Divisional
Quarterly Meetings.
- „ 20—SATURDAY . . . General Quarterly Meeting—Manchester.
- „ 27—SATURDAY . . . Half-yearly Stocktaking.

PRINCIPAL EVENTS IN CONNECTION WITH THE
CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT.

YEAR.	DAY.	EVENTS.
1863	.. Aug. 11 ..	Co-operative Wholesale Society enrolled.
1864	.. Mar. 14 ..	Co-operative Wholesale Society commenced business.
1866	.. April 24 ..	Tipperary Branch opened.
1868	.. June 1 ..	Kilmallock Branch opened.
1869	.. Mar. 1 ..	Balloon Street Warehouse opened.
"	.. July 12 ..	Limerick Branch opened.
1871	.. Nov. 26 ..	Newcastle-on-Tyne Branch opened.
1872	.. July 1 ..	Manchester Boot and Shoe Department commenced.
"	.. Oct. 14 ..	Bank Department commenced.
1873	.. Jan. 13 ..	Crumpsall Works purchased.
"	.. April 14 ..	Armagh Branch opened.
"	.. June 2 ..	Manchester Drapery Department established.
"	.. July 14 ..	Waterford Branch opened.
"	.. Aug. 4 ..	Cheshire Branch opened.
"	.. " 4 ..	Leicester Works purchased.
"	.. " 16 ..	Insurance Fund established.
"	.. Sept. 15 ..	Leicester Works commenced.
1874	.. Feb. 2 ..	Tralee Branch opened.
"	.. Mar. 9 ..	London Branch established.
"	.. Oct. 5 ..	Durham Soap Works commenced.
1875	.. April 2 ..	Liverpool Purchasing Department commenced.
"	.. June 15 ..	Manchester Drapery Warehouse, Dantzic Street, opened.
1876	.. Feb. 14 ..	Newcastle Branch Buildings, Waterloo Street, opened.
"	.. " 21 ..	New York Branch established.
"	.. May 24 ..	S.S. "Plover" purchased.
"	.. July 16 ..	Manchester Furnishing Department commenced.
"	.. Aug. 5 ..	Leicester Works first Extensions opened.
1877	.. Jan. 15 ..	Cork Branch established.
"	.. Oct. 25 ..	Land in Liverpool purchased.
1879	.. Feb. 21 ..	S.S. "Pioneer," Launch of.
"	.. Mar. 24 ..	Rouen Branch opened.
"	.. Mar. 29 ..	S.S. "Pioneer," Trial trip.
"	.. June 30 ..	Goole Forwarding Department opened.
1880	.. Jan. 30 ..	S.S. "Plover" sold.
"	.. July 27 ..	S.S. "Cambrian" purchased.

PRINCIPAL EVENTS IN CONNECTION WITH THE
CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

YEAR.	DAY.	EVENTS.
1880	.. Aug. 14 ..	Heckmondwike Boot and Shoe Works commenced.
"	.. Sept. 27 ..	London Drapery Department commenced in new premises, 99, Leman Street.
1881	.. June 6 ..	Copenhagen Branch opened.
1882	.. Jan. 18 ..	Garston Forwarding Depôt commenced.
"	.. Oct. 31 ..	Leeds Saleroom opened.
"	.. Nov. 1 ..	London Tea and Coffee Department commenced.
1883	.. July 21 ..	S.S. "Marianne Briggs" purchased.
1884	.. April 7 ..	Hamburg Branch commenced.
"	.. May 31 ..	Leicester Works second Extensions opened.
"	.. June 25 ..	Newcastle Branch—New Drapery Warehouse opened.
"	.. Sept. 13 ..	Commemoration of the Society's Twenty-first Anniversary at Newcastle-on-Tyne and London.
"	.. " 20 ..	Commemoration of the Society's Twenty-first Anniversary at Manchester.
"	.. " 29 ..	Bristol Depôt commenced.
"	.. Oct. 6 ..	S.S. "Progress," Launch of.
1885	.. Aug. 25 ..	Huddersfield Saleroom opened.
"	.. Dec. 30 ..	Fire—Tea Department, London.
1886	.. April 22 ..	Nottingham Saleroom opened.
"	.. Aug. 25 ..	Longton Crockery Depôt opened.
"	.. Oct. 12 ..	S.S. "Federation," Launch of.
1887	.. Mar. 14 ..	Batley Mill commenced.
"	.. June 1 ..	S.S. "Progress" damaged by fire at Hamburg.
"	.. July 21 ..	Manchester—New Furnishing Warehouse opened.
"	.. Aug. 29 ..	Heckmondwike—Currying Department commenced.
"	.. Nov. 2 ..	London Branch—New Warehouse opened.
"	.. " 2 ..	Manufacture of Cocoa and Chocolate commenced.
1888	.. July 7 ..	S.S. "Equity," Launch of.
"	.. Sept. 8 ..	S.S. "Equity," Trial trip.
"	.. Sept. 27 ..	S.S. "Cambrian" sold.
"	.. Oct. 14 ..	Fire—Newcastle Branch.
1889	.. Feb. 18 ..	Enderby Extension opened.
"	.. Nov. 11 ..	Longton Depôt—New Premises opened.
1890	.. Mar. 10 ..	S.S. "Liberty," Trial trip.

PRINCIPAL EVENTS IN CONNECTION WITH THE
CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

YEAR.	DAY.	EVENTS.
1890	.. May 16 ..	Blackburn Saleroom opened.
"	.. June 10 ..	Leeds Clothing Factory commenced.
"	.. Oct. 22 ..	Northampton Saleroom opened.
1891	.. April 18 ..	Dunston Corn Mill opened.
"	.. Oct. 22 ..	Cardiff Saleroom opened.
"	.. Nov. 4 ..	Leicester New Works opened.
"	.. " 16 ..	Aarhus Branch opened.
"	.. Dec. 24 ..	Fire at Crumpsall Works.
1892	.. May 5 ..	Birmingham Saleroom opened.
1893	.. " 8 ..	Broughton Cabinet Factory opened.
1894	.. June 29 ..	Montreal Branch opened.
1895	.. Jan. 23 ..	Printing Department commenced.
"	.. Aug. 5 ..	Gothenburg Branch opened.
"	.. Oct. 2 ..	Irlam Soap Works opened.
"	.. " 10 ..	Loss of the S.S. "Unity."
1896	.. April 24 ..	West Hartlepool Refinery purchased.
"	.. June 26 ..	Middleton Preserve Works commenced.
"	.. June 13 ..	Roden Estate purchased.
"	.. July 1 ..	"Wheatshaf" Record—first publication.
1897	.. Feb. 10 ..	New Northampton Saleroom opened.
"	.. Mar. 1 ..	Manufacture of Candles commenced at Irlam.
"	.. " 22 ..	New Tea Department Buildings opened.
"	.. Aug. 7 ..	Sydney Depôt commenced.
"	.. Sept. 16 ..	Banbury Creamery opened.
1898	.. April 1 ..	Littleboro' Flannel Mill acquired.
"	.. May 9 ..	Tobacco Factory commenced.
"	.. July 11 ..	Longsight Printing Works commenced.
"	.. Oct. 20 ..	Corset Factory commenced.
1900	.. Jan. 19 ..	Herning Slagteri purchased.
"	.. Mar. 24 ..	Rushden Factory commenced.
"	.. June 20 ..	Silvertown Flour Mill opened.
1901	.. April 30 ..	Sydney Tallow Factory purchased.
"	.. July 27 ..	Roden Convalescent Home opened.
"	.. Sept. 3 ..	Tralee Bacon Factory commenced.
"	.. Oct. 9 ..	Rushden New Factory opened.

List of Telegraphic Addresses.

BATLEY WOOLLEN MILL:	"WHOLESALE, BATLEY."
BRISTOL DEPÔT:	"WHOLESALE, BRISTOL."
CARDIFF SALEROOM:	"WHOLESALE, CARDIFF."
CENTRAL, MANCHESTER:	"WHOLESALE, MANCHESTER."
CORN MILL, DUNSTON-ON-TYNE:	"WHOLESALE, DUNSTON-ON-TYNE."
CRUMPSALL WORKS:	"BISCUIT, MANCHESTER."
GOOLE DEPÔT:	"WHOLESALE, GOOLE."
HARTLEPOOL LARD REFINERY:	"WHOLESALE, WEST HARTLEPOOL."
HECKMONDWIKE SHOE WORKS:	"WHOLESALE, HECKMONDWIKE."
IRLAM SOAP WORKS:	"WHOLESALE, CADISHEAD."
LEEDS READY-MADES FACTORY:	"SOCIETY, LEEDS."
LEEDS SALE AND SAMPLE ROOMS:	"WHOLESALE, LEEDS."
LEICESTER SHOE WORKS:	"WHOLESALE, LEICESTER."
LITTLEBOROUGH FLANNEL MILLS:	"WHOLESALE, LITTLEBOROUGH."
LIVERPOOL OFFICE AND WAREHOUSE:	"WHOLESALE, LIVERPOOL."
LONDON BRANCH:	"WHOLESALE, LONDON."
LONGSIGHT PRINTING WORKS:	"TYPOGRAPHY, MANCHESTER."
LONGTON CROCKERY DEPÔT:	"WHOLESALE, LONGTON (STAFF)."
MIDDLETON PRESERVE WORKS:	"WHOLESALE, MIDDLETON JUNCTION."
NEWCASTLE BRANCH:	"WHOLESALE, NEWCASTLE-ON-TYNE."
NEWCASTLE BRANCH, PELAW:	"WHOLESALE, BILL-QUAY."
NORTHAMPTON SALEROOM:	"WHOLESALE, NORTHAMPTON."
RODEN ESTATE:	"WHOLESALE, HIGH ERCALL."
RUSHDEN BOOT WORKS:	"WHOLESALE, RUSHDEN."
SILVERTOWN FLOUR MILL:	"CO-OPERATIF, LONDON."
TOBACCO FACTORY:	"TOBACCO, MANCHESTER."

Telephonic Communication.

Our Premises in the following towns are directly connected
with the Local Telephone System :—

	Nos.
MANCHESTER—GENERAL OFFICES	
" " " "	802
" DRAPERY DEPARTMENT	2777
" BOOT AND SHOE DEPARTMENT	908
" FURNISHING DEPARTMENT	3546
CRUMPSALL—SUB TO MANCHESTER GENERAL OFFICES	1755
LONGSIGHT— " " " "	3063
TOBACCO— " " " "	
BROUGHTON—CABINET WORKS	
NEWCASTLE—West Blandford Street	1260
" " " "	1787
" " " "	1989
" " " "	2506
" " " "	2507
" " " "	*284
" Waterloo Street	*284
" Quayside Office	1710
LONDON—GENERAL OFFICE	2591
" GROCERY SALEROOM	5572
" DRAPERY	5571
" TEA DEPARTMENT	5570
" FURNISHING and BOOT DEPARTMENT	2592
" BUILDING & ENGINEERING DEPARTMENT	1049
BATLEY	101
BRISTOL—OFFICE	40
" SALEROOM	940
CARDIFF	*563
DUNSTON	1261
"	*2
GARSTON	6
GOOLE	2
IRLAM	5
LEEDS READY-MADES, HOLBECK	1648
" SALEROOM	2098
LEICESTER	235
LIVERPOOL	397
"	5865
LONGTON	16
MIDDLETON—PRESERVE WORKS (Failsworth)	33
NORTHAMPTON SALEROOM	206
RUSHDEN	610
SILVERTOWN—ALBERT DOCK	602
WEST HARTLEPOOL REFINERY	286

* Post Office System. All others National Telephone Company.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST MEMBERS OF GENERAL COMMITTEE.

Name.	Address.	Elected.	Retired.
*A. Greenwood	Rochdale	1863 August ..	1870 August.
†Councillor Smithies ..	Rochdale	1863 August ..	1869 May.
§James Dyson	Manchester	1863 August ..	1867 May.
Edward Hooson	Manchester	1863 August ..	1864 March.
		1866 May	1869 Dec.
John Hilton	Middleton	1863 August ..	1868 Nov.
		1863 August ..	1864 March.
*James Crabtree	Heckmondwike ..	1865 Nov.	1874 May.
		1885 Dec.	1886 March.
		1886 June	1889 Dec.
Joseph Thomasson....	Oldham	1863 August ..	1864 March.
		1866 May	1869 Nov.
Charles Howarth	Heywood	1864 March	1866 October.
J. Neild	Mossley	1864 March	1865 Nov.
		1867 Nov.	1868 Nov.
Thomas Cheetham....	Rochdale	1864 March	1865 Nov.
		1865 Nov.	1866 Feb.
W. Nuttall	Oldham	1876 June	1877 Dec.
§E. Longfield	Manchester	1867 May	1867 Nov.
		1868 Feb.	1868 May.
†J. M. Percival	Manchester	1870 Feb.	1872 August.
		1876 March	1882 June.
Isaiah Lee	Oldham	1867 Nov.	1868 Nov.
§D. Baxter.....	Manchester	1868 May	1871 May.
J. Swindells.....	Hyde	1868 Nov.	1869 Nov.
T. Sutcliffe	Todmorden	1868 Nov.	1869 Nov.
†James C. Fox	Manchester	1868 Nov.	1871 May.
W. Marcroft.....	Oldham	1869 May	1871 May.
Thomas Pearson.....	Eccles	1869 Nov.	1871 Nov.
R. Holgate	Over Darwen	1869 Nov.	1870 Nov.
A. Mitchell	Rochdale	1870 August ..	1870 Nov.
W. Moore.....	Batley Carr	1870 Nov.	1871 August.
		1871 May	1874 Dec.
‡Titus Hall	Bradford	1877 June	1885 Dec.

PAST MEMBERS OF GENERAL COMMITTEE—*continued.*

Name.	Address.	Elected.	Retired.
B. Hague	Barnsley	{ 1871 May	1873 May.
		{ 1874 Dec.	1884 Sept.
Thomas Shorrocks	Over Darwen	1871 May	1871 Nov.
† R. Allen	Oldham	1871 August ..	1877 April.
Job Whiteley	Halifax	{ 1871 August ..	1872 Feb.
		{ 1873 Feb.	1874 Feb.
† Thomas Hayes	Failsworth	1871 Nov.	1873 August.
Jonathan Fishwick ...	Bolton	1871 Nov.	1872 Feb.
J. Thorpe	Halifax	1872 Feb.	1873 Feb.
† W. Johnson	Bolton	{ 1872 Feb.	1876 June.
		{ 1877 June	1885 March.
§ H. Whiley	Manchester	{ 1872 August ..	1874 Feb.
		{ 1874 May	1876 March.
J. Butcher	Banbury	1873 May	1873 August.
H. Atkinson.....	Blaydon-on-Tyne ..	1873 August ..	1874 Dec.
J. F. Brearley	Oldham	1874 Feb.	1874 Dec.
Robert Cooper.....	Accrington	1874 Feb.	1876 June.
H. Jackson	Halifax.....	1874 Dec.	1876 June.
J. Pickersgill	Batley Carr	1874 Dec.	1877 March.
W. Barnett	Macclesfield.....	1874 Dec.	1882 Sept.
John Stansfield	Heckmondwike	1874 Dec.	1898 June.
S. Lever	Bacup	{ 1876 Sept.	1885 Sept.
		{ 1886 March....	1888 May.
F. R. Stephenson	Halifax.....	1876 Sept.	1877 March.
R. Whittle	Crewe	1877 Dec.	1886 March.
† Thos. Swann	Masborough.....	1882 Sept.	1899 Feb.
Joseph Mc.Nab	Hyde	1883 Dec.	1886 March.
James Hilton	Oldham	1884 Sept.	1890 January.
Samuel Taylor	Bolton	1885 Sept.	1891 Dec.
William P. Hemm....	Nottingham	1888 Sept.	1889 August.
H. C. Pingstone	Manchester	1886 March	1894 June.
* § J. T. W. Mitchell	Rochdale	1869 Nov.	1895 March.
E. Hibbert	Failsworth	1882 Sept.	1895 June.
James Lownds	Ashton-under-Lyne..	1885 March	1895 July.

* Held Office as President.

; Held Office as Secretary.

† Held Office as Secretary and Treasurer.

§ Held Office as Treasurer.

* PAST MEMBERS OF NEWCASTLE BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
George Dover	Chester-le-Street ...	1874 Dec.	1877 Sept.
Humphrey Atkinson ..	Blaydon-on-Tyne ..	1874 Dec.	1879 May.
† James Patterson	West Cramlington ..	1874 Dec.	1877 Sept.
John Steel	Newcastle-on-Tyne..	1874 Dec.	1876 Sept.
William Green	Durham	1874 Dec.	1891 Sept.
Thomas Pinkney	Newbottle	1874 Dec.	1875 March.
† John Thirlaway	Gateshead	1876 Dec.	1892 May.
William Robinson	Shotley Bridge	1877 Sept.	1884 June.
William J. Howat	Newcastle-on-Tyne..	1877 Dec.	1883 Dec.
J. Atkinson	Wallsend	1883 Dec.	1890 May.
George Fryer	Cramlington	1883 Dec.	1887 Dec.
Matthew Bates	Newcastle-on-Tyne..	1884 June	1893 June.
Richard Thomson	Sunderland	1874 Dec.	1893 Sept.
George Scott	Newbottle	1879 May	1893 Dec.

* PAST MEMBERS OF LONDON BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
J. Durrant	Arundel	1874 Dec.	1875 Dec.
John Green	Woolwich	1874 Dec.	1876 Dec.
† Thomas Fowe	Buckfastleigh	1874 Dec.	1878 March.
T. E. Webb	Battersea	1874 Dec.	1896 Dec.
J. Cláy	Gloucester	1874 Dec.	1901 Oct.
† William Strawn	Sheerness	1875 Dec.	1882 March.
Frederick Lamb	Banbury	1876 Dec.	1888 Dec.
F. A. Williams	Reading	1882 June	1886 Sept.
J. J. B. Beach	Colchester	1886 Dec.	1888 Dec.

* Newcastle and London Branch Committees constituted December, 1874.

† Held Office as Secretary.

CO-OPERATIVE WHOLESALE SOCIETY
LIMITED.

MEMBERS OF GENERAL, AND NEWCASTLE
AND LONDON BRANCH COMMITTEES WHO HAVE DIED
DURING TIME OF OFFICE.

NAME.	ADDRESS.	DATE OF DEATH.
GENERAL.		
Edward Hooson.....	Manchester.....	December 11th, 1869.
Robert Allen	Oldham	April 2nd, 1877.
Richard Whittle	Crewe	March 6th, 1886.
Samuel Lever.....	Bacup	May 18th, 1888.
William P. Hemm	Nottingham	August 21st, 1889.
James Hilton.....	Oldham	January 18th, 1890.
Samuel Taylor	Bolton	December 15th, 1891.
J. T. W. Mitchell	Rochdale.....	March 16th, 1895.
E. Hilbert	Failsworth	June 25th, 1895.
James Lownds	Ashton-un-Lync. .	July 27th, 1895.
Thos. Swann	Masboro'	February 15th, 1899.
NEWCASTLE.		
J. Atkinson.....	Wallsend.....	May 25th, 1890.
William Green	Durham	September 9th, 1891.
John Thirlaway.....	Gateshead	May 1st, 1892.
LONDON.		
J. J. B. Beach	Colehester	December 21st, 1888.
T. E. Webb.....	Battersea	December 2nd, 1896.
J. Clay.....	Gloucester	October 25th, 1901.

STATISTICS
SHOWING THE PROGRESS
OF THE
CO-OPERATIVE WHOLESALE SOCIETY
LIMITED.

PROGRESS FROM COMMENCEMENT, IN

YEAR ENDING	£5 Shares taken up.	No. of Members belonging to our Shareholders.	CAPITAL.					Total.	Net Sales.
			Shares.	Loans and Deposits.	Trade and Bank Reserve Fund.	Insurance Fund.	Reserved Balances.		
			£	£	£	£	£	£	
October, 1864 (30 weeks) ..	..	18,337	2,455	Included in	..	..	..	2,455	51,85
" 1865 .....	..	24,005	7,182	Shares.	..	..	..	7,182	120,75
" 1866 .....	..	31,030	10,968	82	..	..	..	11,050	175,48
January, 1868 (65 weeks) ..	..	59,349	11,276	14,355	682	..	..	26,313	331,74
" 1869 .....	..	74,737	14,888	16,059	1,115	..	..	32,062	412,24
" 1870 .....	..	79,245	16,556	22,822	1,280	..	..	40,658	507,21
" 1871 (53 weeks) ..	..	89,880	19,015	22,323	2,820	..	..	44,164	677,73
" 1872	5,835	114,588	24,410	25,768	1,910	..	..	52,088	758,76
" 1873	6,949	134,276	31,352	112,589	2,916	..	..	146,857	1,153,13
" 1874	13,899	168,985	48,126	147,949	1,613	2,356	..	200,044	1,636,95
" 1875	17,326	198,698	60,930	193,594	5,373	3,385	..	263,282	1,934,82
" 1876	22,254	249,516	78,249	286,614	8,910	5,834	..	379,607	2,217,39
" 1877 (53 weeks) ..	24,717	276,522	94,590	299,287	12,631	10,843	634	417,985	2,637,36
" 1878	24,979	274,649	103,091	287,536	14,554	12,556	788	418,525	2,827,05
" 1879	28,206	305,161	117,657	291,939	16,245	15,127	1,116	442,114	2,705,62
December, 1879 (50 weeks) ..	30,688	331,625	130,615	321,670	25,240	15,710	1,095	494,330	2,645,33
" 1880	33,663	361,523	146,061	361,805	38,422	17,905	1,661	565,854	3,339,68
" 1881	34,351	367,973	156,052	386,824	16,037	18,644	2,489	580,046	3,574,09
" 1882	38,643	404,006	171,940	416,832	20,757	19,729	2,945	632,203	4,038,23
" 1883	41,783	433,151	186,692	455,879	20,447	21,949	6,214	691,181	4,546,88
" 1884 (53 weeks) ..	45,099	459,734	207,080	494,840	25,126	24,324	9,988	761,358	4,675,37
" 1885	51,099	507,772	234,112	524,781	31,094	40,084	11,104	841,175	4,798,15
" 1886	58,612	558,104	270,679	567,527	37,755	57,015	11,403	944,379	5,223,13
" 1887	64,475	604,800	300,953	590,091	39,095	73,237	13,666	1,017,042	5,713,27
" 1888	67,704	634,196	318,583	648,134	51,189	84,201	13,928	1,116,035	6,200,07
" 1889 (53 weeks) ..	72,399	679,336	342,218	722,321	58,358	119,541	9,197	1,251,635	7,028,94
" 1890	92,572	721,316	434,017	824,974	48,549	155,231	11,695	1,474,466	7,429,07
" 1891	100,022	751,269	473,956	900,752	53,165	193,115	15,409	1,636,307	8,766,43
" 1892	112,339	824,149	523,512	925,471	56,301	218,534	17,927	1,741,645	9,300,90
" 1893	121,555	873,698	570,149	917,482	35,813	240,884	14,973	1,779,301	9,526,16
" 1894	127,211	910,104	598,496	972,586	37,556	259,976	22,488	1,891,102	9,443,93
" 1895 (51 weeks) ..	132,639	930,985	635,541	1,092,070	64,354	282,563	19,050	2,093,578	10,141,91
" 1896	142,868	993,564	682,656	1,195,895	97,852	319,478	20,161	2,316,042	11,115,05
" 1897	151,682	1,053,564	728,749	1,254,319	109,883	350,747	28,623	2,472,321	11,920,14
" 1898	161,720	1,118,158	775,536	1,297,182	152,460	382,620	24,202	2,632,000	12,574,74
" 1899	170,393	1,179,609	821,224	1,372,541	199,104	415,690	20,942	2,829,501	14,212,37
" 1900	182,810	1,249,091	883,791	1,568,163	257,056	447,390	31,545	3,187,945	16,043,88
..	..	..	..	..	..	..	..	..	190,520,97

Dr. RESERVE FUND ACCOUNT—TRADE DEPARTMENT

Deductions from Reserve Fund	£
Celebration Dinner: Opening Warehouse, Balloon Street	56
Land and Buildings Account Depreciation, Special	1,148
Fixtures	852
Newcastle Formation Expenses	16
Insurance Fund	6,000
Investments Written off: Bank Department	18,259
.. Trade Department	10,660
Manchester Ship Canal Shares	20,000
Donations, Subscriptions, &c.	39,056
21st Anniversary Commemoration Expenses, Manchester	2,017
	98,064

BALANCE—Reserve Fund:—December 22nd, 1900, as per Capital Account

£204,035

as per proposed Disposal of Profit Account. 17,233

221,268

£81,332

MARCH, 1864, TO DECEMBER, 1900.

Comparison with corresponding period of previous year.		DISTRIBUTIVE EXPENSES.			Net Profit.	Average Dividend paid per £.	ADDITIONS TO TRADE.		Dates Departments and Branches were commenced.
Increase.	Rate.	Amount.	Rate per £.	Sales per £100.			Reserve Fund.	Insurance Fund.	
£	..	£	s.	d.	£	d.	£	£	
..	..	347	13	4½	267	1½	..	..
..	..	906	15	0	1,858	3½	..	..
54,785	45½	1,615	18	4½	2,310	3	234	..	Tipperary.
12,688	51½	3,135	18	10½	4,411	3	450	..	
24,068	49	3,338	16	2½	4,862	2½	416	..	Kilmallock.
94,977	29	4,644	18	3½	4,248	1½	542	..	Limerick.
59,879	30½	5,583	16	5	7,626	2½	1,620	..	
86,559	12½	6,853	2	18	7,867	2½	1,020	..	Newcastle.
94,368	51½	12,811	22	2½	11,116	2½	1,243	..	Manchester Boot and Shoe, Crumpsall.
83,818	41½	21,147	3	25	14,233	2	922	..	Armagh, Manchester Drapery, Leicester, Hartford, Waterford, Clonmel.
27,879	20	28,436	3	28 11½	20,684	2	4,461	..	London, Tralee, Durham.
82,566	14½	31,555	3	28 0	26,750	2½	4,826	..	Liverpool.
01,095	17½	42,436	3½	31 5½	36,979	2½	4,925	..	New York, Goole, Furnishing. S.S. "Plover" purchased. Cork.
88,897	7½	43,169	3	30 6½	29,189	2	579	..	
21,427*	4½*	43,093	3	31 10½	34,959	2½	5,970	..	
22,774	0½	41,309	3½	31 2½	42,764	2½	8,060	..	Launch of Steamship "Pioneer." Rouen. Goole forwarding depôt.
11,282	22½	47,153	3½	28 2½	42,090	2½	10,651	..	Heckmondwike.
24,414	7	51,306	3½	28 8½	46,850	2½	7,672	..	Copenhagen. Purchase of S.S. "Cambrian."
64,143	12½	57,340	3	28 4	49,658	2½	3,416	..	Tea and Coffee Department, London.
208,651	12½	66,057	3	29 0	47,885	2½	3,176	..	Purchase of S.S. "Unity."
41,042	0½	70,343	3½	30 1	54,491	2½	6,431	..	Hamburg. Bristol Depôt. Launch of S.S. "Progress."
203,946	4½	74,305	3½	31 0	77,630	3½	4,454	13,259	
490,028	8½	81,653	3½	31 3½	83,328	3½	7,077	15,469	Longton Depôt. Launch of S.S. "Federation."
490,056	9½	93,979	3½	32 10½	65,141	2½	9,408	2,778	Batley, Heckmondwike Currying.
486,839	8½	105,027	4	33 10½	82,490	2½	8,684	6,614	London Cocoa Department. Launch of S.S. "Equity." Batley Ready-mades.
709,638	11½	117,849	4	33 6½	101,984	3½	2,249	16,658	
532,750	7½	126,879	4	34 1½	126,979	3½	..	20,982	Launch of S.S. "Liberty." Leeds Ready-mades Department.
337,357	18	143,151	37	32 7½	135,008	3½	1,145	14,702	Dunston, Aarhus, Leicester New Works.
534,474	6	165,737	44	35 7½	98,532	2½	6,511	1,000	Broughton Cabinet Works.
225,263	2½	179,910	4	37 9½	84,156	2½	+17,215	7,659	
82,229*	0½*	186,058	40	39 4½	126,192	2½	26,092	..	Montreal. Broughton Clothing Factory. Printing, Gothenburg, Irlam, Irish Creameries.
516,365	5½	199,512	46	39 4½	192,766	3½	27,424	10,000	West Hartlepool, Middleton.
164,496	1½	218,393	45	39 3½	177,419	3½	18,045	10,000	Sydney.
805,087	7½	246,477	41	44	135,561	2½	8,338	..	Littleboro', Manchester Tobacco Factory.
654,605	5½	255,032	43	40 6½	231,256	3½	31,618	5,000	
637,627	13	278,882	46	39 2½	286,250	4	63,843	..	
381,514	12½	314,410	46	39 2½	289,141	4	48,210	..	Rushden Shoe Factory, Silvertown Corn Mill. Herring Bacon Factory.
..	..	3,369,830	41	35 4½	2,784,930	2½	312,497	124,121	

*Decrease. †From. ‡From Disposal of Profit Account.

FROM COMMENCEMENT OF SOCIETY.		CR.
Additions to Reserve Fund—		£
From Disposal of Profit Account, as above—Net.....		312,497
Bonus to Employés: Balances between Amounts Provided and actually Paid		311
Dividend on Debts, previously written off		746
Balances, Shares, Loans, &c.		189
Profit on Sale of Strawberry Estate, Newcastle		1,953
" " Land, Liverpool		713
" " Land and Buildings, Rosedale		11
" " " South Shields.....		96
" " " Newhall		418
" " Shares—New Telephone Company		44
Balance of Share Investment—Lancashire and Yorkshire Productive Society.....		60
Balance—Sale of Durham Property		976
Interest on Manchester Ship Canal Shares		1,515
Dividend on Sales to Employés		408
		£319,332

MANCHESTER GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
1½ Years,	January, 1876 ..	2,586,691	26,417	0 2½	31,028	0 2½	56,487
5 "	December, 1880 ..	8,740,658	87,603	0 2½	140,043	0 3¼	70,091
5 "	" 1885 ..	11,723,202	127,892	0 2½	157,209	0 3½	92,790
5 "	" 1890 ..	15,511,593	180,023	0 2¾	264,131	0 4	123,432
5 "	" 1895 ..	21,956,461	279,262	0 3	339,816	0 3½	159,930
Year,	" 1896 ..	4,873,827	65,957	0 3½	85,060	0 4½	155,114
"	" 1897 ..	5,085,202	70,367	0 3½	77,745	0 3½	124,776
"	" 1898 ..	5,348,244	71,626	0 3½	105,544	0 4½	137,460
"	" 1899 ..	6,082,567	79,605	0 3½	113,475	0 4½	168,624
"	" 1900 ..	6,797,088	87,013	0 3	119,087	0 4½	158,537
Half Year, June,	1901 ..	3,417,966	44,268	0 3	58,494	0 4	158,148
27½ Years' Total....		92,123,499	1,120,033	0 2½	1,491,632	0 3½	..

MANCHESTER DRAPERY TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2½ Years,	January, 1876 ..	211,351	11,484	1 1	2,165	0 2½	72,408
5 "	December, 1880 ..	672,992	43,116	1 3½	* 941	0 0½	44,105
5 "	" 1885 ..	771,933	42,913	1 1½	20,277	0 6½	44,948
5 "	" 1890 ..	1,205,935	60,656	1 0	25,278	0 5½	84,739
5 "	" 1895 ..	1,920,447	100,386	1 0½	48,223	0 6	108,337
Year,	" 1896 ..	482,444	25,837	1 0¾	13,626	0 6¾	111,911
"	" 1897 ..	484,240	27,294	1 1½	13,065	0 6¾	113,899
"	" 1898 ..	481,136	27,323	1 1½	16,450	0 8½	119,399
"	" 1899 ..	549,017	29,296	1 0¾	23,157	0 10	142,102
"	" 1900 ..	571,786	31,747	1 1½	21,835	0 9½	153,641
Half Year, June,	1901 ..	295,418	17,557	1 2¼	6,517	0 5¼	149,266
27½ Years' Total....		7,646,639	417,609	1 1	189,652	..	..
Less Depreciation, October, 1877.....					4,757	..	
Leaves Net Profit					184,895	0 5¼	

Loss.

NOTE. To December, 1881, the figures include Woollens and Ready-Mades Department.

MANCHESTER WOOLLENS AND READY-MADES TRADE.

Since publishing a separate Account in Balance Sheet.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2 Years,	December, 1885 ..	41,578	2,470	1 2 $\frac{1}{4}$	745	0 4 $\frac{1}{4}$	5,242
5 "	" 1890 ..	120,546	8,331	1 4 $\frac{1}{2}$	*1,196	0 2 $\frac{3}{8}$	11,463
5 "	" 1895 ..	255,315	15,905	1 2 $\frac{7}{8}$	*3,232	0 3	15,608
Year,	" 1896 ..	100,593	5,061	1 0	2,659	0 6 $\frac{1}{4}$	18,479
"	" 1897 ..	113,202	6,382	1 1 $\frac{1}{2}$	2,097	0 4 $\frac{3}{8}$	24,444
"	" 1898 ..	114,121	6,838	1 2 $\frac{3}{8}$	3,107	0 6 $\frac{1}{2}$	25,184
"	" 1899 ..	134,878	7,746	1 1 $\frac{3}{4}$	2,826	0 5	37,543
"	" 1900 ..	159,692	9,679	1 2 $\frac{1}{2}$	3,116	0 4 $\frac{3}{8}$	35,978
Half Year,	June, 1901 ..	90,767	4,989	1 1 $\frac{1}{8}$	1,317	0 3 $\frac{3}{8}$	32,539
17$\frac{1}{2}$ Years' Total.....		1,130,692	67,401	1 2 $\frac{1}{4}$	11,439	0 2 $\frac{3}{8}$	..

* Loss.

NOTE.—To June, 1895, inclusive the Results and Stocks include Broughton Clothing Factory.

MANCHESTER BOOT AND SHOE TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2$\frac{1}{2}$ Years,	January, 1876 ..	96,648	2,659	0 6 $\frac{1}{2}$	1,524	0 3 $\frac{3}{4}$	7,711
5 "	December, 1880 ..	292,347	10,500	0 8 $\frac{1}{2}$	3,646	0 2 $\frac{7}{8}$	11,484
5 "	" 1885 ..	439,988	14,703	0 8	6,330	0 3 $\frac{3}{8}$	16,074
5 "	" 1890 ..	738,251	24,180	0 7 $\frac{3}{4}$	17,519	0 5 $\frac{3}{8}$	32,095
5 "	" 1895 ..	1,175,301	48,031	0 9 $\frac{1}{2}$	18,957	0 3 $\frac{3}{8}$	56,302
Year,	" 1896 ..	281,889	11,207	0 9 $\frac{1}{2}$	5,992	0 5	52,161
"	" 1897 ..	279,570	11,830	0 10 $\frac{1}{8}$	4,762	0 4	59,341
"	" 1898 ..	275,365	11,681	0 10 $\frac{1}{8}$	5,395	0 4 $\frac{3}{8}$	52,332
"	" 1899 ..	314,771	12,041	0 9 $\frac{1}{2}$	6,014	0 4 $\frac{1}{2}$	56,728
"	" 1900 ..	341,833	12,689	0 8 $\frac{7}{8}$	8,305	0 5 $\frac{1}{2}$	62,178
Half Year,	June, 1901 ..	194,202	6,868	0 8 $\frac{3}{8}$	3,371	0 4 $\frac{3}{8}$	61,275
27$\frac{3}{4}$ Years' Total.....		4,430,165	166,389	0 9	81,815	0 4 $\frac{3}{8}$	..

MANCHESTER FURNISHING TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
4½ Years, December, 1880...		81,386	4,999	1 2½	617	0 1¼	4,307
5 " " 1885...		184,218	9,354	1 0½	2,379	0 3	5,817
5 " " 1890...		439,580	21,250	0 11½	6,408	0 3¾	12,930
5 " " 1895...		781,803	41,130	1 0½	6,587	0 2	19,574
Year,							
" " 1896...		228,132	11,161	0 11½	4,244	0 4¾	19,972
" " 1897...		245,836	12,567	1 0¼	2,868	0 2¾	22,500
" " 1898...		251,932	12,979	1 0¼	4,366	0 4½	22,323
" " 1899...		286,598	13,469	0 11½	6,681	0 5½	23,754
" " 1900...		305,056	15,196	0 11½	5,479	0 4½	27,817
Half Year, June, 1901...		146,394	7,624	1 0¾	1,932	0 3½	28,738
25 Years' Total		2,950,935	149,729	1 0½	41,561	0 3¾	..

NOTE.—From March, 1893, to June, 1895, inclusive, the Results and Stocks include Broughton Cabinet Works.

NEWCASTLE BRANCH GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
5 Years, December, 1880...		2,582,336	38,033	0 3½	23,708	0 2½	44,398
5 " " 1885...		4,217,286	53,274	0 3	55,986	0 3½	53,546
5 " " 1890...		5,217,881	70,760	0 3¼	93,880	0 4¼	42,136
5 " " 1895...		7,761,473	104,141	0 3½	155,711	0 4¼	46,719
Year,							
" " 1896...		1,781,129	26,846	0 3½	34,486	0 4½	66,589
" " 1897...		1,929,781	32,137	0 3½	29,192	0 3¾	59,741
" " 1898...		2,108,131	33,609	0 3¾	40,094	0 4½	69,515
" " 1899...		2,331,636	37,082	0 3¾	38,563	0 3½	78,551
" " 1900...		2,642,121	39,922	0 3¾	42,634	0 3¾	87,591
Half Year, June, 1901...		1,352,131	19,467	0 3¾	22,594	0 4	109,373
25½ Years' Total		31,946,271	455,271	0 3¾	536,548	0 4	..

NEWCASTLE BRANCH DRAPERY AND WOOLLENS TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
5 Years, December, 1880 ..		£ 234,269	£ 10,745	s. d. 0 11	£ 5,484	s. d. 0 5½	£ 16,171
5 " " 1885 ..		513,938	17,599	0 8½	21,903	0 10½	24,084
5 " " 1890 ..		876,923	30,548	0 8½	37,968	0 10¾	33,216
5 " " 1895 ..		1,351,804	44,684	0 7½	57,256	0 10½	48,361
Year, " 1896 ..		337,674	10,959	0 7¾	13,908	0 9½	53,110
" " 1897 ..		376,754	13,824	0 8¾	17,674	0 11½	63,508
" " 1898 ..		403,875	14,515	0 8¾	20,178	0 11½	63,296
" " 1899 ..		489,112	17,816	0 8¾	24,102	0 11¾	92,331
" " 1900 ..		596,508	24,294	0 9¾	25,979	0 10¾	99,331
Half Year, June, 1901 ..		325,213	13,865	0 10½	14,834	0 10½	93,710
23½ Years' Total		5,506,070	198,849	0 8¾	239,286	0 10¾	..

NEWCASTLE BRANCH BOOT AND SHOE TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
5 Years, December, 1880 ..		£ 144,855	£ 4,500	s. d. 0 7¾	£ 2,412	s. d. 0 4	£ 5,971
5 " " 1885 ..		327,150	9,980	0 7¼	8,276	0 6	11,319
5 " " 1890 ..		493,126	18,876	0 9¾	7,874	0 3¾	11,870
5 " " 1895 ..		648,837	22,443	0 8¼	14,020	0 5¾	20,680
Year, " 1896 ..		146,395	4,826	0 7½	3,949	0 6¾	20,059
" " 1897 ..		151,274	5,738	0 9	2,761	0 4¾	20,171
" " 1898 ..		164,762	6,022	0 8¾	3,416	0 4¾	20,131
" " 1899 ..		203,453	6,699	0 7½	5,452	0 6¾	25,911
" " 1900 ..		227,640	8,167	0 8¼	5,621	0 5¾	26,770
Half Year, June, 1901 ..		127,374	4,766	0 8¾	1,667	0 3¾	29,725
25½ Years' Total		2,634,866	92,017	0 8¾	55,448	0 5	..

NOTE.—To December, 1888, the figures include Furnishing Department.

NEWCASTLE BRANCH FURNISHING TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2 Years,	December, 1890 ..	138,487	6,287	0 10 $\frac{1}{2}$	2,387	0 4 $\frac{1}{2}$	10,474
5 "	" " 1895 ..	485,907	26,707	1 1 $\frac{1}{2}$	6,233	0 3	16,120
Year,	" " 1896 ..	130,846	7,069	1 0 $\frac{1}{2}$	2,349	0 4 $\frac{1}{2}$	18,974
"	" " 1897 ..	149,726	7,986	1 0 $\frac{1}{2}$	2,765	0 4 $\frac{1}{2}$	20,746
"	" " 1898 ..	170,410	9,210	1 0 $\frac{1}{2}$	4,074	0 5 $\frac{1}{2}$	22,455
"	" " 1899 ..	233,643	10,567	0 10 $\frac{3}{4}$	6,104	0 6 $\frac{1}{4}$	27,102
"	" " 1900 ..	278,473	12,440	0 10 $\frac{3}{4}$	8,774	0 7 $\frac{1}{2}$	29,796
Half Year,	June, 1901 ..	156,065	6,946	0 10 $\frac{3}{4}$	2,945	0 4 $\frac{1}{2}$	32,676
12$\frac{1}{2}$ Years' Total		1,743,557	87,212	1 0	35,631	0 4 $\frac{1}{2}$	..

LONDON BRANCH GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
1$\frac{1}{2}$ Years,	January, 1876 ..	203,137	3,907	0 4 $\frac{1}{2}$	2,151	0 2 $\frac{1}{2}$	7,219
5 "	December, 1880 ..	1,119,233	17,326	0 3 $\frac{1}{2}$	17,688	0 3 $\frac{1}{2}$	20,789
5 "	" " 1885 ..	1,746,107	29,470	0 4	24,718	0 3 $\frac{1}{2}$	24,256
5 "	" " 1890 ..	3,661,913	66,023	0 4 $\frac{1}{2}$	51,270	0 3 $\frac{1}{4}$	57,947
5 "	" " 1895 ..	6,125,158	125,071	0 4 $\frac{1}{2}$	74,567	0 2 $\frac{1}{2}$	45,828
Year,	" " 1896 ..	1,491,187	31,439	0 5	23,339	0 3 $\frac{1}{2}$	61,833
"	" " 1897 ..	1,631,532	37,505	0 5 $\frac{1}{2}$	20,084	0 2 $\frac{1}{2}$	75,265
"	" " 1898 ..	1,726,505	38,692	0 5 $\frac{1}{2}$	25,097	0 3 $\frac{1}{2}$	67,943
"	" " 1899 ..	1,897,517	39,161	0 4 $\frac{1}{2}$	34,047	0 4 $\frac{1}{2}$	82,699
"	" " 1900 ..	2,177,795	42,057	0 4 $\frac{1}{2}$	34,555	0 3 $\frac{1}{2}$	109,468
Half Year,	June, 1901 ..	1,170,835	21,899	0 4 $\frac{1}{2}$	16,987	0 3 $\frac{1}{2}$	67,397
27$\frac{1}{2}$ Years' Total		22,950,919	452,550	0 4 $\frac{1}{2}$	324,503	0 3 $\frac{1}{2}$	..

LONDON BRANCH BOOT & SHOE TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		NET LOSS.		Stocks at end.
			Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	
		£	£	s. d.	£	s. d.	£	s. d.	£
3½ Years,	December, 1890.	105,438	5,640	1 0¼	152	0 0¼	..	..	6,051
5 "	" " 1895.	242,974	15,350	1 3¼	..	..	1,013	0 1	11,182
Year,	" 1896.	66,501	3,890	1 1¼	952	0 3¼	..	..	13,380
"	" 1897.	67,528	4,391	1 3½	..	..	174	0 0½	16,340
"	" 1898.	64,342	4,542	1 4⅞	..	..	220	0 0¾	14,285
"	" 1899.	80,870	5,015	1 2⅞	769	0 2¼	..	..	18,878
"	" 1900.	97,183	6,496	1 4	737	0 1¾	..	..	20,287
Half Year,	June, 1901.	50,609	2,928	1 1⅞	667	0 3¼	..	..	15,949
13½ Years' Total...		775,445	48,192	1 2⅞	3,277	..	1,407	..	..
							Less Loss	1,407	..
							Leaves Net Profit	1,870	0 0½

LONDON BRANCH FURNISHING TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		NET LOSS.		Stocks at end.
			Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	
		£	£	s. d.	£	s. d.	£	s. d.	£
1½ Years,	December, 1890.	53,957	4,487	1 7⅞	..	..	952	0 4¼	3,957
5 "	" " 1895.	208,925	17,814	1 8¾	..	..	1,655	0 1⅞	8,604
Year,	" 1896.	61,685	4,634	1 6	135	0 0½	..	..	10,672
"	" 1897.	70,302	5,660	1 7¼	..	..	3,167	0 10¼	10,917
"	" 1898.	68,142	5,885	1 8¾	..	..	115	0 0¾	11,002
"	" 1899.	80,906	6,193	1 6¼	967	0 2¾	..	..	11,894
"	" 1900.	89,483	6,695	1 5¾	2020	0 5¾	..	..	12,854
Half Year,	June, 1901.	47,018	3,464	1 5¾	612	0 3	..	..	13,080
12½ Years' Total...		680,418	54,832	1 7¼	3,734	..	5,889	..	..
							Less Profit	3,734	..
							Leaves Net Loss	2,155	0 0¼

LONDON BRANCH DRAPERY

Since keeping

PERIOD.	ENDED.	SALES.			EXPENSES.	
		Drapery.	Boots.	Total.	Amount.	Rate per £.
		£	£	£	£	s. d.
Half Year, December, 1880	....	1,657	6,500	8,157	912	0 9½
5 Years,	" 1885	120,699	89,210	209,909	11,677	1 1¼
5 "	" 1890	323,400	*45,281	368,681	28,327	1 6¾
5 "	" 1895	439,003	..	439,003	33,431	1 6¼
Year,	" 1896	128,989	..	128,989	9,569	1 5¾
"	" 1897	138,303	..	138,303	10,793	1 6¾
"	" 1898	141,045	..	141,045	12,108	1 8½
"	" 1899	175,511	..	175,511	14,190	1 7¾
"	" 1900	205,574	..	205,574	18,014	1 9
Half Year, June,	1901	109,620	..	109,620	9,416	1 8¼
21 Years' Total	.....	1,783,801	140,991	1,924,792	147,837	1 6¾

* Two years only.

NOTE.—To September, 1887, and March, 1889, Boot and Shoe and Furnishing figures included respectively.

CRUMPSALL BISCUIT AND

Since keeping

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
2½ Years, January, 1876	..	29,840	29,394	5,309	707	953	6,969
5 " December, 1880	..	87,213	87,003	14,589	2,427	2,298	19,314
5 " " 1885	..	106,679	106,959	18,014	3,194	2,122	23,330
5 " " 1890	..	177,924	181,173	35,716	6,308	4,022	46,046
5 " " 1895	..	421,775	426,035	73,418	10,340	8,048	91,806
Year, " 1896	..	82,962	66,838	15,435	2,050	1,091	18,576
½ Year, September, 1897	..	41,423	43,918	11,916	1,406	631	13,953
1½ " December, 1898	..	96,508	93,784	21,868	3,504	1,638	27,010
Year, " 1899	..	112,194	109,128	22,585	2,917	1,144	26,646
" " 1900	..	131,494	129,448	30,104	3,535	1,516	35,155
Half Year, June, 1901	..	67,190	68,321	15,108	2,559	1,195	18,862
27½ Years' Total	1,355,202	1,312,001	264,062	38,947	24,658	327,667

NOTE.—Dry Soap and Preserves transferred to Irlam and Middleton respectively, September, 1896.

AND WOOLLENS TRADE.

a separate Account.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £.	
		£	s. d.	£
Half Year, December, 1880		36	0 1	3,805
5 Years,	" 1885	1,963	0 2 $\frac{1}{2}$	11,502
5 "	" 1890	*5,789	0 3 $\frac{1}{2}$	12,607
5 "	" 1895	515	0 0 $\frac{1}{2}$	21,859
Year,	" 1896	1,428	0 2 $\frac{1}{2}$	28,547
"	" 1897	902	0 1 $\frac{1}{2}$	29,245
"	" 1898	2,449	0 4 $\frac{1}{2}$	32,147
"	" 1899	3,150	0 4 $\frac{1}{2}$	45,518
"	" 1900	4,117	0 4 $\frac{1}{2}$	60,593
Half Year, June,	1901	1,515	0 3 $\frac{1}{2}$	60,945
21 Years' Total		10,286	0 1 $\frac{1}{4}$	..

* Loss.

SWEET WORKS TRADE.

a separate Account.

PERIOD.	ENDED.	RATE ON PRODUCTION.		NET PROFIT.		Stocks at end.
		Per cent.	Per £.	Amount.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£
2 $\frac{1}{2}$ Years, January, 1876		23 14 2 $\frac{1}{2}$	4 8 $\frac{7}{8}$	955	0 7 $\frac{3}{8}$	1,538
5 " December, 1880		22 3 11 $\frac{3}{4}$	4 5 $\frac{1}{2}$	4,649	1 0 $\frac{1}{2}$	1,793
5 " " 1885		21 16 2 $\frac{1}{2}$	4 4 $\frac{1}{2}$	7,987	1 5 $\frac{1}{2}$	3,534
5 " " 1890		25 8 3 $\frac{5}{8}$	5 0 $\frac{7}{8}$	1,027	0 1 $\frac{3}{8}$	12,712
5 " " 1895		21 10 11 $\frac{3}{8}$	4 3 $\frac{5}{8}$	23,500	1 1 $\frac{1}{4}$	28,905
Year, " 1896		27 15 10 $\frac{1}{2}$	5 6 $\frac{3}{8}$	2,775	0 8	7,715
3 $\frac{1}{4}$ Year, September, 1897		31 15 4 $\frac{7}{8}$	6 4 $\frac{1}{8}$	*546	0 3 $\frac{3}{8}$	12,924
1 $\frac{1}{4}$ " December, 1898		28 16 0	5 9	4,210	0 10 $\frac{3}{8}$	11,723
Year, " 1899		24 8 4 $\frac{1}{2}$	4 10 $\frac{1}{2}$	11,775	2 1 $\frac{1}{2}$	10,719
" " 1900		27 3 1 $\frac{3}{4}$	5 5 $\frac{1}{2}$	5,943	0 10 $\frac{3}{4}$	14,018
Half Year, June, 1901		27 12 1 $\frac{5}{8}$	5 6 $\frac{1}{4}$	4,761	1 5	17,375
27 $\frac{3}{4}$ Years' Total		24 8 3 $\frac{7}{8}$	4 10 $\frac{1}{2}$	67,036	0 11 $\frac{3}{4}$	..

* Loss.

NOTE.—Dry Soap and Preserves transferred to Irlam and Middleton respectively, September, 1896.

LEICESTER BOOT AND

Since keeping

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
2½ Years,	January, 1876	86,565	97,576	28264	166	914	29344
5 "	December, 1880	369,357	362,821	127,772	1,947	4,987	134,706
5 "	" 1885	495,321	493,020	182,021	3,369	5,822	191,212
5 "	" 1890	771,134	783,457	291,291	5,724	7,622	304,637
5 "	" 1895	1,264,427	1,269,859	495,923	19,269	23,491	538,683
Year,	" 1896	283,033	266,531	105,155	5,364	5,237	115,756
"	" 1897	297,385	316,326	118,970	5,547	5,083	129,600
"	" 1898	282,994	252,264	101,860	5,598	4,861	112,319
"	" 1899	341,538	356,451	134,616	5,633	4,629	144,878
"	" 1900	356,015	354,911	132,799	5,673	4,756	143,228
Half Year,	June, 1901	205,347	176,605	66,786	2,511	2,313	71,610
27½ Years' Total		4,753,116	4,729,821	1,785,457	60,801	69,715	1,915,973

HECKMONDWIKE BOOTS, SHOES,

From

PERIOD.	ENDED.	Net Supplies.	Boot and Shoe Produc- tion.	TOTAL EXPENSES.			
				Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
Half Year,	December, 1880	3,060	3,438	1,057	16	30	1,103
5 Years,	" 1885	83,295	85,197	27,824	461	1,038	29,323
5 "	" 1890	139,007	117,020	44,539	2,389	2,857	49,785
5 "	" 1895	229,350	192,594	78,872	4,552	5,408	88,832
Year,	" 1896	51,846	39,401	18,731	1,139	1,140	21,013
½ "	September, 1897	37,002	32,251	14,637	1,072	878	16,587
1½ "	December, 1898	61,414	54,001	22,499	2,402	1,635	26,536
Year,	" 1899	62,545	52,213	21,320	1,971	1,209	24,500
"	" 1900	67,701	60,212	23,457	2,021	1,242	26,720
Half Year,	June, 1901	27,812	30,580	11,123	1,015	617	12,755
21 Years' Total		763,125	666,907	264,062	17,038	16,054	297,154

SHOE WORKS TRADE.

a separate Account.

PERIOD.	ENDED.	RATE ON PRODUCTION.		NET PROFIT.		Stocks at end.
		Per cent.	Per £.	Amount.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£
2½ Years,	January, 1876	30 1 5½	6 0½	1,488	0 4½	9,186
5 "	December, 1880	37 2 6½	7 5	4,008	0 2½	15,772
5 "	" 1885	38 15 8	7 9	8,630	0 4½	15,752
5 "	" 1890	38 17 8	7 9½	35,946	0 11½	61,935
5 "	" 1895	42 8 4½	8 5¾	24,347	0 4½	101,621
Year,	" 1896	43 8 7¼	8 8½	6,522	0 5½	97,588
"	" 1897	40 19 4½	8 2¼	8,867	0 7½	115,125
"	" 1898	44 10 5¾	8 10¾	4,456	0 3¾	82,995
"	" 1899	40 12 10½	8 1½	4,996	0 3½	120,328
"	" 1900	38 13 5½	7 8¾	3,064	0 2	114,013
Half Year,	June, 1901	40 10 11½	8 1¼	4,872	0 5½	74,578
27½ Years' Total		40 10 2	8 1½	107,196	0 5½	..

AND CURRYING WORKS TRADE.

commencement.

PERIOD.	ENDED.	BOOT & SHOE RATE ON PRODUCTION.		NET PROFIT.		NET LOSS.		Stocks at end.
		Per cent.	Per £.	Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£	s. d.	£
Half Year,	December, 1880 ..	32 1 7¾	6 4½	..	..	181	1 2½	2,473
5 Years,	" 1885 ..	34 8 4¼	6 10½	71	0 0½	..	..	5,314
5 "	" 1890 ..	35 16 1½	7 17½	4,953	0 8½	..	..	11,325
5 "	" 1895 ..	38 2 1½	7 7¾	9,416	0 9¾	..	..	20,711
Year,	" 1896 ..	44 4 4	8 10	..	..	2,794	1 0½	17,481
¾ "	September, 1897 ..	43 13 4	8 8¾	..	..	1,743	0 11¼	16,722
1½ "	December, 1898 ..	41 2 10½	8 2¾	967	0 3¾	..	..	15,703
Year,	" 1899 ..	39 19 8½	7 11½	934	0 3½	..	..	13,442
"	" 1900 ..	37 17 4½	6 7½	363	0 1¼	..	..	15,437
Half Year,	June, 1901 ..	36 18 6¼	7 4½	798	0 6¾	..	..	19,235
21 Years' Total		38 2 11½	7 7½	17,502	..	4,718	..	..
Less Loss				4,718	..			
Leaves Net Profit..				12,784	0 4			

DUNSTON CORN

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Sundry.	Deprecia- tion.	Interest.	Total.
				£	£	£	£
4 Years & 36 Weeks,	Dec., 1895.	1,521,168	1,502,636	86,159	29,715	23,219	139,093
Year,	„ 1896.	454,080	451,908	26,470	6,747	5,105	38,322
„	„ 1897.	537,475	531,189	27,259	6,763	4,632	38,654
„	„ 1898.	604,163	588,175	24,417	6,762	3,537	34,716
„	„ 1899.	559,439	561,663	29,143	6,760	3,082	38,985
„	„ 1900.	617,014	599,989	31,849	6,778	3,291	41,918
Half Year, June,	1901.	324,092	316,566	17,342	3,390	1,816	22,548
10 Years and 10 Weeks' Total.		4,617,431	4,552,126	242,639	66,915	44,682	354,236

WEST HARTLEPOOL LARD REFINERY

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Sundry.	Deprecia- tion.	Interest.	Total.
			£	£	£	£
37 Weeks, December, 1896	.....	28,815	1,104	510	471	2,085
Year,	„ 1897	65,875	2,916	760	550	4,226
„	„ 1898	78,344	2,282	780	792	3,854
„	„ 1899	83,062	3,129	813	822	4,764
„	„ 1900	118,439	3,044	827	663	4,534
Half Year, June,	1901	64,570	2,216	421	355	2,992
5 Years and 11 Weeks' Total.		439,165	14,691	4,111	3,653	22,455

MILL TRADE.

commencement.

PERIOD.	ENDED.	RATE ON PRODUCTION.		NET PROFIT.		NET LOSS.		Stocks at end.
		Per cent.	Per £.	Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£	s. d.	£
4 Years & 36 Weeks,	Dec., 1895.	9 5 1½	1 10½	..	..	31,884	0 5	71,974
Year,	" 1896.	8 9 7½	1 8¼	5,164	0 2½	..	..	78,073
"	" 1897.	7 5 6¾	1 5¾	..	..	5,292	0 2¼	51,656
"	" 1898.	5 18 0½	1 2½	5,967	0 2¼	..	..	30,086
"	" 1899.	6 18 9¾	1 4¾	8,404	0 3½	..	..	50,717
"	" 1900.	6 19 8¾	1 4¾	6,709	0 2½	..	..	54,476
Half Year,	June, 1901.	7 2 5¾	1 5	685	0 0½	..	..	52,776
10 Years and 10 Weeks' Total.		7 15 7½	1 6¾	26,929	..	37,176	..	..
				Less Profit		26,929	..	
				Leaves Net Loss		10,247	0 0½	

AND EGG WAREHOUSE TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £.	
		£	s. d.	£
37 Weeks,	December, 1896	*837	0 6½	6,653
Year,	" 1897	2,388	0 8½	7,223
"	" 1898	1,317	0 4	13,717
"	" 1899	366	0 1	13,488
"	" 1900	4,262	0 8½	14,053
Half Year,	June, 1901	1,056	0 3½	22,521
5 Years and 11 Weeks' Total		8,552	0 4¾	..

* Loss.

DURHAM SOAP

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
6½ Years,	December, 1880 ..	64,378	65,883	4,193	1,654	2,119	7,966
5 "	" " 1885 ..	72,553	73,425	4,513	1,530	1,728	7,771
5 "	" " 1890 ..	106,021	105,101	8,676	1,615	1,319	11,610
5½ "	March, 1896 ..	180,868	175,503	10,149	925	1,364	12,438
21½ Years' Total.....		423,820	419,912	27,531	5,724	6,530	39,785

NOTE.—Works sold 1896 and Trade transferred to Irlam.

IRLAM SOAP AND

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
20 Weeks,	December, 1895 ..	26,999	32,391	3,597	807	656	5,060
Year,	" " 1896 ..	101,092	103,152	12,256	2,730	2,428	17,414
"	" " 1897 ..	130,477	132,181	18,171	3,302	2,685	24,158
"	" " 1898 ..	170,762	164,846	19,968	4,186	3,135	27,289
"	" " 1899 ..	226,991	225,024	24,403	4,669	3,268	32,340
"	" " 1900 ..	278,333	279,212	29,713	4,878	3,827	38,418
Half Year,	June, 1901 ..	146,543	148,391	15,846	2,537	2,030	20,413
5 Years and 11 Months' Total		1,081,800	1,085,197	123,954	23,109	18,029	165,092

WORKS TRADE.

commencement.

PERIOD.	ENDED.	RATE ON PRODUCTION.		NET PROFIT.		Stocks at end.
		Per cent.	Per £.	Amount.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£
6½ Years,	December, 1880	12 1 9½	2 5	* 508	0 1½	3,571
5 "	" " 1885	10 11 8	2 1½	1,099	0 3½	4,361
5 "	" " 1890	11 0 11½	2 2½	2,822	0 6½	5,097
5½ "	March, 1896	7 1 8½	1 5	11,535	1 3¼	2,046
21½ Years' Total.....		9 9 5½	1 10½	14,948	0 8¾	..

* Loss.

CANDLE WORKS TRADE.

commencement.

PERIOD.	ENDED.	RATE ON PRODUCTION.		NET PROFIT.		Stocks at end.
		Per cent.	Per £.	Amount.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£
20 Weeks,	December, 1895	15 12 5½	3 1½	369	0 3½	30,825
Year,	" " 1896	16 17 7½	3 4½	7,822	1 6½	45,747
"	" " 1897	18 5 6¼	3 7¼	7,551	1 1½	46,347
"	" " 1898	16 11 1	3 3½	9,907	1 1½	44,103
"	" " 1899	14 7 5½	2 10½	10,117	0 10½	54,001
"	" " 1900	13 15 2¼	2 9	4,922	0 4½	74,059
Half Year,	June, 1901	13 15 1½	2 9	3,433	0 5½	65,318
5 Years and 11 Months' Total..		15 4 3½	3 0½	44,121	0 9¾	..

BATLEY WOOLLEN

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
4 Years,	December, 1890	44,326	47,618	20,973	1,124	1,607	22,704
5 ..	.. 1895	95,265	94,954	31,138	2,239	1,990	35,967
Year,	.. 1896	27,423	28,290	7,730	602	417	8,749
1/2 Year,	September, 1897	27,297	24,989	6,660	590	347	7,537
1 1/2 ..	December, 1898	39,624	40,700	11,601	1,000	659	13,260
Year,	.. 1899	44,875	44,852	11,309	1,104	723	13,136
..	.. 1900	44,168	44,344	11,341	1,158	662	13,161
Half Year,	June, 1901	24,454	24,003	6,414	579	343	7,336
14 1/2 Years' Total	.....	347,432	349,700	107,166	8,336	6,748	122,250

BROUGHTON CABINET

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
4 Years,	December, 1895	22,423	15,442	1,216	1,326	17,984
Year,	.. 1896	11,371	7,362	412	483	8,257
..	.. 1897	12,457	7,802	465	549	8,816
..	.. 1898	12,960	8,136	522	570	9,228
..	.. 1899	13,802	8,475	492	517	9,484
..	.. 1900	15,256	7,412	523	405	8,370
Half Year,	June, 1901	6,315	3,347	268	216	3,831
9 1/2 Years' Total	.....	94,581	58,006	3,898	4,066	65,970

MILL TRADE.

commencement.

PERIOD.	ENDED.	RATE ON PRODUCTION.		NET PROFIT.		Stocks at end.
		Per cent.	Per £.	Amount.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£
4 Years,	December, 1890.....	49 15 7	9 11 ³ / ₈	*6796	3 0 ³ / ₄	7,326
5 "	" " 1895.....	37 4 11 ¹ / ₂	7 5 ³ / ₈	3,039	0 7 ⁵ / ₈	8,139
Year,	" " 1896.....	30 13 6 ¹ / ₄	6 2 ¹ / ₂	829	0 7 ¹ / ₂	8,680
³ / ₄ Year,	September, 1897.....	30 4 5 ³ / ₈	6 0 ¹ / ₂	1,156	0 10 ¹ / ₂	8,039
1 ¹ / ₄ "	December, 1898.....	32 11 7 ³ / ₈	6 6 ³ / ₈	1,183	0 7 ³ / ₈	11,131
Year,	" " 1899.....	29 5 8 ⁷ / ₈	5 10 ¹ / ₄	1,991	0 10 ³ / ₈	14,051
"	" " 1900.....	29 13 7	5 11 ³ / ₈	2,489	1 1 ¹ / ₂	10,904
Half Year,	June, 1901.....	30 11 3	6 1 ¹ / ₄	1,435	1 2	10,733
14 ¹ / ₄ Years' Total	.....	34 19 2	6 11 ⁷ / ₈	5,326	0 3 ⁵ / ₈	..

* Loss.

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET LOSS.		Stocks at end.
		Amount.	Rate per £.	
		£	s. d.	£
4 Years,	December, 1895.....	1,305	1 1 ⁷ / ₈	7,257
Year,	" " 1896.....	1,262	2 2 ³ / ₈	8,732
"	" " 1897.....	946	1 6 ³ / ₈	9,044
"	" " 1898.....	879	1 4 ¹ / ₄	9,657
"	" " 1899.....	3,630	..	5,943
"	" " 1900.....	*767	1 0	4,452
Half Year,	June, 1901.....	*252	0 9 ¹ / ₂	4,953
9 ¹ / ₂ Years' Total	.....	7,003	1 5 ³ / ₄	..

* Profit.

LEEDS CLOTHING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2½ Years,	December, 1890	10,652	6,414	149	128	6,691
5 "	" " 1895	97,978	53,712	903	760	55,975
Year,	" " 1896	34,388	19,337	333	217	19,917
"	" " 1897	37,729	20,708	506	332	21,546
"	" " 1898	33,201	18,260	600	364	19,221
"	" " 1899	43,746	25,096	600	378	26,074
"	" " 1900	49,799	25,803	600	419	26,822
Half Year,	June, 1901	32,369	13,743	300	208	14,251
12½ Years' Total.....		339,862	183,073	3,991	2,836	189,900

BROUGHTON CLOTHING

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
Half Year,	December, 1895	7,561	4,920	171	106	5,197
Year,	" " 1896	22,024	13,782	368	226	14,376
"	" " 1897	27,010	17,751	671	402	18,824
"	" " 1898	27,246	18,129	840	531	19,500
"	" " 1899	30,350	20,450	870	515	21,835
"	" " 1900	39,689	26,126	922	578	27,626
Half Year,	June, 1901	21,830	13,020	483	308	13,811
6 Years' Total.....		175,710	114,178	4,325	2,666	121,169

FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
2½ Years, December, 1890		£ ..	s. d. ..	£ 1,125	s. d. 2 1¼	£ 1,316
5 " " 1895		5,663	1 1½	..	..	5,276
Year, " 1896		824	0 5¾	..	..	5,102
" " 1897		2,752	1 5½	..	..	6,680
" " 1898		2,130	1 3¾	..	..	5,181
" " 1899		4,326	1 11¾	..	..	10,964
" " 1900		3,696	1 5¾	..	..	9,764
Half Year, June, 1901		2,022	1 2½	..	..	5,029
12½ Years' Total		21,413	..	1,125	..	..
Less Loss		1,125	..			
Leaves Net Profit ..		20,288	1 2¼			

WORKS TRADE.

Account in the Balance Sheet.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
Half Year, December, 1895		£ 254	s. d. 0 8	£ ..	s. d. ..	£ 1,003
Year, " 1896		439	0 4¾	..	..	1,703
" " 1897	719	0 6¾	3,217
" " 1898	773	0 6¼	3,038
" " 1899	108	0 0¾	6,063
" " 1900	516	0 3	5,453
Half Year, June, 1901		50	0 0½	..	..	2,859
6 Years' Total		743	..	2,116	..	..
Less Profit				743	..	
Leaves Net Loss				1373	0 1½	

LONGSIGHT PRINTING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
47 Weeks,	December, 1895	7,512	3,391	591	415	4,397
Year,	" 1896	15,333	7,387	1,011	599	8,997
¾ "	September, 1897	17,445	7,736	869	507	9,112
1¼ "	December, 1898	34,102	16,144	2,005	1,028	19,177
Year,	" 1899	45,665	21,898	3,287	1,568	26,753
"	" 1900	65,340	26,762	3,785	1,829	32,376
Half Year,	June, 1901	36,989	14,938	1,987	1,038	17,963
6 Years and 5 Months' Total		222,386	98,256	13,535	6,984	118,775

LITTLEBOROUGH FLANNEL

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
Three Quarters,	December, 1898	15,152	3,084	388	251	3,723
Year,	" 1899	21,279	4,459	518	297	5,274
"	" 1900	20,086	4,550	609	404	5,563
Half Year,	June, 1901	6,572	2,308	317	186	2,811
3½ Years' Total		63,089	14,401	1,832	1,138	17,371

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £.	
		£	s. d.	£
47 Weeks,	December, 1895	475	1 3 $\frac{1}{2}$	1,089
Year,	„ 1896	695	0 10 $\frac{7}{8}$	2,255
$\frac{3}{4}$ „	September, 1897	938	1 0 $\frac{7}{8}$	1,019
1 $\frac{1}{4}$ „	December, 1898	1,731	1 0 $\frac{5}{8}$	4,300
Year,	„ 1899	785	0 4 $\frac{1}{2}$	6,450
„	„ 1900	2,649	0 9 $\frac{5}{8}$	11,818
Half Year,	June, 1901	1,293	0 8 $\frac{3}{8}$	12,796
6 Years and 5 Months' Total		8,566	0 9 $\frac{1}{8}$	..

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £.	
		£	s. d.	£
Three Quarters,	December, 1898	140	0 2 $\frac{1}{2}$	8,146
Year,	„ 1899	202	0 2 $\frac{1}{4}$	9,090
„	„ 1900	*329	0 3 $\frac{7}{8}$	7,992
Half Year,	June, 1901	18	0 0 $\frac{5}{8}$	10,982
3 $\frac{1}{4}$ Years' Total		31	..	..

* Loss.

MIDDLETON PRESERVE, PEEL,

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
Half Year,	December, 1896	37,023	47,612	6,058	889	685	7,632
¾ Year,	September, 1897	74,172	85,562	12,328	1,696	1,316	15,340
1¼ "	December, 1898	171,055	175,106	21,394	3,603	3,382	28,379
Year,	" 1899	162,041	168,390	19,240	3,235	2,944	25,419
"	" 1900	163,927	163,233	22,998	3,317	2,927	29,242
Half Year, June,	1901	85,895	67,932	9,425	1,698	1,652	12,775
5 Years' Total		694,113	707,835	61,443	14,438	12,906	118,787

MANCHESTER TOBACCO

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
Half Year,	December, 1898 (28½ weeks) . .	55,570	4,372	231	425	5,028
Year,	" 1899	158,731	11,075	640	1,052	12,767
"	" 1900	222,540	16,752	1,073	1,592	19,417
Half Year, June,	1901	133,233	9,053	640	1,132	10,825
3 Years' Total		570,074	41,252	2,584	4,201	48,037

AND PICKLE WORKS TRADE.

commencement.

PERIOD.	ENDED.	RATE ON PRO- DUCTION.		NET PROFIT.		Stocks at end.
		Per cent.	Per £.	Amount.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£
Half Year,	December, 1896.....	16 0 7	3 2 $\frac{3}{4}$	1,832	0 11 $\frac{1}{2}$	17,784
$\frac{3}{4}$ Year,	September, 1897.....	17 18 6 $\frac{3}{4}$	3 7	3,611	0 11 $\frac{3}{8}$	49,768
1 $\frac{1}{4}$,,	December, 1898.....	16 4 1 $\frac{1}{2}$	3 2 $\frac{7}{8}$	3,891	0 5 $\frac{3}{8}$	51,611
Year,	" 1899.....	15 1 10 $\frac{5}{8}$	3 0 $\frac{5}{8}$	8,728	1 0 $\frac{7}{8}$	57,339
"	" 1900.....	17 18 3 $\frac{3}{8}$	3 6 $\frac{7}{8}$	6,266	0 9 $\frac{1}{8}$	66,044
Half Year,	June, 1901.....	18 16 1 $\frac{1}{4}$	3 9 $\frac{1}{8}$	4,426	1 0 $\frac{1}{4}$	37,959
5 Years' Total		16 15 7 $\frac{1}{2}$	3 4 $\frac{1}{4}$	28,754	0 9 $\frac{5}{8}$	..

AND FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £.	
		£	s. d.	£
Half Year,	December, 1898 (28 $\frac{1}{2}$ weeks).....	1,742	0 7 $\frac{1}{2}$	26,847
Year,	" 1899.....	3,715	0 5 $\frac{1}{2}$	33,667
"	" 1900.....	1,081	0 1	44,502
Half Year,	June, 1901.....	2,643	0 4 $\frac{3}{4}$	44,138
3 Years' Total		9,181	0 3 $\frac{3}{4}$	..

SILVERTOWN FLOUR

Since

HALF-YEARLY

PERIOD.	ENDED.	Net Supplies.	Produ- tion.	EXPENSES.			
				Sundry.	Depre- ciation.	Interest.	Total.
		£	£	£	£	£	£
Half Year, December, 1900.....		62,476	61,569	5,524	1,804	1,118	8,446
„ June, 1901.....		96,882	91,647	5,562	1,860	1,248	8,670
Total		159,358	153,216	11,086	3,664	2,366	17,116

RUSHDEN BOOT AND

Since

HALF-YEARLY

PERIOD.	ENDED.	Net Supplies.	Produ- tion.	EXPENSES.			
				Sundry.	Depre- ciation.	Interest.	Total.
		£	£	£	£	£	£
Five Weeks, June, 1900.....		590	2,735	826	13	25	864
Half Year, December, 1900.....		10,501	9,071	3,389	55	58	3,502
„ June, 1901.....		10,755	10,221	3,397	56	78	3,531
Total		21,846	22,027	7,612	124	161	7,897

MILL TRADE.

Commencement.

ACCOUNTS.

PERIOD.	ENDED.	RATE ON PRODUCTION.		NET LOSS.		Stocks at end.
		Per cent.	Per £.	Amount.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£
Half Year,	December, 1900.....	13 4 4 $\frac{1}{4}$	2 8 $\frac{7}{8}$	4,381	1 4 $\frac{3}{4}$	18,538
„	June, 1901.....	9 9 2 $\frac{3}{8}$	1 10 $\frac{5}{8}$	3,720	0 9 $\frac{1}{8}$	23,978
	Total	11 3 5	2 2 $\frac{3}{4}$	8,101	1 0 $\frac{1}{2}$	..

SHOE WORKS TRADE.

Commencement.

ACCOUNTS.

PERIOD.	ENDED.	RATE ON PRODUCTION.		NET PROFIT.		Stocks at end.
		Per cent.	Per £.	Amount.	Rate per £.	
		£ s. d.	s. d.	£	s. d.	£
Five Weeks,	June, 1900.....	31 11 9 $\frac{5}{8}$	6 3 $\frac{3}{4}$	60	2 0 $\frac{1}{2}$	2,803
Half Year,	December, 1900.....	38 12 1 $\frac{1}{2}$	7 8 $\frac{5}{8}$	904	1 8 $\frac{5}{8}$	2,482
„	June, 1901.....	34 10 11 $\frac{1}{8}$	6 10 $\frac{7}{8}$	920	1 8 $\frac{1}{2}$	1,720
	Total	35 17 0 $\frac{1}{2}$	7 2	1,884	1 8 $\frac{5}{8}$	..

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

SALES =	TOTALS.		MANCHESTER	
	£14,490,236.		£8,797,088.	
	Expenses =		GROCERY.	
	Amount.	Rate per £100.	Amount.	Rate per £100.
£	d.	£	d.	
Wages	141191.38	233.85	36405.20	128.54
Auditors' Fees and Mileages	400.42	.67	187.94	.67
" Deputation Fees	41.67	.07	19.57	.07
" Fares	46.49	.07	21.83	.07
" Deputation Fares	26.23	.04	12.30	.05
Fees and Mileages—General and Branch Committees.....	3906.92	6.48	1109.35	3.92
" " Stocktakers	61.96	.10	6.28	.02
" " Scrutineers	24.53	.05	11.53	.04
" " Deputations	2026.72	3.35	715.70	2.53
Fares and Contracts—General and Branch Committees.....	1397.03	2.32	422.94	1.49
" " Stocktakers	13.88	.02	5.16	.02
" " Scrutineers	10.28	.01	4.85	.02
" " Deputations	826.03	1.36	250.82	.88
Price Lists: Printing	3080.45	5.10	1028.44	3.63
" Postage	540.56	.89	285.69	1.01
Balance Sheets: Printing.....	383.67	.64	182.92	.65
Printing and Stationery.....	8801.30	14.57	2663.03	9.40
Periodicals	192.28	.32	94.70	.33
Travelling	13539.96	22.43	2297.39	8.11
Stamps	5915.31	9.79	2608.07	9.20
Telegrams	818.19	1.36	554.39	1.89
Petty Cash	1165.95	1.93	529.62	1.87
Advertisements and Showcards	3361.64	5.57	2027.44	7.16
" "Wheatsheaf" Record Expenses	4453.09	7.38	2051.77	7.24
Rents, Rates, and Taxes	7818.80	12.95	1579.00	5.58
Coals, Gas, and Water	6459.81	10.70	1686.38	5.95
Oil, Waste, and Tallow	481.08	.80	289.71	1.02
Exhibition and Congress Expenses.....	1742.48	2.89	452.33	1.60
Expenses Quarterly Meetings	695.45	1.15	463.12	1.64
Telephones	665.60	1.10	300.52	1.06
Legal	358.57	.59	334.82	1.18
" " " Annual," 1900	1000.04	1.66	469.17	1.66
Employer's Picnic	176.68	.30	28.05	.10
Dining-rooms	12695.20	21.03	5640.75	19.92
Repairs, Renewals, &c.	11471.54	19.00	2783.17	9.83
Insurance	4485.06	7.43	690.48	2.44
Depreciation: Land	3098.41	5.13	901.84	3.18
" Buildings	14016.22	23.22	2554.49	9.02
" Fixtures	6348.89	10.51	894.72	3.16
Interest.....	50670.61	83.92	14468.31	51.09
Totals	314409.91	520.75	87013.29	307.24
		=		=
		2/3/4.7	..	1/5/7.2

SALES FOR THE YEAR ENDING DECEMBER 22ND, 1900.

MANCHESTER.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£571,787.		£159,692.		£341,833.		£305,055.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£	d.	£	d.	£	d.	£	d.
15773.90	662.09	4202.90	631.55	5868.97	412.06	7499.52	590.02
15.86	.67	4.47	.67	9.51	.67	8.10	.64
1.65	.07	.47	.07	1.00	.07	.85	.07
1.85	.08	.52	.08	1.10	.08	.94	.07
1.05	.04	.31	.05	.64	.04	.53	.04
139.35	5.85	38.63	5.80	82.96	5.82	71.65	5.64
10.82	.46	1.90	.29	1.27	.09	.98	.08
.96	.05	.26	.04	.57	.04	.50	.04
239.73	10.06	31.37	4.71	29.25	2.05	55.27	4.35
36.08	1.52	9.75	1.47	21.42	1.50	18.85	1.43
1.16	.05	.26	.04	.25	.02	.32	.03
.40	.02	.10	.02	.23	.02	.20	.02
110.43	4.64	13.79	2.07	12.49	.88	30.09	2.37
154.87	6.50	370.02	55.61	25.20	1.77	60.02	4.72
11.14	.47	7.62	1.15	8.86	.62	29.93	2.35
15.75	.66	4.65	.70	9.65	.68	7.94	.62
731.15	30.65	285.93	42.97	369.45	25.94	348.78	27.44
5.04	.21	2.10	.32	3.49	.24	2.83	.22
1695.34	71.16	1348.63	202.67	384.48	26.99	643.61	50.63
213.82	8.97	59.30	8.91	127.27	8.94	109.70	8.63
24.74	1.04	17.29	2.60	8.37	.59	14.30	1.12
59.55	2.50	16.57	2.49	34.93	2.45	35.08	2.76
132.66	5.57	140.27	21.08	170.83	11.99	30.07	2.37
182.29	7.70	46.90	7.05	117.28	8.23	86.62	6.81
989.34	41.53	487.12	73.21	192.58	13.52	501.60	39.46
206.43	8.66	107.01	16.08	101.72	7.14	160.55	12.63
22.66	.95	9.59	1.44	13.43	.94	11.67	.92
93.67	3.93	23.51	3.53	53.79	3.78	18.30	1.44
38.48	1.62	10.46	1.57	22.72	1.60	19.89	1.56
20.05	.84	7.90	1.19	17.76	1.25	14.45	1.14
39.65	1.67	11.20	1.68	.70	.05	..	..
12.90	.54	3.90	.59	23.80	1.67	20.25	1.61
1187.86	49.86	319.02	47.95	6.90	.48	11.85	.93
520.51	21.85	204.96	30.80	697.35	48.96	616.15	48.47
545.96	22.92	170.71	25.66	163.37	11.47	463.44	36.46
543.78	22.81	16.49	2.48	226.83	15.93	192.24	15.12
1532.39	64.32	153.04	23.00	181.94	12.77	432.46	34.02
129.48	5.43	48.68	7.32	582.40	40.89	1174.11	92.37
6303.47	264.58	1501.58	225.67	401.10	28.16	365.40	28.75
				2713.67	190.53	2137.02	168.13
31747.22	1332.54	9678.58	1454.58	12689.53	890.92	15196.06	1195.53
..	5/11/0.5	..	6/1/2.5	..	3/14/2.9	..	4/19/7.5

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

NEWCASTLE.

GROCERY.

SALES =

£2,642,123.

Expenses =

Amount.

Rate per
£100.

	£	d.
Wages	19501-09	177-14
Auditors' Fees and Mileages	73-03	'66
" Deputation Fees	7-60	'07
" Fares	8-48	'08
" Deputation Fares	4-77	'04
Fees and Mileages—General and Branch Committees	939-58	8-53
" " Stocktakers	5-86	'05
" " Scrutineers	4-49	'04
" " Deputations	235-07	2-14
Fares and Contracts—General and Branch Committees	391-76	3-56
" " Stocktakers	1-24	'01
" " Scrutineers	1-89	'02
" " Deputations	63-36	'58
Price Lists: Printing	132-13	1-20
" Postage	47-83	'43
Balance Sheets: Printing	50-08	'45
Printing and Stationery	1291-43	11-73
Periodicals	29-75	'27
Travelling	588-38	5-34
Stamps	769-01	6-99
Telegrams	170-50	1-55
Petty Cash	251-76	2-29
Advertisements and Showcards	274-53	2-49
"Wheatseaf" Record Expenses	818-67	7-44
Rents, Rates, and Taxes	578-10	5-25
Coals, Gas, and Water	1863-14	16-92
Oil, Waste, and Tallow	92-92	'84
Exhibition and Congress Expenses	154-78	1-41
Expenses Quarterly Meetings	55-08	'50
Telephones	143-43	1-30
Legal	13-01	'12
"Annual," 1900	182-36	1-66
Employés' Picnic	23-39	'21
Dining-rooms	1665-46	15-13
Repairs, Renewals, &c.	1220-22	11-09
Insurance	313-88	2-85
Depreciation: Land	220-22	2-00
" Buildings	1504-84	13-67
" Fixtures	748-87	6-80
Interest	5480-12	49-78
Totals	39922-11	362-63
	....	1/10/2-6

SALES FOR THE YEAR ENDING DEC. 22ND, 1900—continued.

NEWCASTLE.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£441,412.		£155,096.		£227,641.		£278,473.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£	d.	£	d.	£	d.	£	d.
8962·81	487·33	1764·14	272·99	3115·69	328·48	6772·56	583·70
12·23	·66	4·32	·67	6·32	·67	7·70	·66
1·27	·07	·45	·07	·66	·07	·80	·07
1·42	·08	·50	·08	·73	·08	·90	·08
·80	·04	·29	·04	·42	·04	·50	·04
217·55	11·83	76·22	11·79	111·92	11·80	136·73	11·78
2·55	·14	1·17	·18	1·59	·17	2·52	·22
·75	·04	·26	·04	·37	·04	·47	·04
94·79	5·15	11·71	1·81	21·85	2·30	36·35	3·13
64·45	3·50	22·38	3·46	33·13	3·49	40·57	3·45
·12	...	·09	·01	·09	·01	·10	·01
·31	·02	·10	·02	·16	·02	·20	·02
29·15	1·58	5·05	·78	6·77	·70	27·76	2·39
102·52	5·57	8·87	1·37	21·45	2·26	11·82	1·02
.....	.....	.....	.....	·72	·08	.....	.....
8·49	·46	3·11	·48	4·43	·47	5·33	·47
424·51	23·08	14·80	2·29	122·55	12·92	271·82	23·43
4·40	·23	1·52	·24	6·13	·65	2·32	·20
938·53	51·03	276·19	42·74	296·17	31·22	371·55	32·02
189·90	10·34	67·23	10·40	80·87	8·53	152·91	13·18
17·45	·95	6·07	·94	1·37	·14	5·25	·45
31·55	1·72	11·02	1·72	16·80	1·77	30·91	2·66
54·43	2·96	29·64	4·59	57·66	6·08	27·95	2·42
141·45	7·69	44·90	6·95	78·65	8·29	82·32	7·09
492·41	26·77	94·53	14·64	291·37	30·72	449·31	38·72
358·88	19·51	238·15	36·85	153·63	16·20	174·67	15·05
16·25	·88	5·10	·78	7·76	·82	9·71	·84
24·70	1·34	8·70	1·35	13·98	1·47	16·25	1·41
9·19	·50	3·19	·40	4·72	·50	5·79	·50
23·43	1·27	8·25	1·23	12·07	1·27	14·73	1·27
·13	.....	·04	.....	·49	·05	·09	.....
30·55	1·66	10·80	1·67	15·80	1·67	19·25	1·66
15·26	·83	6·10	·94	6·25	·66	3·05	·26
334·91	18·22	114·94	17·79	171·61	18·09	211·27	18·22
472·63	25·70	34·09	13·01	236·95	24·98	136·43	11·76
353·53	19·22	144·79	22·41	169·77	17·90	191·83	16·54
170·31	9·26	33·45	5·17	100·73	10·62	153·48	13·23
1224·59	66·58	237·94	36·82	724·64	76·40	1108·08	95·50
1182·27	64·28	222·69	34·46	361·16	38·08	85·29	7·35
3348·51	182·07	1372·05	212·31	1908·79	201·24	1871·65	161·31
19358·98	1052·56	4934·84	763·63	8166·22	860·95	12440·22	1072·15
.....
.....	4/7/8·5	.....	3/3/7·6	.....	3/11/8·9	.....	4/9/4·1

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

SALES= Expenses=	LONDON.	
	GROCERY.	
	£2,177,795.	
	Amount.	* Rate per £100.
	£	d.
Wages	17786-73	196-01
Auditors' Fees and Mileages	60-08	'66
" Deputation Fees	6-24	'07
" Fares	6-97	'08
" Deputation Fares	3-90	'04
Fees and Mileages—General and Branch Committees	739-99	8-15
" " Stocktakers	15-10	'17
" " Scrutineers	3-72	'04
" " Deputations	398-36	4-39
Fares and Contracts—General and Branch Committees	261-94	2-89
" " Stocktakers	4-70	'05
" " Scrutineers	1-57	'02
" " Deputations	200-92	2-21
Price Lists: Printing	362-34	3-99
" " Postage	147-63	1-63
Balance Sheets: Printing	77-09	'85
Printing and Stationery	1438-84	15-86
Periodicals	31-17	'94
Travelling	1543-22	17-01
Stamps	1237-80	13-64
Telegrams	14-71	'16
Petty Cash	88-96	'98
Advertisements and Showcards	237-55	2-62
" "Wheatsheaf" Record Expenses	676-76	7-46
Rents, Rates, and Taxes	1136-22	12-52
Coals, Gas, and Water	996-17	10-98
Oil, Waste, and Tallow	2-28	'03
Exhibition and Congress Expenses	677-68	7-47
Expenses Quarterly Meetings	52-83	'58
Telephones	88-00	'97
Legal	9-11	'10
" " " Annual," 1900	150-06	1-65
Employés' Picnic	38-37	'42
Dining-rooms	1157-25	12-75
Repairs, Renewals, &c.	2868-05	31-61
Insurance	601-10	6-62
Depreciation: Land	170-66	1-88
" " Buildings	1827-17	20-14
" " Fixtures	1217-83	13-42
Interest	5718-68	63-02
Totals	42057-15	463-48
		=
	..	1/18, 7-4

SALES FOR THE YEAR ENDING DEC. 22ND, 1900—continued.

LONDON.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£161,123.		£44,451.		£97,183.		£89,484.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£	d.	£	d.	£	d.	£	d.
5658·99	842·94	1584·83	855·69	2633·38	650·34	3661·27	981·97
4·46	·66	1·22	·65	2·70	·67	2·48	·66
·46	·07	·12	·06	·28	·06	·25	·06
·52	·08	·14	·07	·31	·07	·28	·07
·29	·04	·08	·04	·18	·04	·17	·05
156·96	23·38	16·60	8·97	36·49	9·12	33·54	8·99
5·48	·82	2·39	1·29	1·60	·39	2·45	·65
·27	·04	·07	·03	·16	·03	·15	·04
79·15	11·79	20·17	10·90	31·68	7·84	26·27	7·04
42·72	6·36	5·85	3·15	13·11	3·23	12·08	3·24
·18	·03	·08	·04	·06	·01	·07	·01
·11	·02	·03	·01	·07	·01	·06	·01
36·13	5·38	10·13	5·47	13·98	3·46	15·66	4·20
531·30	79·14	234·13	126·42	10·07	2·48	27·27	7·32
.....	.....	.....	.....	.....	.....	1·14	·31
5·85	·87	1·59	·85	3·54	·88	3·25	·87
298·15	44·42	178·04	96·13	173·34	42·80	189·48	50·82
1·33	·20	3·87	2·08	1·58	·39	2·05	·55
1255·10	186·95	641·17	346·19	584·09	144·25	676·11	181·34
125·92	18·75	34·27	18·51	72·03	17·79	67·21	18·02
1·55	·23	·42	·22	·93	·22	·85	·22
17·22	2·56	3·00	1·61	34·78	8·59	4·20	1·12
97·24	14·48	4·10	2·21	69·62	17·19	7·65	2·05
51·65	7·69	12·53	6·77	33·75	8·33	28·55	7·12
532·24	79·28	116·45	62·88	108·79	26·86	269·24	72·21
177·76	26·48	68·26	36·86	80·16	19·78	86·90	23·30
.....
72·83	10·86	26·53	14·33	69·98	17·28	35·45	9·51
4·10	·61	1·12	·60	2·48	·61	2·28	·62
13·09	1·95	·07	·03	·20	·04	1·65	·44
.....
11·15	1·66	3·05	1·64	6·75	1·66	6·20	1·67
9·45	1·41	1·49	·80	4·22	1·04	5·50	1·48
237·47	35·37	65·22	35·22	143·70	35·48	132·24	35·47
1135·35	169·12	119·90	64·74	783·50	193·49	278·97	74·83
427·14	63·62	131·00	70·73	212·22	52·40	113·58	30·47
60·64	9·03	16·43	8·87	29·44	7·27	66·54	17·85
607·19	90·44	217·63	117·51	236·28	70·69	281·43	75·49
346·41	51·60	97·44	52·62	184·15	45·48	63·40	17·00
1885·05	280·78	503·85	272·04	866·69	214·03	591·20	158·57
13890·90	2069·11	4123·27	2226·23	6496·47	1604·34	6695·07	1795·64
..	8/12/5·1	..	9/5/6·2	..	6/13/8·3	..	7/9/7·6

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS.

(Compiled by the Co-operative Union.)

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
1	1869	May 31	London: Society of Arts, John Street, Adelphi.	T. Hughes, M.P.....	A. J. Mundella, M.P.	W. Morrison, M.P.
2	1870	June 6	Manchester: Memorial Hall.....	W. Morrison, M.P.....	Rev. W. N. Molesworth, M.A.	J. T. Hibbert, M.P.
3	1871	April 10	Birmingham: Midland Institute.....	Hon. Auberon Herbert, M.P.	C. Cattell.....	W. Morrison, M.P.
4	1872	" 1	Bolton: Co-operative Hall.....	T. Hughes, M.P.....	E. V. Neale.....	W. Morrison, M.P.
5	1873	" 12	Newcastle-on-Tyne: Mechanics' Institute.	Joseph Cowen, jun. ..	W. Morrison, M.P..	T. Hughes, M.P.
6	1874	" 6	Halifax: Mechanics' Hall.....	Thomas Brassey, M.P.	W. Morrison.....	W. Morrison.
7	1875	Mar. 29	London: Co-operative Institute ..	Professor T. Rogers ..	T. Hughes, Q.C.....	W. Morrison.
8	1876	April 17	Glasgow: Assembly Rooms, 138, Bath Street.	*Professor Caird	G. Anderson, M.P. ...	James Crabtree.
9	1877	" 2	Leicester: Museum Hall	Hon. Auberon Herbert.	Lloyd Jones	Abraham Greenwood.
10	1878	" 22	Manchester: Co-operative Hall, Downing Street.	Marquis of Ripon	Bishop of Manchester	Dr. John Watts.
11	1879	" 14	Gloucester: Corn Exchange	Professor Stuart.....	J. T. W. Mitchell ..	James Crabtree.
12	1880	May 17	Newcastle-on-Tyne: Bath Lane School-room.	Bishop of Durham.....	R. S. Watson	H. R. Bailey.
13	1881	June 6	Leeds: Albert Hall.....	Lord Derby	T. Hughes, Q.C.....	James Crabtree.
14	1882	May 29	Oxford: Town Hall.....	Lord Reay	Councillor Pumphrey	George Hines.
15	1883	May 14	Edinburgh: Oddfellows' Hall	Rt. Hon. W. E. Baxter, M.P.	William Maxwell ..	John Allan.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS—*continued.*

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
16	1884	June 2	Derby: Lecture Hall	Sedley Taylor, M.A. . . .	A. Scotton	Councillor Hartley.
17	1885	May 25	Oldham: Co-operative Hall, King St.	Lloyd Jones.....	F. Hardern.....	Lewis Feber.
18	1886	June 14	Plymouth: Guildhall	Earl of Morley	A. H. D. Acland, M.P.	J. H. Young.
19	1887	May 30	Carlisle: Her Majesty's Theatre	G. J. Holyoake	Sir W. Lawson, M.P.	Councillor Rule.
20	1888	" 21	Dewsbury: Co-operative Hall	E. V. Neale	Marquis of Ripon ..	John Cave, jun.
21	1889	June 10	Ipswich: Public Hall.....	Professor A. Marshall..	B. Jones	George Hines.
22	1890	May 26	Glasgow: City Hall.....	Earl of Rosebery.....	William Maxwell ..	James Deans.
23	1891	" 18	Lincoln: Drill Hall.....	A. H. D. Acland, M.P..	D. McInnes	J. Hepworth.
24	1892	June 6	Rochdale: Baillie Street Chapel	J. T. W. Mitchell, J.P..	A. Greenwood.....	Councillor Cheetham.
25	1893	May 22	Bristol: Hall of the Y.M.C.A.	Councillor G. Hawkins.	J. Clay, J.P.	W. H. Brown, C.C.
26	1894	" 14	Sunderland: Victoria Hall	T. Tweddell, J.P., F.R.G.S.	J. McKendrick	W. Crooks.
27	1895	June 3	Huddersfield: Town Hall	Geo. Thomson.....	T. Bland, J.P.....	Jas. Broadbent.
28	1896	May 25	Woolwich: Tabernacle, Beresford St.	†B. Jones	B. Jones	B. Jones.
29	1897	June 7	Perth: City Hall	Wm. Maxwell, J.P....	Wm. Maxwell, J.P..	Wm. Maxwell, J.P.
30	1898	May 30	Peterborough: Theatre Royal, Broad- way.	†D. McInnes.....	D. McInnes	D. McInnes.
31	1899	" 22	Liverpool: St. George's Hall.....	F. Hardern, J.P.....	F. Hardern, J.P. ..	F. Hardern, J.P.
32	1900	June 4	Cardiff: Park Hall	W. H. Brown.....	W. H. Brown	W. H. Brown.
33	1901	May 27	Middlesbrough: Town Hall	J. Warwick	J. Warwick	J. Warwick.

* Inaugural Address delivered by Prof. Hodgson. † Inaugural Address delivered by Earl of Winchelsea. ‡ Inaugural Address delivered by Bishop of London.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869,

TOGETHER WITH NAMES OF WRITERS.

(Compiled by the Co-operative Union.)

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
1	1869	London.....	Trade Unions and Co-operation	John Frearson.
2	"	"	The North of England Co-operative Wholesale Society	W. Nuttall.
3	"	"	Co-operation: How to Secure Safe Progress Therein.....	Dr. John Watts.
4	"	"	Associated Homes	Col. Henry Clinton.
5	"	"	Higher Aims of Co-operation and How to Realise Them.....	Dr. Travis.
6	"	"	Organisation and Co-operation	— Bray.
7	"	"	The Principles of Co-operation as Applied to Credit.....	R. B. D. Morier.
8	"	"	The Best Means of Making Co-operative Societies Mutually Helpful	Rev. W. N. Molesworth.
9	"	"	Self-supporting Educational Establishments	Ion Perdicaris.
10	"	"	Co-operative Libraries and the Principles on which they should be Formed and Managed.	W. E. A. Axon, F.R.S.L.
11	"	"	Industrial Partnerships	A. Briggs.
12	"	"	Co-operative Organisation and Propaganda.....	W. Pare, F.S.S.
13	"	"	National Co-operative Organisation	J. Borrowman.
14	"	"	Land, Labour, and Capital	E. T. Craig.
15	"	"	A London Co-operative Board.....	G. J. Holyoake.
16	"	"	The Claims of Co-operative Societies to the Use of Public Land for Agricultural and Building Purposes.	T. Hare.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
17	1869	London	Causes of Failure in Co-operative Stores.....	R. Harper.
18	"	"	" " " "	N. Wilkinson.
19	"	"	" " " "	J. C. Farn.
20	"	"	Hindrances to Co-operation	J. T. McInnes.
21	"	"	Co-operative Production	Malcolm Macleod.
22	"	"	Co-operative Trading Companies	J. Samuelson.
23	1870	Manchester	The Relation of Trade and other Societies to the Co-operative Movement.	Malcolm Macleod.
24	"	"	Co-operative Cottage Building	W. Nuttall.
25	"	"	Co-operative Newspaper	Lloyd Jones.
26	"	"	Co-operative Bank.....	W. Pare.
27	"	"	Prospects and Objects of Co-operation.....	E. V. Neale.
28	"	"	The Amendment of the Law relating to Co-operative Societies.....	J. M. Ludlow.
29	"	"	Co-operation and Education	T. Slater.
30	1871	Birmingham	The More Complete Organisation of the Co-operative Body	R. Bailey Walker.
31	"	"	Co-operative Insurance.....	A. Howard.
32	"	"	Co-operation and Trade Unions	H. R. Slatter.
33	"	"	People's Banks	R. B. D. Morier, C.B.
34	"	"	The Establishment of a Co-operative Bank	Anonymous.
35	"	"	Co-operative Industrial Colleges.....	W. Pare, F.S.S.
36	"	"	The State of the Law affecting Co-operative Societies	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
37	1871	Birmingham	London Co-operative Agency	R. Stephens.
38	1872	Bolton	Mutual Guarantee	E. O. Greening.
39	"	"	The Check System	J. Borrowman.
40	"	"	A Plea for Checking the Cash taken by Salesmen	J. Watt.
41	"	"	Co-operative Check System	W. Nuttall.
42	"	"	Productive Co-operation	J. Borrowman.
43	"	"	Production of Flour by the Wholesale Society	— Mc. Pherson.
44	"	"	How to Dispose of the Surplus Capital of Co-operative Societies	F. Smith.
45	"	"	Co-operative Agriculture	R. Stapleton.
46	"	"	How the Rapidly Accumulating Capital of Co-operators may be Best Employed.	E. T. Craig.
47	"	"	Federative Trading	Lloyd Jones.
48	"	"	The Extension of Wholesale Co-operative Societies	J. Borrowman.
49	1873	Newcastle-on-Tyne	The Most Efficient and Practical Plan of Arranging the Powers and Duties of the Central Board.	E. V. Neale.
50	"	"	Principles and Methods of Voting	J. T. Mc-Innes.
51	"	"	The Best Means of Promoting Co-operative Production	J. Borrowman.
52	"	"	"	G. J. Holyoake.
53	"	"	Some Hints on the Problem of Co-operative Production	J. M. Ludlow.
54	"	"	The <i>Co-operative News</i> .	T. Hayes.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
55	1873	Newcastle-on-Tyne	The Journalism of the Movement.....	G. J. Holyoake.
56	"	"	How to Increase Co-operation.....	P. H. Holland.
57	"	"	The Highest Form of Co-operation.....	Dr. Henry Travis.
58	1874	Halifax.....	Mode of Appointing the Central Board.....	E. V. Neale.
59	"	"	The Leakage Question.....	— Whiteley.
60	"	"	The Progress and Consolidation of Co-operation.....	Lloyd Jones.
61	"	"	The Future of Labour in Co-operation.....	E. O. Greening.
62	"	"	Co-operative Production.....	J. Borrowman.
63	"	"	A Plea for a Truly Co-operative Press.....	E. O. Greening.
64	"	"	The Best Form of the Co-operative Organ.....	J. T. McInnes.
65	"	"	Co-operative Propaganda.....	G. J. Holyoake.
66	"	"	Higher Education on Co-operative Principles.....	— Cunningham.
67	"	"	Equitable Distribution of Profits.....	J. Holmes.
68	"	"	Trade Unions in Relation to Co-operation.....	Lloyd Jones.
69	1875	London.....	The Schulze-Delitzsch System of Banking.....	W. Morrison.
70	"	"	Co-operation <i>v.</i> Individualism.....	R. Kyle.
71	"	"	Co-operative Production.....	E. O. Greening.
72	"	"	The Management of Productive Societies.....	F. Smith.
73	"	"	The Management and Best Form of Constitution to be given to Productive Societies, &c.	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
74	1875	London.....	The Present State of the Co-operative Movement and the Future before it	Bailey Walker.
75	"	"	Proposal of a National Industrial Orphanage.....	Dr. Rutherford.
76	"	"	Proposal for the Establishment of International Co-operation	G. J. Holyoake.
77	"	"	International Co-operation.....	Dr. Worrall.
78	"	"	Trade Societies' Funds and Co-operative Production	Lloyd Jones.
79	1876	Glasgow	The Policy of Paying High Dividends	E. V. Neale.
80	"	"	Organisation for Propaganda	J. Smith.
81	"	"	Co-operation and Trades Unionism	H. R. Slatfer.
82	"	"	Hindrances to Productive Co-operation.....	R. Kyle.
83	"	"	How to Diminish the Risks and Increase the Benefits of Productive Co-operation.	W. Campbell.
84	"	"	Associated Healthy Dwellings; or, a New Plan of Practical Propaganda ..	E. T. Craig.
85	1877	Leicester	Banking.....	T. Hughes.
86	"	"	A Special Means of Safe and Profitable Investment	W. Campbell.
87	"	"	The Accumulation of Capital.....	E. T. Craig.
88	"	"	How should Labour be Paid in Co-operation?	Lloyd Jones.
89	"	"	The Relation of Capital and Labour when engaged in Co-operative Production.	F. Smith.
90	"	"	Labour in Co-operative Workshops	J. Smith.
91	"	"	What Trade Unionists Might Do for the Worker through Co-operation ..	E. V. Neale.
92	"	"	Trade Unions and Co-operation	H. R. Slatfer.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
93	1877	Leicester	Store Management	Lloyd Jones.
94	"	"	The Proper Position of Labour in the Co-operative Movement	R. Kyle.
95	"	"	The Place of the Labourer in Co-operation	J. Greenwood.
96	"	"	The Failures of Industrial Partnerships	E. O. Greening.
97	"	"	Diffusion of the <i>Co-operative News</i>	G. J. Holyoake.
98	"	"	Re-establishment of Labour Exchanges	"
99	"	"	Educational Funds	G. Hines.
100	"	"	The Necessity of Co-operative Education, &c.	J. Holmes.
101	1878	Manchester	Working Men's Clubs	Hodgson Pratt.
102	"	"	Co-operative Friendly Society	J. Odgers.
103	"	"	Co-operation and Culture	J. H. Jones.
104	"	"	The Development, Promotion, and Benefits of Education	R. Kyle.
105	"	"	Voluntary Propagandist Efforts	E. V. Neale.
106	1879	Gloucester	The Co-operative Union: Its Work, Duties, and Machinery	J. Borrowman.
107	"	"	"	R. Kyle.
108	"	"	"	E. V. Neale.
109	"	"	Co-operative Production	J. Odgers.
110	"	"	Spread of Co-operation in Agricultural Villages, &c.	G. Hines.
111	"	"	"	W. H. Hall.
112	"	"	The Attitude of the Co-operative Movement to Private Trade	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
113	1879	Gloucester	A Co-operative Review, &c.	E. T. Craig.
114	"	"	"	R. Newton.
115	"	"	A Co-operative Orphanage	Dr. Rutherford.
116	1880	Newcastle-on-Tyne	The Co-operative Union	R. Kyle.
117	"	"	Productive Co-operation	W. Swallow.
118	"	"	Wholesale Co-operation	Lloyd Jones.
119	"	"	Store Management	G. Scott.
120	"	"	Co-operative Cottage Building and the Land Question	T. Thirlaway.
121	"	"	Co-operation and the Perils of Credit	G. Hines.
122	"	"	The Land	E. V. Neale.
123	"	"	Education in Connection with Co-operation	J. Holmes.
124	1881	Leeds	Surplus Funds	J. Smith.
125	"	"	"	J. Crabtree.
126	"	"	The Land Question in Connection with Co-operation	Lloyd Jones.
127	"	"	Co-operative Production	J. Hepworth.
128	"	"	The Fundamental Principles of Co-operation	A. Greenwood.
129	"	"	Manual of Auditing	R. J. Milburne.
130	"	"	Organisation and Education	J. Holmes.
131	"	"	The Constitution of the Central Board	H. R. Bailey.
132	1882	Oxford	The Banking Question	J. Crabtree.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
133	1882	Oxford	The Banking Question	T. Hughes, Q.C.
134	"	"	Co-operation and Agriculture	Rev. G. W. Kitchen.
135	"	"	The Education of Co-operators	Arnold Toynbee.
136	"	"	"	B. Jones.
137	"	"	The Revenue of the Central Board	John Allan.
138	"	"	"	G. J. Holyoake.
139	1883	Edinburgh	The Present Position and Future Development of Co-operation	A. H. D. Acland.
140	"	"	"	J. Lochhead.
141	"	"	The Banking Question	E. V. Neale.
142	"	"	Utilisation of Surplus Capital	Lloyd Jones.
143	"	"	"	J. Lord.
144	"	"	The Best Means of Propagating Co-operation in Large Towns	J. Mc.Nair.
145	"	"	"	W. Nuttall.
146	1884	Derby	The Nationalisation of the Land	G. Purcell.
147	"	"	Co-operative Farming	D. Johnson.
148	"	"	Surplus Capital	W. T. Nutter.
149	"	"	"	J. Hepworth.
150	"	"	The Economic Aspect of Co-operation	E. V. Neale.
151	1885	Oldham	The Limited Liability Movement in Oldham	F. Hardern.
152	"	"	Difficulties of Productive Co-operation	T. W. Fenton.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
153	1885	Oldham	The Rise and Progress of Co-operation in Oldham	L. Feber.
154	"	"	Education in Connection with Co-operation	W. Crooks.
155	"	"	The Future of the Working Classes	E. O. Greening.
156	1886	Plymouth	Co-operative Education	Miss Sharp.
157	"	"	"	J. H. Jones.
158	"	"	Co-operative Production	J. C. Gray.
159	"	"	"	W. Swallow.
160	"	"	The Common Sense of Co-operation	E. V. Neale.
161	1887	Carlisle	Co-operative Agriculture	D. McInnes.
162	"	"	"	W. G. Loveday.
163	"	"	Co-operative and Competitive Trade and Dividends	D. Thomson.
164	"	"	"	T. Ritchie.
165	1888	Dewsbury	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	G. E. Quirk.
166	"	"	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	C. Shuttlebotham.
167	"	"	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	C. Shuttlebotham.
168	"	"	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	E. Copland.
169	1889	Ipswich	The Credit System	W. Swallow.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
170	1889	Ipswich	Co-operation and International Commerce	Vaughan Nash.
171	1890	Glasgow	The Relations between Co-operation and Socialistic Aspirations	Miss M. L. Davies.
172	"	"	Cash and Check Systems	J. Thirlaway.
173	"	"	Co-operation in Ireland	Hon. H. C. Plunkett.
174	"	"	Labour, Capital, and Consumption	E. S. Bycraft.
175	1891	Lincoln	The Best Method of bringing Co-operation within the Reach of the Poorest of the Population.	Sydney Webb.
176	"	"	How Best to Consolidate and Improve the Position of Productive Societies.	W. G. Harrison.
177	"	"	The Best Means of bringing Co-operation and Trades Unions into closer union.	J. Arnold.
178	"	"	How Best to Utilise the Increasing Surplus Capital of the Movement.....	A. Maskery.
179	1892	Rochdale	The Best Method of Consolidating and Federating Existing Productive Effort.	J. Deans.
180	"	"	The Duties of Co-operators in Regard to the Hours and Conditions of Labour.	Tom Mann.
181	"	"	How Best to Do Away with the Sweating System	Miss Beatrice Potter.
182	1893	Bristol	The Relation of Employés to the Co-operative Movement	W. Maxwell.
183	"	"	Overlapping, its Varieties and Dangers	C. J. Beckett.
184	"	"	The Position Co-operators ought to take with regard to the Social and Industrial Problems of the Present Day.	R. H. Tutt.
185	1894	Sunderland	Store Management	W. Openshaw.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
186	1894	Sunderland	Co-operative Agriculture	W. Campbell.
187	1895	Huddersfield	Agriculture as Applied to the Agricultural Population and to Agriculture.	D. McInnes.
188	1896	Woolwich	The Relation of the Co-operative Movement to National and International Commerce.	A. Williams.
189	"	"	Are Modifications in the Rochdale System of Co-operation necessary to Meet the Needs of Great Centres of Population?	G. Hawkins.
190	1897	Perth	The Rights and Privileges of Citizens, with special reference to the Scottish Traders' Agitation against the Co-operative Movement.	W. E. Snell.
191	"	"	Superannuation of Co-operative Employés	R. J. Wilson.
192	1898	Peterborough	Co-operative Credit Banking	H. W. Wolf.
193	"	"	Co-operation in Agriculture	J. C. Gray.
194	1899	Liverpool	How to Make Co-operation succeed in Large Centres of Population.	E. O. Greening.



The Co-operative Union Limited.

OFFICES: LONG MILLGATE, MANCHESTER.

WHAT IS THE CO-OPERATIVE UNION?

IT is an institution charged with the duty of keeping alive and diffusing a knowledge of the principles which form the life of the Co-operative movement, and giving to its active members, by advice and instruction—literary, legal, or commercial—the help they may require, that they may be better able to discharge the important work they have to do.

WHAT HAS IT DONE?

THE greater part of the legal advantages enjoyed by Co-operators originated in the action of the Central Board of the Union, and the Central Committee which it succeeded. They may be summarised as follows:—

- (1) The right to deal with the public instead of their own members only.
- (2) The incorporation of the Societies, by which they have acquired the right of holding in their own name lands or buildings and property generally, and of suing and being sued in their own names, instead of being driven to employ trustees.
- (3) The power to hold £200 instead of £100 by individual members of our Societies.
- (4) The limitation of the liability of members for the debts of the Society to the sum unpaid upon the shares standing to their credit.
- (5) The exemption of Societies from charge to income tax on the profits of their business, under the condition that the number of their shares shall not be limited.
- (6) The authorising one Registered Society to hold shares in its own corporate name to any amount in the capital of another Registered Society.
- (7) The extension of the power of members of Societies to bequeath shares by nomination in a book, without the formality of a will or the necessity of appointing executors, first from £30 to £50, and now to £100, by the Provident Nominations and Small Intestacies Act, 1883, which also makes this power apply to loans and deposits as well as to shares.
- (8) The Industrial and Provident Societies Act, 1871, which enables Societies to hold and deal with land freely.
- (9) The Industrial and Provident Societies Act, 1876, which consolidated into one Act the laws relating to these Societies, and, among many smaller advantages too numerous to be mentioned in detail, gave them the right of carrying on banking business whenever they offer to the depositors the security of transferable share capital.
- (10) The Industrial and Provident Societies Act, 1893.

The Union consists of Industrial and Provident Societies, Joint-Stock Companies, and other bodies corporate.

THE CO-OPERATIVE UNION LIMITED.

No Society is admitted into Union unless its management is of a representative character, nor unless it agree—

- (1) To accept the statement of principles in the rules of the Union as the rules by which it shall be guided in all its own business transactions.
- (2) To contribute to the fund called the Congress Fund the annual payment following:—
 - (a) If the number of members of any such Society is less than 1,000, then the sum of 2d. for each member.
 - (b) If the number of such members exceeds 1,000, then, at least, the sum of 2,000d.

In estimating the number of members of a Society comprising other Societies, each such Society is considered to be one member.

The subscription is considered due, 1d. in the first and 1d. in the third quarter of each year, but may be wholly paid in the first quarter.

The financial year commences on January 1st in each year, and ends on December 31st following.

N.B.—Secretaries forwarding Cheques on account of the Union are requested to make them payable to the Co-operative Union Limited; Money Orders to A. WHITEHEAD, Cashier.



SUMMARY OF THE LAW RELATING TO SOCIETIES

UNDER THE

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

I. The Formation of Societies—

1. Application must be made to the Registrar of Friendly Societies, in London, Edinburgh, or Dublin, according to the case, on a form supplied by the office, signed by seven persons and the secretary, accompanied by two copies of the rules, signed by the same persons.

2. These rules must provide for twenty matters stated on the form of application.

3. No fees charged on the registration of a society.

N.B.—Model rules on these twenty matters can be obtained from the Registrar's office; and the CO-OPERATIVE UNION LIMITED, LONG MILLGATE, MANCHESTER, publishes, at the cost of 1½d. a copy, general rules, approved of by the Chief Registrar, providing also for many other matters on which rules are useful; and capable of being adopted, either with or without alterations, by a few special rules, with a great saving in the cost of printing.

The General Secretary of the Union will prepare such special rules, without charge, on receiving a statement of the rules desired.

THE CO-OPERATIVE UNION LIMITED.

II. Rights of a Registered Society—

1. It becomes a body corporate, which can by its corporate name sue and be sued, and hold and deal with property of any kind, including shares in other societies or companies, and land to any amount.

2. Its rules are binding upon its members, though they may have signed no assent to them; but may be altered by amendments duly made as the rules provide, and registered, for which a fee of 10s. is charged. The application for registration must be made on a form supplied by the Registrar's office.

3. It can sue its own members, and can make contracts, either under its seal or by a writing signed by any person authorised to sign, or by word of mouth of any person authorised to speak for it, which will be binding wherever a contract similarly made by an individual would bind him.

4. It may make all or any of its shares either transferable or withdrawable, and may carry on any trade, including the buying and selling of land, and banking under certain conditions, and may apply the profits of the business in any manner determined by its rules; and, if authorised by its rules, may receive money on loan, either from its members or others, to any amount so authorised.

5. If it has any withdrawable share capital it may not carry on banking, but may take deposits, within any limits fixed by its rules, in sums not exceeding 10s. in any one payment, or £20 for any one depositor, payable at not less than two clear days' notice.

6. It may make loans to its members on real or personal security; and may invest on the security of other societies or companies, or in any except those where liability is unlimited.

7. It may make provision in its rules for the settlement of disputes between members and the Society or any officer thereof, and any decision given in accordance with the conditions stated in the rules is binding on all parties to the dispute, and is not removable into any court of law.

8. If the number of its shares is not limited either by its rules or its practice it is not chargeable with income tax on the profits of its business.

9. It can, in the way provided by the Act, amalgamate with or take over the business of any other society, or convert itself into a company.

10. It can determine the way in which disputes between the society and its officers or members shall be settled.

11. It can dissolve itself, either by an instrument of dissolution signed by three-fourths of its members, or by a resolution passed by a three-fourths vote at a special general meeting, of which there are two forms—(A) purely voluntary, when the resolution requires confirmation at a second meeting; (B) on account of debts, when one meeting is sufficient. In such a winding up hostile proceedings to seize the property can be stayed.

THE CO-OPERATIVE UNION LIMITED.

III. Rights of Members (see also *IV.*, 4, 5, 6)—

1. They cannot be sued individually for the debts of the society, nor compelled to pay more towards them than the sum remaining unpaid on any shares which they have either expressly agreed to take or treated as their property, or which the rules authorise to be so treated.

2. If they transfer or withdraw their shares, they cannot be made liable for any debts contracted subsequently, nor for those subsisting at the time of the transfer or withdrawal, unless the other assets are insufficient to pay them.

3. Persons not under the age of 16 years may become members, and legally do any acts which they could do if of full age, except holding any office.

4. An individual or company may hold any number of shares allowed by the rules, not exceeding the nominal value of £200, and any amount so allowed as a loan. A society may hold any number of shares.

5. A member who holds at his death not more than £100 in the society as shares, loans, or deposits, may, by a writing recorded by it, nominate, or vary or revoke the nomination of any persons to take this investment at his death; and if he dies intestate, without having made any subsisting nomination, the committee of management of the society are charged with the administration of the fund; subject in either case to a notice to be given to the Commissioners of Inland Revenue whenever the sum so dealt with exceeds £80.

6. The members may obtain an inquiry into the position of the society by application to the Registrar.

IV. Duties of a Registered Society—

1. It must have a registered office, and keep its name painted or engraved outside, and give due notice of any change to the Registrar.

2. It must have a seal on which its name is engraved.

3. It must have its accounts audited at least once a year, and keep a copy of its last balance sheet and the auditors' report constantly hung up in its registered office.

4. It must make to the Registrar, before the 31st of March in every year, a return of its business during the year ending the 31st December previous, and supply a copy of its last returns gratis to every member and person interested in its funds on application.

5. It must allow any member or person interested in its funds to inspect his own account and the book containing the names of the members.

6. It must supply a copy of its rules to every person on demand, at a price not exceeding one shilling.

7. If it carries on banking, it must make out in February and August in every year, and keep hung up in its registered office, a return, in a form prescribed by the Act; and it has also to make a return every February to the Stamp Office under the Banking Act.

The non-observance by a society of these duties exposes it and its officers to penalties varying from £1 to £50, which are in some cases cumulative for every week during which the neglect lasts.

THE
SCOTTISH
CO-OPERATIVE WHOLESALE SOCIETY
LIMITED.

PLATES, ADVERTISEMENTS, STATISTICS, &C.,

PAGES 71 TO 110.

INTRODUCTION.

IN presenting the statistics of the trade done by the Scottish Co-operative Wholesale Society for another year, it is gratifying to report the continued prosperity of our movement.

The Distributive Departments have all done excellent business during the year, and the many Productive Factories continue to grow with corresponding rapidity.

Increasing facilities are being provided to enable us to transact a much greater amount of business, and we hope, by continued and diligent attention, to further develop this—the working man's—great commercial enterprise.

The manufacture of Dress Shirts at Leith will soon be added to our industries, and we feel confident that the Retail Societies, on whose loyalty we must rely for the justification of such a venture, will have no reason to regret the introduction of this important branch.

In addition to the departmental statistics and descriptive sketches, we have, as in former volumes, inserted several papers by well-known writers on such subjects as we considered would be of general interest. Many of these articles are instructive as well as interesting, and we have much pleasure in commending them to the careful perusal of our readers.



MR WILLIAM MAXWELL, CHAIRMAN.

Elected August 1880.





MR ANDREW MILLER, SECRETARY.

Elected May 1874.



MR DANIEL THOMSON.

Elected September 1887.



MR JOHN PEARSON.

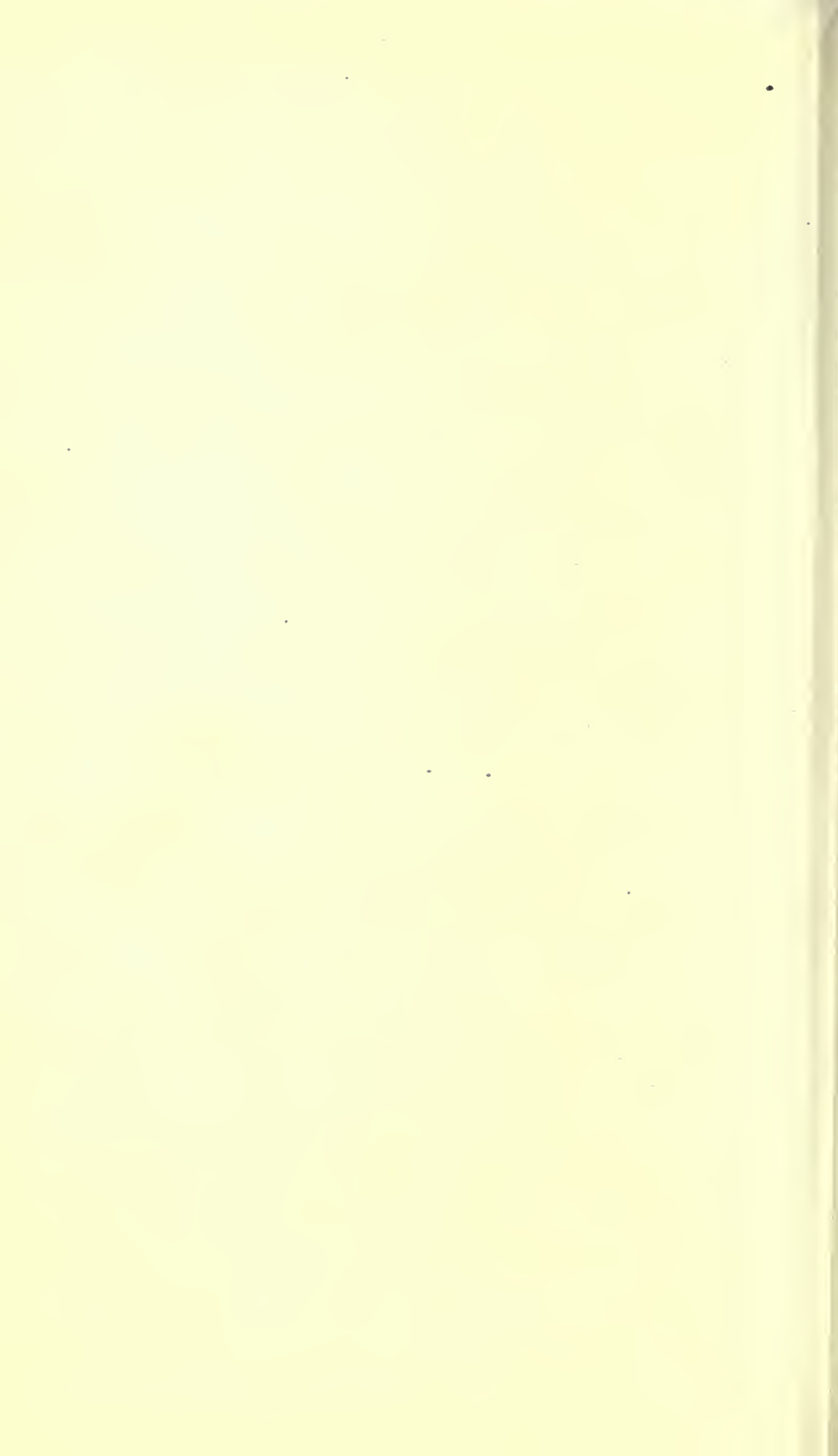
Elected March 1888.





MR ISAAC M'DONALD.

Elected December 1888.





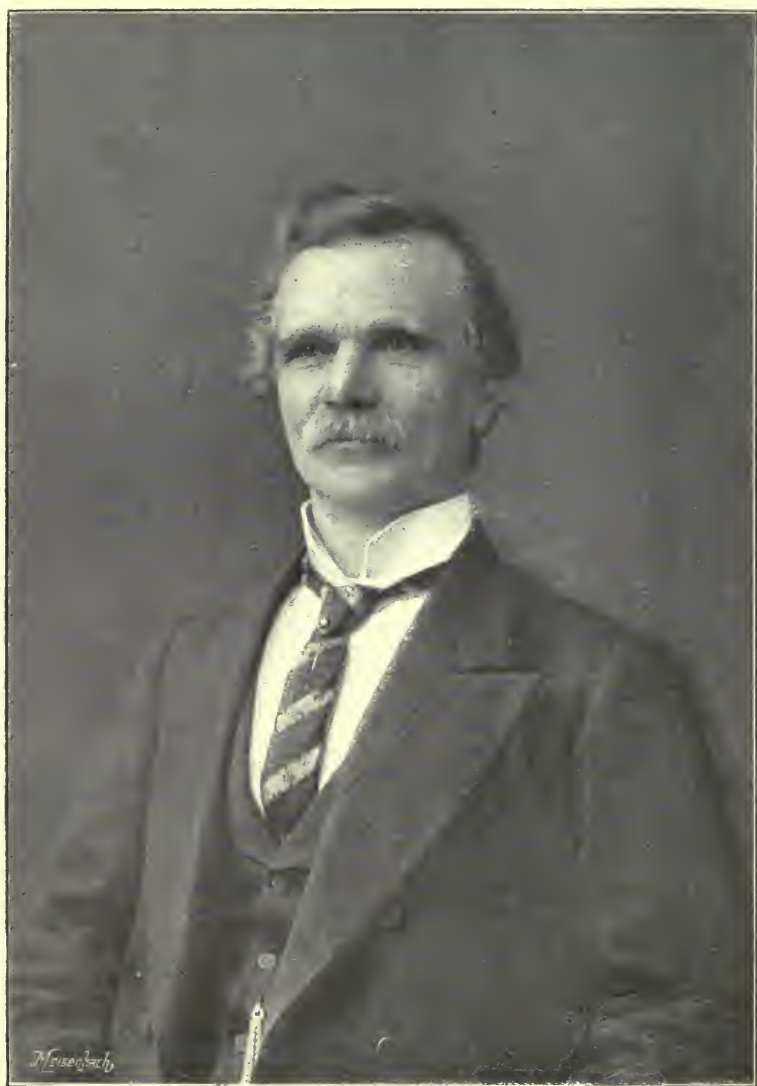
MR JOHN ARTHUR.

Elected June 1889.



MR THOMAS C. M'NAB.

Elected December 1889.



MR HENRY MURPHY.

Elected September 1890.





MR JOHN STEVENSON.
Elected March 1891.





MR THOMAS LITTLE.
Elected September 1891.



MR PETER GLASSE.

Elected September 1891.



MR ROBERT STEWART.

Elected February 1899.

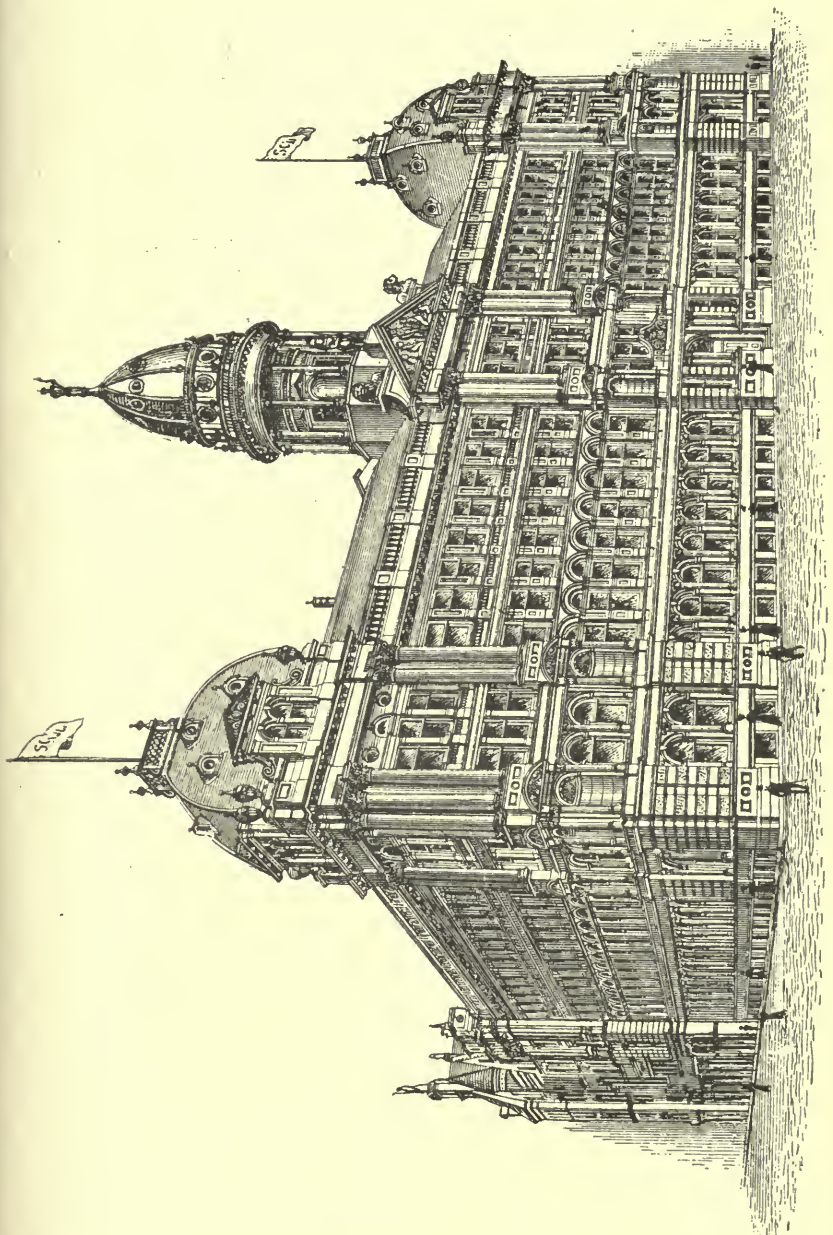




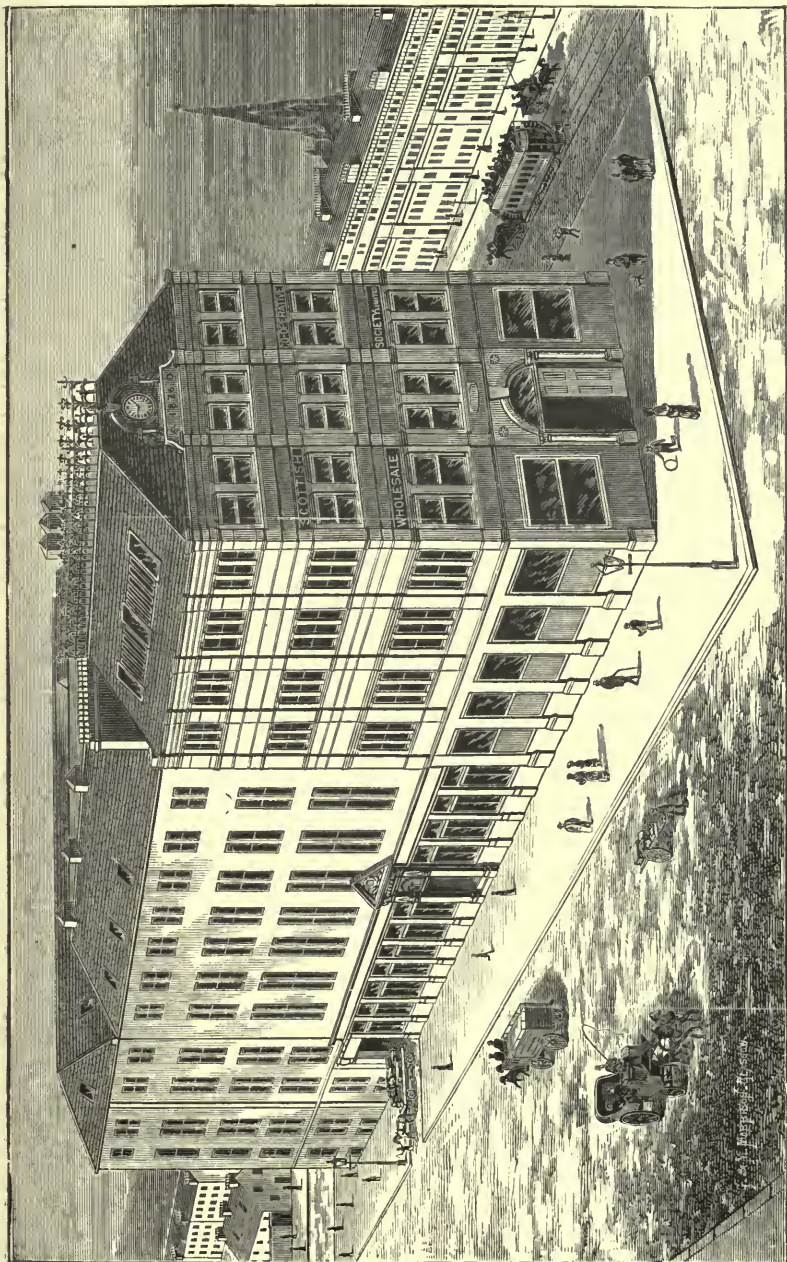
VIEWS
OF
BRANCHES AND PRODUCTIVE WORKS,
S. C. W. S. LTD.



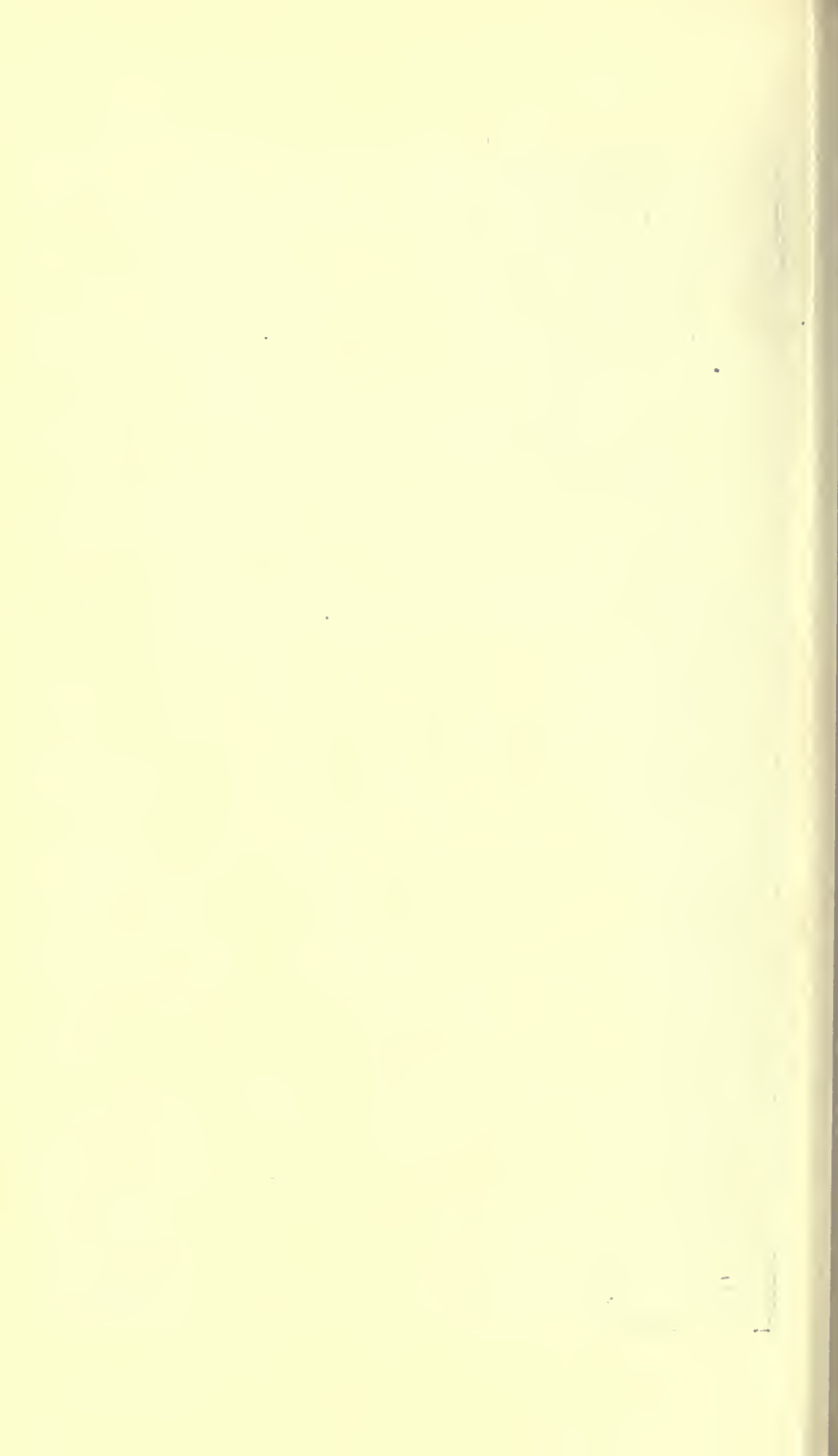


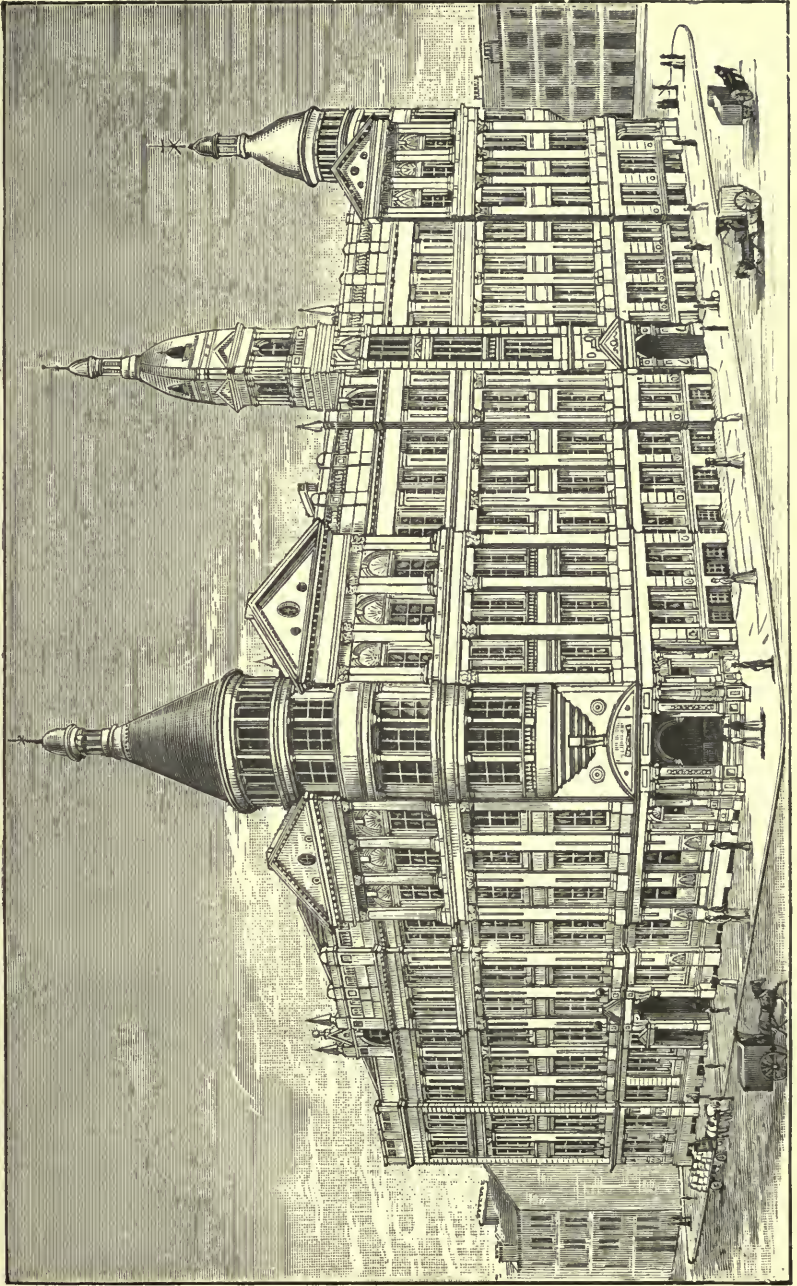


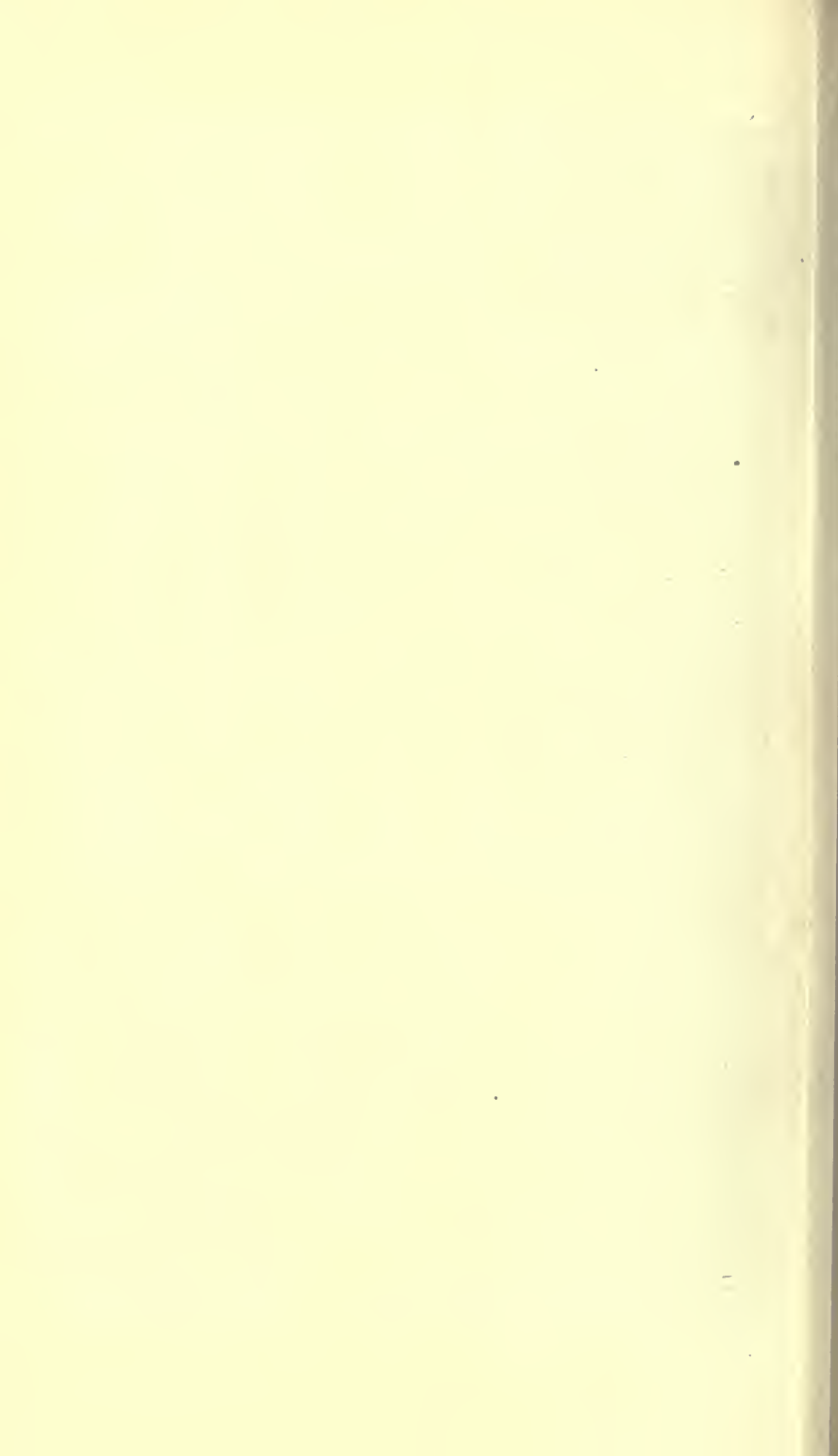




Commercial District, Westport, B. C. 1880

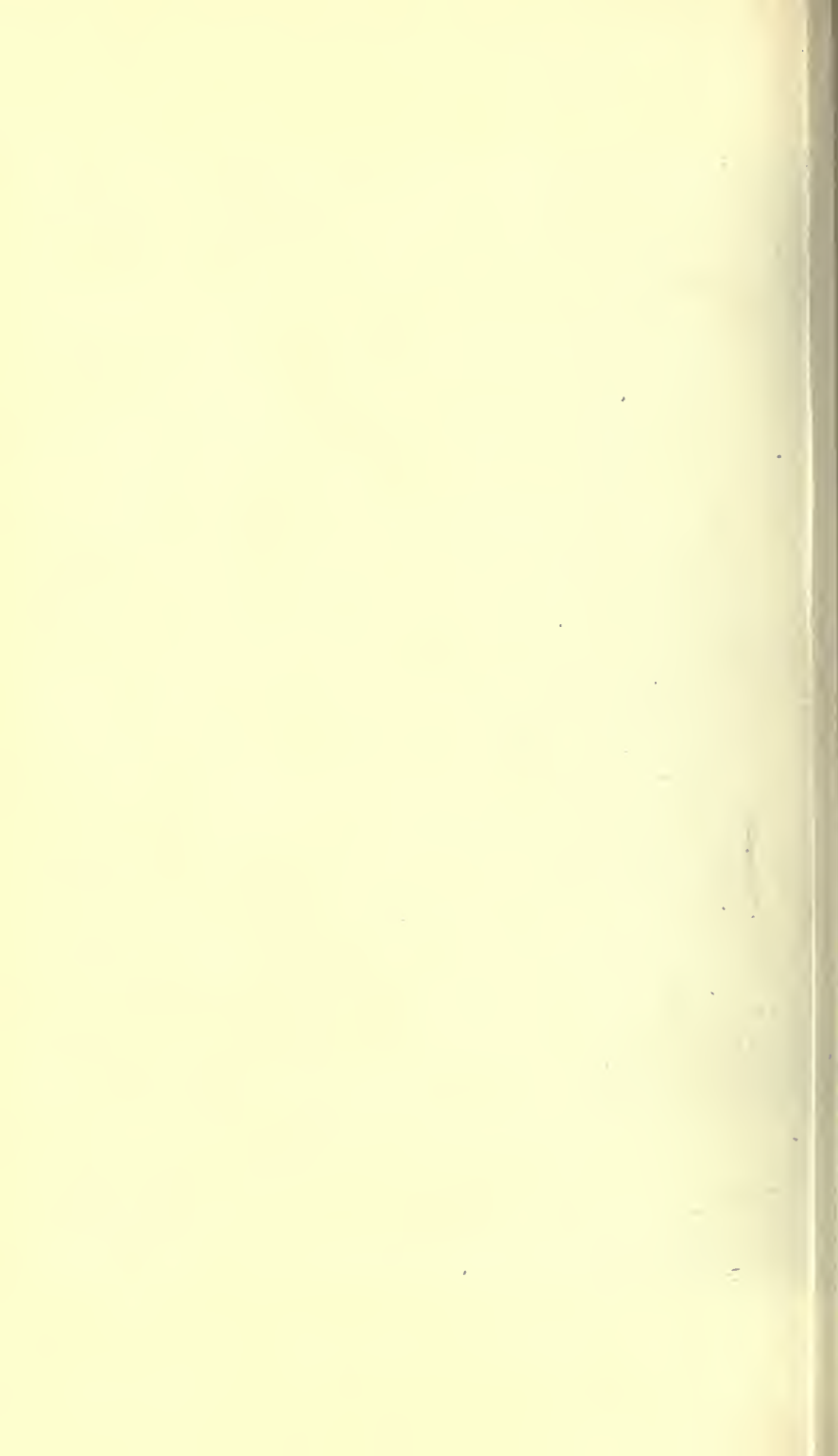






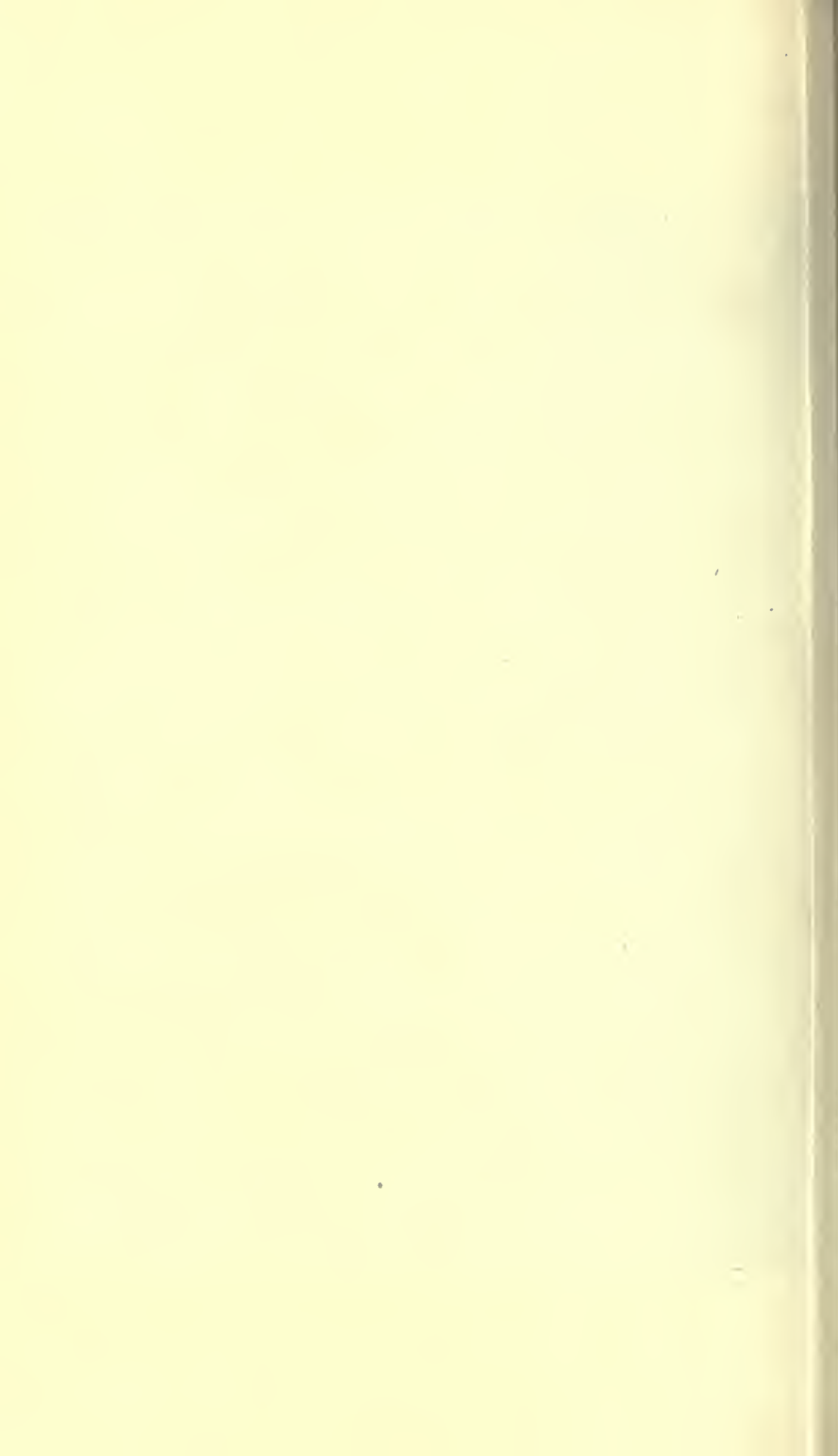


GROCERY AND PROVISION WAREHOUSE AND HALL,
CLARENCE STREET, GLASGOW



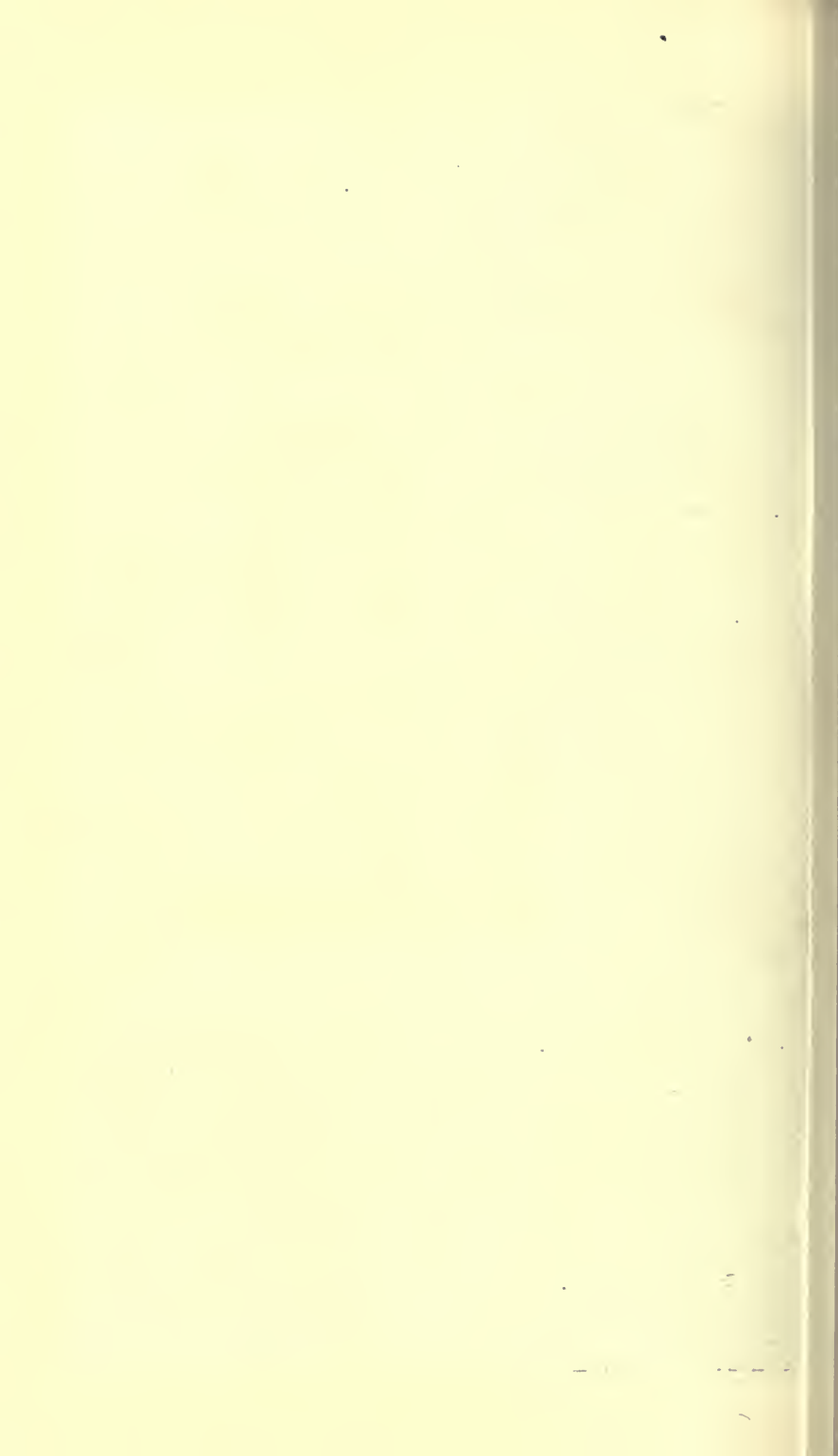


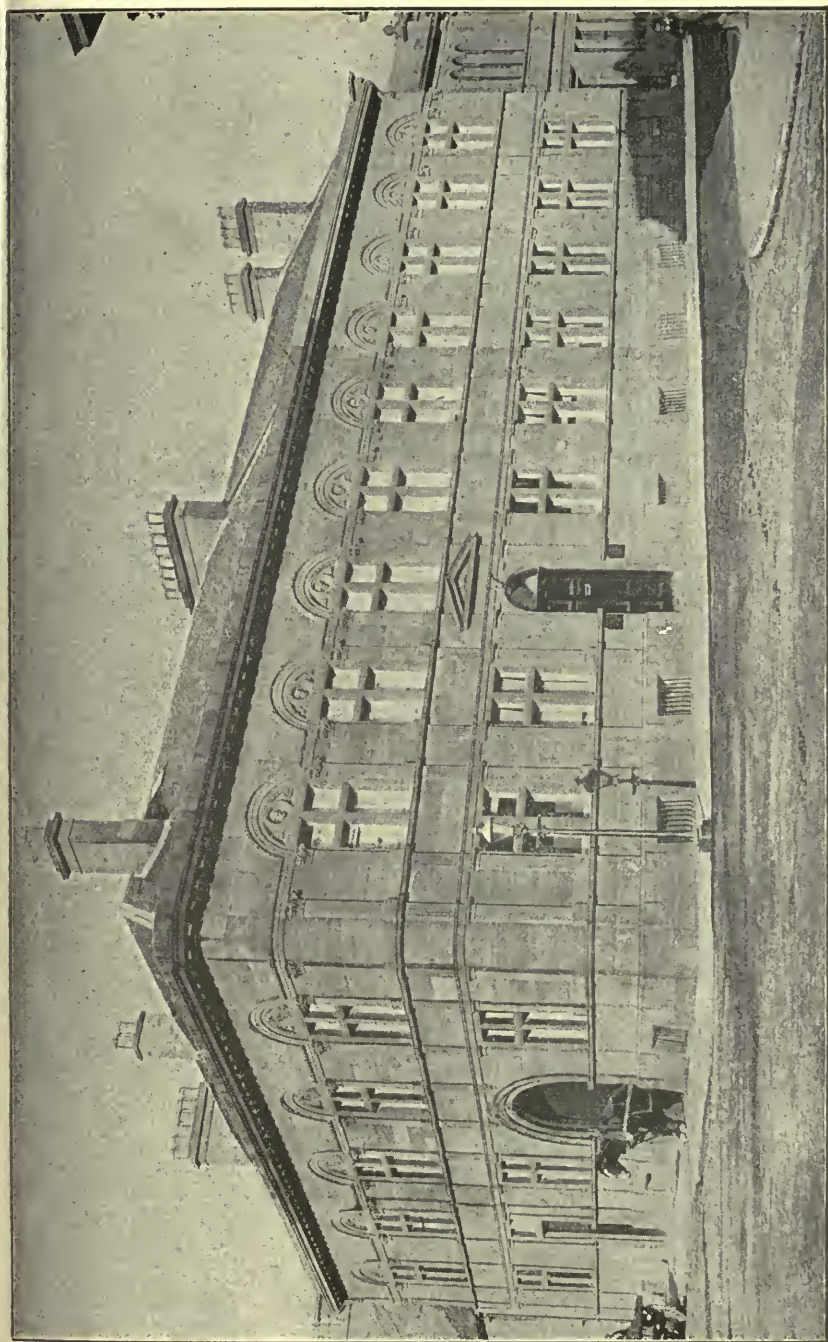
GROCERY, ETC., CROOKSTON STREET, GLASGOW.





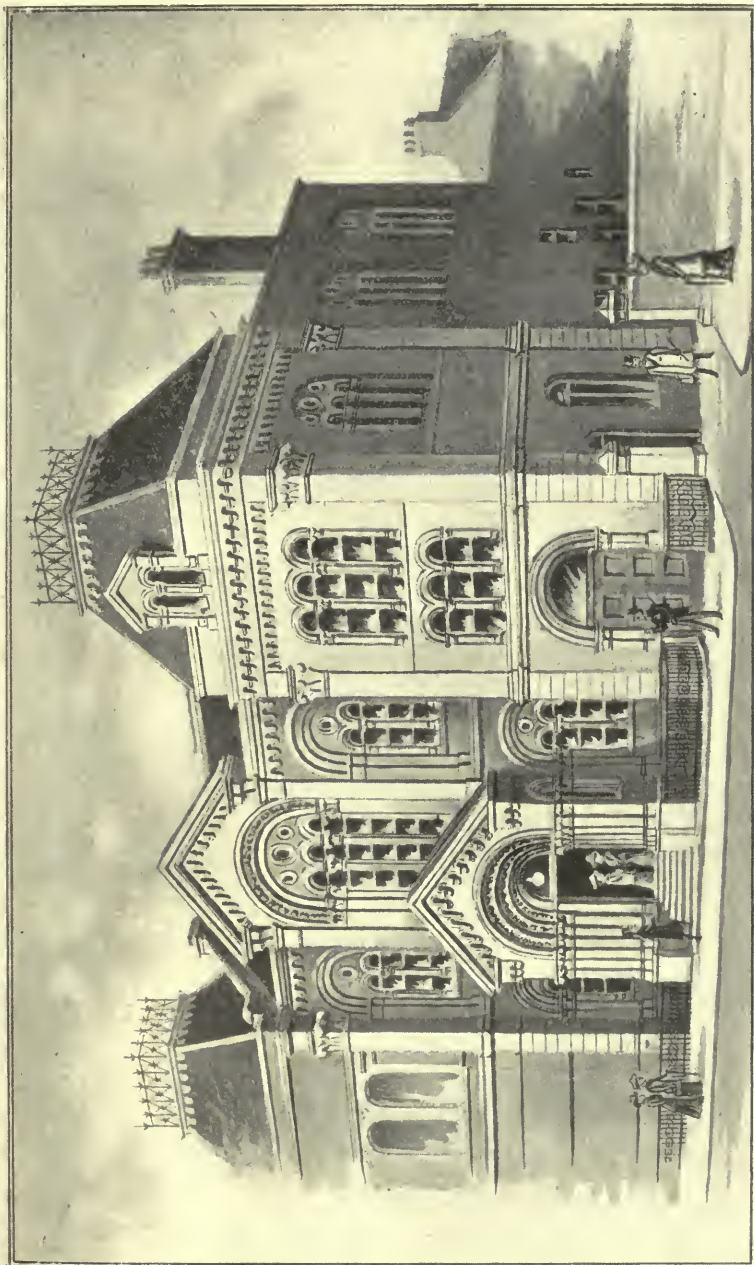
GROCERY AND PROVISION WAREHOUSE, LINKS PLACE, LEITH.





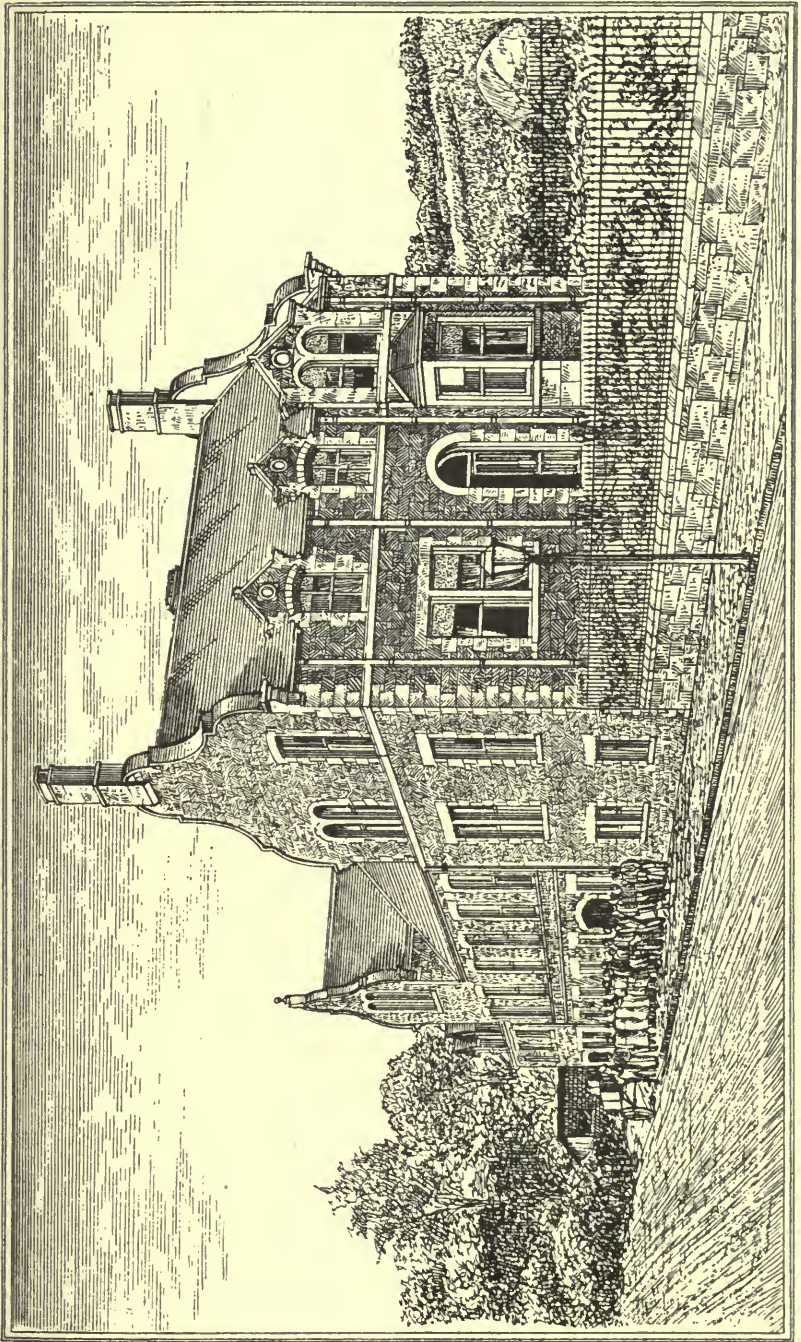
GROCERY AND PROVISION WAREHOUSE, GRANGE PLACE, KILMARNOCK.





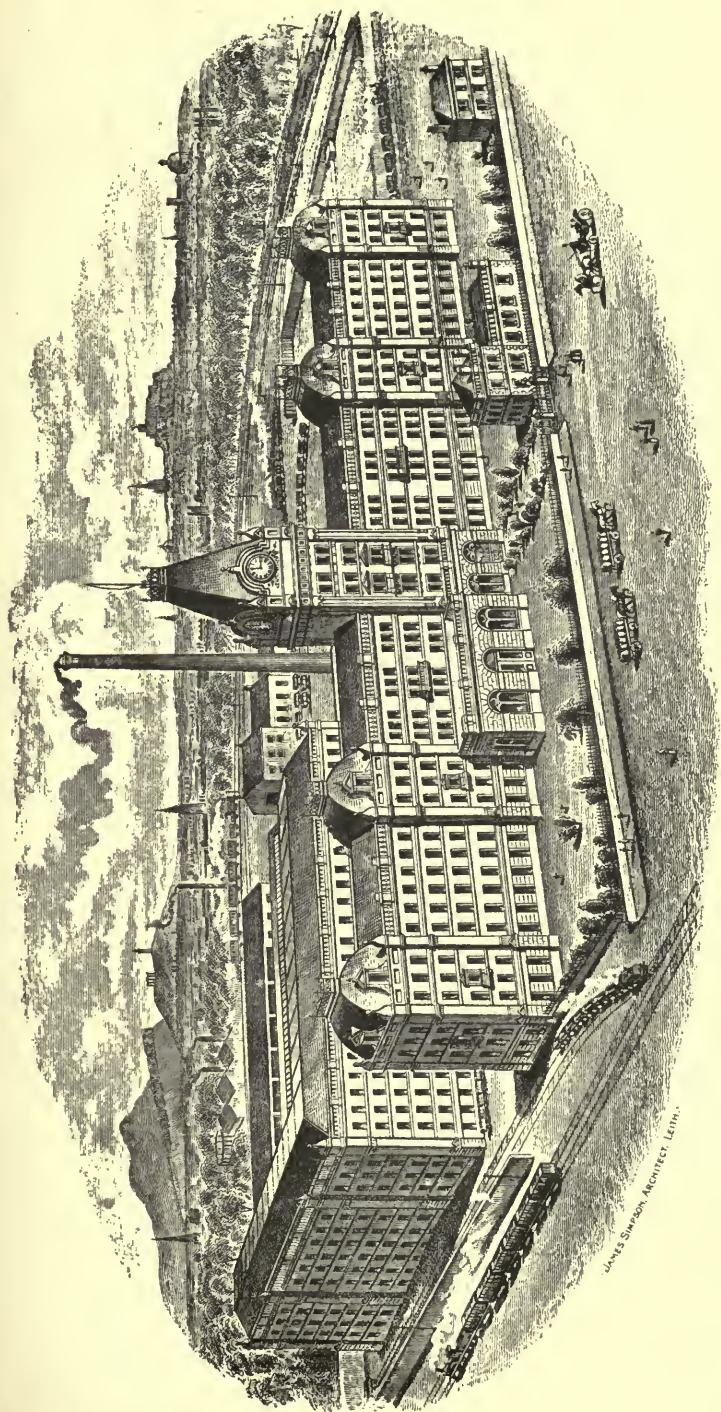
SALE ROOM, CHAMBERS STREET, EDINBURGH.





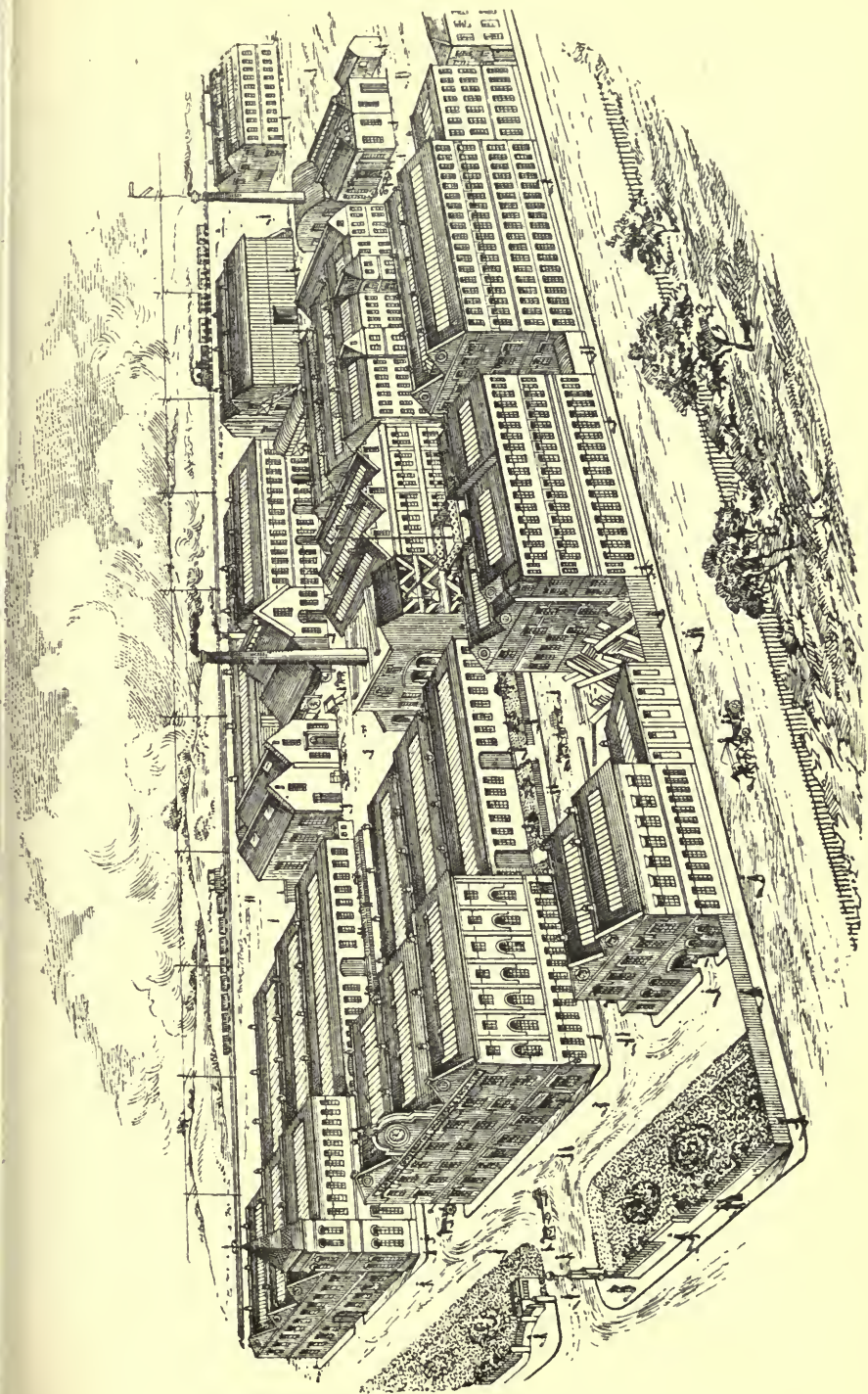
DEPOT—BUTTER, EGGS, AND BACON, ENNISKILLEN.



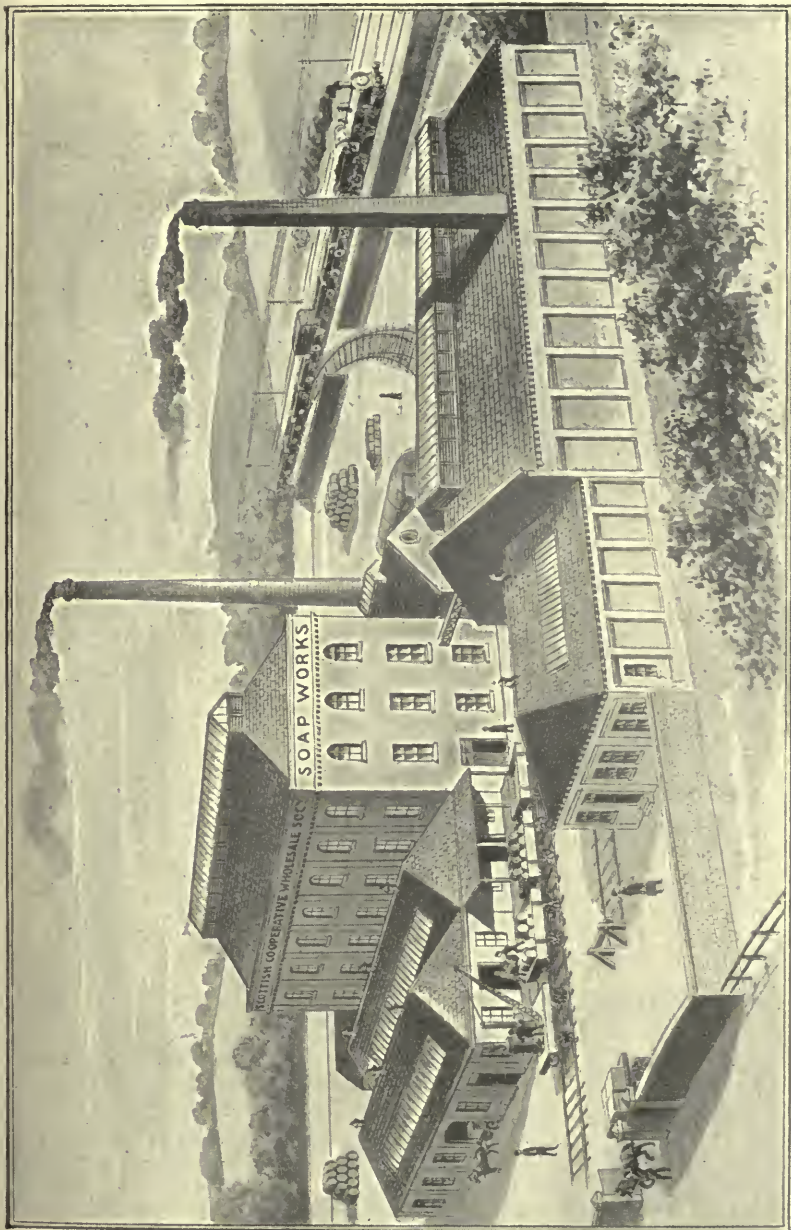


JAMES SWINSON, ARCHTCT. LEITH.

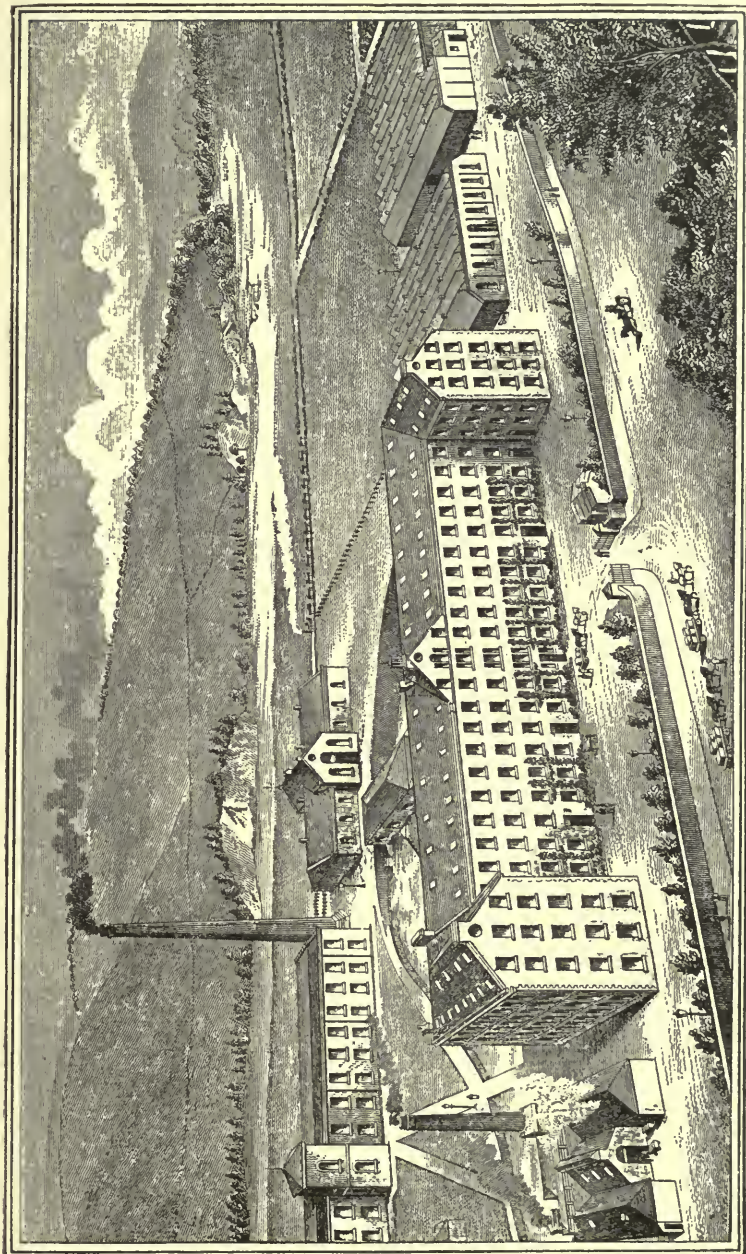
· CHANCELOT ROLLER FLOUR MILLS · EDINBURGH · 1891 ·



PRODUCTIVE WORKS, SHIELDHALL, GOVAN, NEAR GLASGOW.



SOAP WORKS, GRANGEMOUTH.



ETTRICK TWEED MILLS, SELKIRK.





CREAMERY, BLADNOCH, WIGTOWNSHIRE.





DRESS SHIRT FACTORY, SOUTH FORT STREET, LEITH.

SCOTTISH
Co-operative Wholesale Society
 LIMITED.

Enrolled 20th April, 1868, under the provisions of the Industrial and Provident Societies Act, 20th August, 1867, 30 and 31 Vict., cap. 117, sec. 4.

Business Commenced 8th September, 1868.

REGISTERED OFFICE, FURNITURE, & STATIONERY WAREHOUSE:
 MORRISON STREET, GLASGOW.

GROCERY AND PROVISION WAREHOUSES:
 PAISLEY ROAD, CROOKSTON AND CLARENCE STREETS,
 GLASGOW.

DRAPERY WAREHOUSE:
 DUNDAS, ST. JAMES', AND PATERSON STREETS, GLASGOW.

BOOT AND SHOE WAREHOUSE:
 DUNDAS STREET, GLASGOW.

SHIRT FACTORY, TAILORING FACTORY, WATERPROOF FACTORY,
 AERATED WATER FACTORY, AND CARTWRIGHT DEPT.:
 PATERSON STREET, GLASGOW.

MANTLE FACTORY:
 DUNDAS STREET, GLASGOW.

BOOT AND SHOE FACTORY, CLOTHING FACTORIES,
 CABINET AND BRUSH FACTORIES, PRINTING WORKSHOP,
 PRESERVE AND CONFECTION WORKS, COFFEE ESSENCE WORKS,
 TOBACCO FACTORY, AND PICKLE WORKS:
 SHIELDHALL, NEAR GOVAN, GLASGOW.

Branches :

LINKS PLACE, LEITH.
 GRANGE PLACE, KILMARNOCK.
 TRADES LANE, DUNDEE.
 HENRY STREET, ENNISKILLEN, IRELAND.

FURNITURE WAREHOUSE, DRAPERY & BOOT SAMPLE
 ROOM, CHAMBERS STREET, EDINBURGH.
 CHANCELOT ROLLER FLOUR MILLS, BONNINGTON,
 EDINBURGH.
 SOAP WORKS, GRANGEMOUTH.
 ETRICK TWEED MILLS, SELKIRK.
 JUNCTION FLOUR AND OATMEAL MILLS, LEITH.
 DRESS SHIRT FACTORY, LEITH.

CREAMERIES :

ENNISKILLEN, BELNALECK, GOLA, FLORENCE COURT,
 S. BRIDGE, GARDNER'S CROSS, BLACK LION, IRELAND;
 BLADNOCH AND WHITHORN, WIGTOWNSHIRE, N.B.

FISH-CURING WORKS, ABERDEEN.

TEA AND COFFEE DEPARTMENT :

LEMAN STREET, LONDON, E.

Bankers :

THE UNION BANK OF SCOTLAND LIMITED.

Head Offices :

GLASGOW :	LONDON :	EDINBURGH :
INGRAM STREET.	62, CORNHILL, E.C.	GEORGE STREET.
General Manager :	Manager :	Manager :
ROBERT BLYTH.	JOHN A. FRADGLEY.	JAMES MORTON.

General Committee.

President :

Mr. WILLIAM MAXWELL, Caerlaverock, Polmont Station.

Secretary :

Mr. ANDREW MILLER, Haldane Cottage, Balcarres Street, Tillicoultry.

Directors :

Mr. DANIEL THOMSON .. Rolland House, Rolland Street, Dunfermline.

Mr. JOHN PEARSON..... Fenton Street, Alloa.

Mr. ISAAC Mc.DONALD .. 7, Knoxland Street, Dumbarton.

Mr. JOHN ARTHUR 39, High Street, Paisley.

Mr. T. C. Mc.NAB..... 43, Dudley Crescent, North Leith.

Mr. HENRY MURPHY.... Clydeview Villa, Castlegate Street, Lanark.

Mr. JOHN STEVENSON .. 5, W. Fullarton Street, Kilmarnock.

Mr. PETER GLASSE..... 296, St. George's Road, Glasgow.

Mr. THOMAS LITTLE 264, Scott Street, Galashiels.

Mr. ROBERT STEWART .. 15, Rutland Crescent, Paisley Rd. W., Glasgow.

Sub-Committees :

(1) FINANCE AND PROPERTY—

Messrs. Mc.NAB, GLASSE, MILLER, and MURPHY.

Mr. Mc.NAB,

Convener Finance.

Mr. MILLER,

Convener Property.

(2) GROCERY : DISTRIBUTIVE AND PRODUCTIVE—

Messrs. ARTHUR, STEWART, LITTLE, and THOMSON.

Mr. ARTHUR,

Convener Distributive.

Mr. LITTLE,

Convener Productive.

(3) DRAPERY AND FURNISHING : DISTRIBUTIVE AND PRODUCTIVE—

Messrs. STEVENSON, Mc.DONALD, PEARSON, and MAXWELL.

Mr. PEARSON,

Convener Distributive.

Mr. STEVENSON,

Convener Productive.

Auditors :

Mr. JNO. ALEXANDER, P.A., Paisley. | Mr. JNO. MILLEN, Rutherglen.

Mr. ROBT. J. SMITH, C.A., Glasgow.

Officers of the Society.

Manager: Mr. JAMES MARSHALL, Glasgow. **Accountant:** Mr. ROBERT MACINTOSH, Glasgow. **Cashier:** Mr. ALLAN GRAY, Glasgow.

Buyers, &c. :

Grocery and Provisions.....	GLASGOW.....	Mr. E. ROSS.
" "	"	Mr. JOHN Mc.DONALD.
" "	"	Mr. JOHN JAMIESON.
" "	LEITH	Mr. PETER ROBERTSON.
" "	"	Mr. WILLIAM Mc.LAREN.
" "	KILMARNOCK	Mr. WILLIAM LAIRD.
" "	"	Mr. DAVID CALDWELL.
" "	DUNDEE	Mr. JOHN BARROWMAN.
Potato Department	GLASGOW.....	Mr. JOHN Mc.INTYRE.
" "	LEITH	Mr. JOHN Mc.KERACHER.
Cattle.....	GLASGOW.....	Mr. WILLIAM DUNCAN.
Provisions.....	ENNISKILLEN	Mr. WILLIAM WHYTE.
Preserve Works	GLASGOW.....	Mr. N. ANDERSON.
Tobacco Factory	"	Mr. THOMAS HARKNESS.
Chancelot and Junction Flour	EDINBURGH	Mr. WM. F. STEWART.
Mills	{ Master Miller.	Mr. SYLVANUS WEAR.
Soap Works	GRANGEMOUTH	Mr. T. B. BOLTON.
Farm	CARNTYNE	Mr. ROBERT DEMPSTER.
Tea Department	LONDON	Mr. CHARLES FIELDING.
Printing & Stationery Dept....	GLASGOW.....	Mr. DAVID CAMPBELL.
Drapery Department	"	Mr. DAVID GARDINER.
Furniture Department and	{ "	Mr. WILLIAM MILLER.
Cabinet Works	EDINBURGH	Mr. GEO. D. LAWSON.
Boot and Shoe Department	{ GLASGOW.....	Mr. ALBERT JOHNSON.
and Factory		
Ettrick Tweed & Blanket Mills..	SELKIRK	Mr. ANDREW WESTLAND.
Clerk of Works	GLASGOW.....	Mr. JAMES DAVIDSON.
Engineering Department	"	Mr. JAMES COATS.
Carting Superintendent.....	"	Mr. JAMES CALDWELL.
Coal Department	"	Mr. T. BURTON.
Fish Curing	ABERDEEN	Mr. W. C. STEPHEN.
Electrical Department	GLASGOW.....	Mr. A. R. TURNER.
Dress Shirt Factory	LEITH	Mr. ARCHER MITCHELL.

Travellers:

Grocery Department	GLASGOW.....	Mr. GEO. BLACKWOOD.
" "	"	Mr. JOHN KNOX.
" "	LEITH	Mr. A. STODDART.
Tobacco	GLASGOW.....	Mr. JOHN ROSS.
Flour Mills	EDINBURGH	Mr. GEORGE FISHER.
Drapery Department	GLASGOW.....	Mr. J. D. STEWART.
" "	"	Mr. JAMES HENRY.
" "	"	Mr. JOHN BOWMAN.
" "	"	Mr. ROBERT WOOD.
" "	"	Mr. JOHN TAYLOR.
" "	EDINBURGH	Mr. GEORGE TAIT.
Ettrick Mills	GLASGOW.....	Mr. JAMES ALLAN.
Furniture Department	"	Mr. GEORGE CARSON.
" "	"	Mr. ALEXR. YOUNG.
Boot and Shoe Department	"	Mr. G. W. ROSS.
" "	"	Mr. J. J. HORN.
" "	"	Mr. JOHN H. WARDROP.
Soap Works	GRANGEMOUTH.	Mr. WM. Mc.FARLANE.

Business Arrangements.

Registered Office :

MORRISON STREET, GLASGOW.

Branches :

LINKS PLACE, LEITH ; GRANGE PLACE, KILMARNOCK ;

TRADES LANE, DUNDEE ;

HENRY STREET, ENNISKILLEN, IRELAND ;

LEMAN STREET, LONDON, E.

BUSINESS ARRANGEMENTS.

Societies, to which our trade is strictly confined, desirous of opening an account with this Society, should forward a copy of their registered Rules and latest balance sheet ; or, if but recently started, a statement showing the number of members, value of shares, amount subscribed for and paid up, weekly turnover expected, and the amount of credit allowed, if any, per member in proportion to the capital paid up. Should these particulars be considered satisfactory, goods will be supplied on the following terms:—The *maximum credit allowed is fourteen days*, and *interest is charged quarterly on all in excess of this allowance at the rate of 2½ per cent. per annum*, but in cases *where the debt exceeds one month's purchases 5 per cent. is charged*.

Interest at the rate of 2½ per cent. per annum is allowed on prepaid accounts.

The Directors, by authority of the general meeting, are empowered to have the books of societies examined whose accounts are overdue, and to take the necessary steps to protect the other members of the federation.

Orders for goods should bear the price or brand of the article wanted, the mode of transit, and name of station to which the goods are to be sent. Orders for the different departments should be on separate slips. Goods not approved of must be returned at once and intact. No claim for breakage, short weight, &c., can be entertained unless made within six days after goods are received. Delay in delivery should be at once advised.

WEEKLY STATEMENT OF ACCOUNT.

5TH WEEK.
73RD QUARTER.LEDGER FOLIO, 929.
119, PAISLEY ROAD,
GLASGOW, September 3rd, 1887.*The Grahamston and Bainsford Co-operative Society Limited.***Dr. To The Scottish Co-operative Wholesale Society Limited. Cr.**

GOODS.			CASH AND CREDITS.			
Date.	Amount of each Invoice.	Balance last Statement.	Date.	Cash.	Credit.	Totals.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
		698 7 2				
Aug. 30..	0 4 3	....	Aug. 30..	....	0 5 0	....
" 30..	18 11 7	....	" 31..	....	1 0 0	....
" 30..	29 0 8	....	" 31..	....	0 12 9	....
" 30..	32 4 0	....	" 31..	....	0 12 10	....
" 30..	0 17 7	....	Sept. 1..	....	0 5 6	....
" 30..	4 10 0	....	" 1..	....	0 1 0	....
" 30..	4 4 0	....	" 1..	....	1 3 6	....
" 30..	3 2 6	....	" 1..	....	2 7 0	....
" 31..	0 6 6	....	" 2..	....	0 12 9	....
" 31..	0 8 3	....	" 2..	....	0 12 9	....
" 31..	0 10 10	....	" 2..	....	0 14 9	....
" 31..	0 8 3	....	" 2..	....	0 10 0	....
" 31..	1 5 0	....	" 3..	....	0 15 6	....
" 31..	0 10 11	....	" 3..	....	10 11 1	....
" 31..	59 16 9	....	" 3..	....	0 15 6	....
" 31..	0 11 3	....	" 3..	....	1 12 0	....
" 31..	7 3 5	....				22 11 11
Sept. 1..	2 10 6	....	" 2..	600 0 0	....	600 0 0
" 1..	4 17 6	....			
" 1..	0 15 2	....			
" 3..	0 6 6	....			
" 3..	0 9 2	....			
" 3..	17 10 0	....			
" 3..	0 18 0	....			
" 3..	3 10 6	....			
" 3..	5 13 8	....			
" 3..	12 11 1	....			
" 3..	4 18 7	....			
" 3..	5 3 6	....			
" 3..	0 12 9	....			
" 3..	0 1 10	....			
" 3..	2 14 9	....			
" 3..	1 8 6	....			
" 3..	27 12 8	....			
		255 10 5				
	To balance	....			By balance	331 5 8
		£ 953 17 7				£ 953 17 7

If the above Statement differs from your Books, we shall be glad if you will point out the difference at once.

Terms of Membership.

EXCERPT FROM SOCIETY'S RULES.

ADMISSION OF MEMBERS AND APPLICATION FOR SHARES.

The Society shall consist of such Co-operative Societies registered under the Industrial and Provident Societies Act, 1893, or any employé of this Society who is over twenty-one years of age, as have been admitted by the Committee, but no society trafficking in intoxicating liquors shall be eligible for membership in the Society, and each admission must be entered in the minute book of the Society. Every application for membership, except in the case of employés, must be sanctioned by a resolution of a general meeting of any society making such application, and the same must be made in the form as on next page, said form to be duly attested by the signature of the president, secretary, and three of the members thereof, and stamped with such society's seal. Every society making application shall state the number of its members, and take up not less than one share for each member, and shall increase the number annually as its members increase, in accordance with its last return to the Registrar; but no member other than a society registered under the Industrial and Provident Societies Act, 1893, shall hold an interest in the funds exceeding £50. It shall be in the option of any society to apply for shares in excess of their individual membership at any time; such applications shall be signed by the president, secretary, and three members of committee, but the granting of such excess shares shall be at the discretion of the Committee of this Society.

Any employé applying for membership must apply for not less than five shares.

CAPITAL: HOW PAID UP.

The capital of the Society shall be raised in shares of twenty shillings each, which shall be transferable only; every member, society, or employé, on admission, shall pay the sum of not less than one shilling on each share taken up, and the unpaid portion of the shares may be paid by dividends, or bonus, and interest; but any member may pay up shares in full or in part at any time.

APPLICATION FORM.

Whereas, by a resolution of the.....Co-operative Society Limited, passed at a general meeting held on the....day of....., it was resolved to take up.....shares (being one share of twenty shillings for each member), said shares being transferable, in the **Scottish Co-operative Wholesale Society Limited**, and to accept the same on the terms and conditions specified in the Rules. Executed under the seal of the society on the....day of..... Attested by

..... }
 } Three Members.

BENEFITS DERIVED FROM MEMBERSHIP.

(a) The liability of the member is limited, each member being only responsible for the value of the shares held.

(b) Members receive double the rate of dividend on purchases paid to non-members.

(c) Share capital is paid 5 per cent per annum.

(d) Members have a share in the management of the Wholesale in proportion to the amount of goods bought, as each society has one vote in right of membership, one for the first £1,000 worth of goods bought, and one other additional vote for every complete £2,000 of purchases thereafter.

These advantages, added to the special benefits secured by the leading position of the Wholesale, will, we trust, induce societies as yet non-members to carefully reconsider the question, and take the necessary steps to secure to their members the full benefits of co-operative distribution.

CORRESPONDENCE.

All letters must be addressed to the Society, and not to individuals. Addressed envelopes are supplied at cost price. Separate slips ought to be used for the different departments—the Accountant's, Grocery and Provision, Drapery, Boot and Shoe, Furniture. The slips can all be enclosed in the one envelope. Attention to this simple rule will greatly facilitate the despatch of goods and ensure promptitude in answering inquiries; it will also aid in the classification of the letters for reference in any case of irregularity or dispute.

Cash Remittance.

Cheques must be made payable to the Society. If remitted through the UNION BANK OF SCOTLAND LIMITED, the usual commission charged will be saved.

LIST OF BRANCHES

OF THE

UNION BANK OF SCOTLAND LIMITED.

HEAD OFFICES:—GLASGOW, INGRAM STREET; EDINBURGH, GEORGE STREET.
LONDON OFFICE:—62, CORNHILL, E.C.

Branches :

Aberdeen.	Edinburgh, Morningside.	Larkhall.
Aberdeen, George Street.	" Murrayfield.	Leith.
" Holburn.	" Newington.	Lerwick.
" Torry.	" Norton Park.	Leslie.
" West End.	" S. Morningside.	Lochgelly, Fifeshire.
Aberfeldy.	(sub to Morningside).	Lochgilphead.
Aberlour, Strathspey.	Edzell.	Maeduff.
Alloa.	Elgin.	Maybole.
Alva.	Ellon.	Mearns (open on Tuesdays and
Ardrishaig.	Errol.	Fridays—sub to Barrhead).
Ardrossan.	Fochabers.	Millport.
Auchterarder.	Forfar.	Moffat.
Auchtermuchty.	Fraserburgh.	Moniaive.
Ayr.	Galston.	New Aberdour (open on Mon-
Ballater.	Gatehouse.	days and Fridays—sub to
Banchory.	Girvan.	Rosehearty).
Banff.	Glasgow, Anderston.	New Pitsligo.
Barrhead.	" Bridgeton Cross.	Paisley.
Barrhill.	" Charing Cross.	Paisley, Wellmeadow.
Bathgate.	" Cowcaddens.	Partick.
Beith.	" Eglinton Street.	Perth.
Blair-Athole (sub to Pitlochrie).	" Hillhead.	Peterhead.
Blairgowrie.	" Hope Street.	Pitlochrie.
Bo'ness.	" Kinning Park.	Port-Glasgow.
Braemar.	" Maryhill.	Portsoy.
Brechin.	" St. Vincent Street.	Renfrew.
Bridge of Allan.	" Shawlands.	Rosehearty.
Buckie, Banffshire.	" Springburn.	St. Margaret's Hope, Orkney.
Campbeltown.	" Tradeston.	Scalloway, Shetland (open on
Castle-Douglas.	" Trongate.	Tuesdays and Fridays—sub
Clydebank.	" Union Street.	to Lerwick).
Coatbridge.	Gourock.	Shettleston.
Coupar-Angus.	Govan.	Stewarton.
Crieff.	Greenock.	Stirling.
Cullen.	Hamilton.	Stonehouse (open on Mondays,
Dalbeattie.	Helensburgh.	Wednesdays, and Fridays—
Dalry, Galloway.	Huntly.	sub to Larkhall).
Darvel (sub to Galston).	Inveraray.	Strachur, Lochfyne (open on
Doone.	Inverness.	Thursdays—sub to Inveraray)
Dumbarton.	Inverurie.	Stranraer.
Dumfries.	Irvine.	Strathaven.
Dunblane.	Johnstone.	Stromness.
Dundee.	Keith.	Tarbert, Lochfyne.
Dunkeld.	Killin.	Tarland.
Dunning.	Kilmarnock.	Thornhill.
Dunoon.	Kincardine.	Tillicoultry.
Edinburgh, Forrest Road.	Kirkcaldy.	Tollcross.
" Golden Acre.	Kirkwall.	Troon.
" Haymarket.	Kirriemuir.	Turriff.
" Hunter Square.	Ladybank.	Wick.
" Lothian Road.	Largs.	

STATEMENT SHOWING THE PROGRESS OF THE SOCIETY FROM ITS COMMENCEMENT IN
SEPTEMBER, 1868, TO DATE.

Period.	Number of Shares Subscribed by Societies.	Number of Shares Subscribed by Employés.	Share Capital paid up.	Deposits, including Reserve and Insurance Funds.	Net Sales.		Increase over Previous Period.	Rate per cent.	Expenses.		Rate per £ on Sales.
					£	s. d.			£	s. d.		£	s. d.
2 Years ended November, 1870 ..	591	....	2,668	9,575	196,041	1 11	....	....	2,738	15 2	33
5 " " 1875 ..	27,112	....	11,765	44,985	1,649,795	7 1	1,443,754	4 2	24,541	1 9	35
5 " " 1880 ..	41,584	....	19,159	91,020	3,122,660	6 7	1,472,864	19 6	50,422	9 2	41
5 " " 1885 ..	70,066	....	34,257	251,688	6,078,941	15 0	2,956,281	8 5	100,185	9 0	43
5 " " December, 1890 ..	117,664	....	84,454	490,868	10,380,405	1 10	4,301,463	6 10	206,108	0 10	47
5 " " 1895 ..	171,985	3,099	169,906	964,363	15,574,412	2 4	5,194,007	0 6	350,127	5 1	54
5 " " 1900 ..	252,276	6,481	254,076	1,422,680	23,308,585	13 11	7,824,173	11 7	534,273	3 2	54
6 Months " June, 1901 ..	263,415	6,921	265,891	1,541,739	2,792,107	2 0	155,619	9 4	65,414	5 6	57
Totals to June, 1901	263,415	6,921	265,891	1,541,739	63,192,948	10 8	....	....	1,342,810	9 8	51

* £5 each. † 10s. each. ‡ 15s. each. § 20s. each. || Over six months of 1900.

STATEMENT SHOWING THE PROGRESS OF THE SOCIETY FROM ITS COMMENCEMENT IN
SEPTEMBER, 1868, TO DATE—*continued.*

Period.	Net Profit.	Average Dividend.	RESERVE AND INSURANCE FUNDS.						Depreciation on Buildings and Plant.		
			Added.		Withdrawn.		Amount of Funds.				
			£	s. d.	£	s. d.	£	s. d.		£	s. d.
2 Years ended November, 1870.....	3,770	17 0	d.	436	5 11	.....	436	5 11	250	0 5	
5 " " 1875.....	32,798	8 0	4 ³	2,793	1 2	826	14 3	2,402	12 10	2,315	9 10
5 " " 1880.....	68,403	16 5	4 ³	7,782	14 0	1,780	16 10	8,404	10 0	4,516	19 2
5 " " 1885.....	144,643	4 0	5 ³	19,534	8 7	6,684	14 0	21,254	4 7	11,277	8 6
5 " " December, 1890.....	289,518	7-11	6 ³	42,599	12 10	10,971	7 5	52,882	10 0	27,299	3 10
5 " " 1895.....	435,060	10 1	6 ³	76,710	8 7	50,661	15 6	78,931	3 1	120,129	16 8
5 " " 1900.....	932,867	11 4	7 ³	161,637	12 7	27,193	11 6	213,425	4 2	247,701	18 1
6 Months " June, 1901.....	118,132	12 4	8	25,419	0 1	2,020	1 6	236,824	3 9	25,584	18 6
Totals to June, 1901.....	2,085,195	7 1	..	336,963	3 9	104,139	1 0	236,824	3 9	439,075	15 0

GLASGOW GROCERY AND PROVISION DEPARTMENTS.

Period.	Drapery and Boots.		Dumdee.		Kilmarnock.		Glasgow.		Total.		Expenses.		Rate per £ on Sales.		Net Profit.		Rate per £ on Sales.		Stocks.		
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£
24 Years, ended Nov., 1870 ..	.....	.....	.....	.....	.....	.....	196,041	1 11	196,041	1 11	2,738	15 2	34	3,770	17 0	46	9,060				
5 " " 1875 ..	.....	.....	.....	.....	.....	.....	1,649,795	7 1	1,649,795	7 1	24,541	1 9	36	32,798	8 0	47	29,400				
5 " " 1880 ..	253,950	6 2	.....	.....	.....	.....	2,487,052	12 5	2,487,052	12 5	45,425	19 0	39	60,102	10 4	51	43,190				
5 " " 1885 ..	155,347	8 11	21,507	10 0	12,982	1 4	3,697,796	1 6	3,687,633	1 9	60,284	9 3	37	80,069	5 7	49	28,130				
5 " " Dec., 1890 ..	.....	.....	.....	.....	.....	.....	5,176,664	9 2	5,176,664	9 2	75,677	13 5	35	121,135	11 2	56	63,000				
5 " " 1895 ..	.....	.....	.....	.....	.....	.....	7,707,270	3 11	7,707,270	3 11	120,547	16 8	37	189,795	18 3	59	80,424				
5 " " 1900 ..	.....	.....	.....	.....	.....	.....	11,609,641	11 0	11,609,641	11 0	164,998	12 4	34	340,881	12 6	76	85,303				
6 Months, " June, 1901 ..	.....	.....	.....	.....	.....	.....	1,358,950	2 3	1,358,950	2 3	19,212	2 9	34	39,909	8 3	70	95,478				
Totals.....	449,337	15 1	21,507	10 0	12,982	1 4	33,683,211	9 3	33,687,089	15 8	513,426	10 4	36	863,463	11 1	60	35,478				

GROCERY DEPARTMENT, LEITH.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Amount of Stock.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
4 Years ending October, 1880.....	341,617 8 0	4,996 10 2	3·5	8,301 6 1	5·8	8,410
5 " " 1885.....	1,299,895 19 6	18,266 10 5	3·3	84,089 9 9	6·2	29,750
5 " " December, 1890.....	2,717,040 17 4	39,141 1 0	3·4	68,839 15 7	6·0	34,600
5 " " " 1895.....	3,646,429 13 4	52,328 11 3	3·4	91,462 2 7	6·0	31,647
5 " " " 1900.....	4,650,166 9 11	60,830 0 7	3·1	139,842 11 0	7·2	38,279
6 Months " June, 1901.....	539,926 6 1	6,846 16 1	3·0	18,651 3 7	8·2	28,375
Totals.....	13,195,076 14 2	182,409 9 6	3·3	360,636 8 7	6·5	.....

GROCERY DEPARTMENT, KILMARNOCK.

Period.	Net Sales.		Expenses.		Rate per £ of Sales.		Net Profit.		Rate per £ of Sales.		Stocks.
	£	s. d.	£	s. d.	d.	s. d.	£	s. d.	d.	s. d.	
3½ Years ending October, 1885	136,835	15 11	2,952	19 11	5-1	3-1	3,151	1 3	5-5	2-3	2,300
5 " " December, 1890	269,960	11 5	4,309	19 4	3-7	4-2	9,037	4 2	8-0	8-0	2,400
5 " " " 1895	365,040	0 8	7,180	4 11	4-7	12-3	12,962	12 3	8-5	8-5	2,030
5 " " " 1900	514,966	15 3	10,467	16 8	4-8	4-3	17,185	4 3	8-0	8-0	3,848
6 Months " June, 1901	60,230	5 8	1,080	9 6	4-3	12-4	2,578	12 4	10-2	10-2	1,750
Totals.....	1,347,033	8 11	25,991	10 4	4-6	44-13	44,914	13 3	8-0	8-0	.....

GROCERY DEPARTMENT, DUNDEE.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
3½ Years ending October, 1885	150,955 18 1	3,436 7 9	5·4	1,628 4 2	2·5	2,890
5 " " December, 1890	320,587 3 5	5,614 14 0	4·2	5,035 2 10	3·7	4,070
5 " " " 1895	450,497 14 8	6,239 6 5	3·3	11,080 15 11	5·9	2,260
5 " " " 1900	558,835 10 6	6,563 2 1	2·8	15,747 19 6	6·7	1,853
6 Months " June, 1901	61,060 6 4	641 14 5	2·5	2,249 9 9	8·8	2,837
Totals.....	1,541,936 13 0	22,495 4 8	3·5	35,741 12 2	5·5	.....

DRAPERY DEPARTMENT.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
*3½ Years ending October, 1885.....	529,694 8 2	20,815 4 5	9.4	20,314 11 1	9.2	35,990
5 " " December, 1890.....	1,195,913 8 3	50,393 9 7	10.1	50,920 4 4	10.2	64,000
5 " " " 1895.....	2,057,557 6 1	97,333 9 6	11.3	79,958 18 8	9.3	103,971
5 " " " 1900.....	3,351,714 13 11	156,926 2 11	11.2	146,985 18 8	10.5	149,209
6 Months " June, 1901.....	408,473 4 10	20,500 16 6	12.0	16,418 13 7	9.6	145,970
Total	7,543,353 1 3	345,969 2 11	11.0	314,598 6 4	10.0	.....

* Includes Boots and Furniture to 1884.

BOOT AND SHOE DEPARTMENT.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
1 Year ending October, 1885	55,467 0 1	1,602 18 5	6·9	2,481 18 3	10·7	11,520
5 " " December, 1890	427,110 9 1	15,177 13 2	8·5	10,991 17 9	6·1	14,360
5 " " " 1895	781,264 3 8	31,492 10 8	9·6	23,802 16 7	7·3	34,754
5 " " " 1900	1,372,450 4 4	53,697 13 5	9·3	37,303 11 3	6·5	66,107
6 Months ending June, 1901	175,671 14 2	6,510 8 11	8·9	5,998 12 9	8·2	68,665
Totals	2,811,963 11 4	108,481 4 7	9·2	80,578 16 7	6·8	....

FURNITURE AND FURNISHING DEPARTMENT.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
1 Year ending October, 1885.....	18,459 11 6	1,285 5 9	16·7	431 3 11	5·6	5,600
5 " " December, 1890.....	250,296 11 9	15,793 1 2	15·1	11,842 11 11	11·3	13,600
5 " " " 1895.....	494,445 18 0	35,005 5 8	16·9	22,516 2 0	6·1	20,509
5 " " " 1900.....	1,081,234 6 10	80,789 15 0	18·8	29,502 7 11	9·1	43,758
6 Months ending June, 1901.....	137,757 19 2	10,621 18 4	18·5	4,364 19 6	7 6	50,667
Totals.....	1,932,194 7 3	143,495 5 11	17·8	78,657 5 3	9 7	....

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
TAILORING FACTORY.

Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*November 4, 1882	427 10 10	427 10 10	319 12 11	74.70	1 11 2	0.23	.....
" 3, 1883	2,269 8 1	2,269 8 1	1,632 19 4	71.92	11 9 5	0.48	304
" 1, 1884	2,521 7 10	2,521 7 10	1,653 13 11	65.56	45 9 2	1.78	341
October 31, 1885	3,611 11 9	3,611 11 9	2,179 5 7	60.34	80 4 4	2.21	445
†December 25, 1886	6,252 18 7	6,252 18 7	3,846 10 4	61.51	13 9 8	0.20	485
† " 31, 1887	8,079 6 7	7,745 12 10	4,847 7 10	62.58	175 8 0	0.96	424
" 29, 1888	8,331 15 9	8,639 6 6	5,310 17 11	61.45	509 3 5	5.89	1,083
" 28, 1889	9,250 3 7	9,899 10 8	5,580 3 7	59.36	935 2 1	9.94	1,280
" 27, 1890	13,869 6 9	14,138 2 1	7,832 17 8	55.39	1,345 19 4	9.58	1,564
" 26, 1891	13,117 7 5	12,756 14 6	7,287 13 1	57.12	1,287 5 4	10.08	1,222
" 31, 1892	15,597 19 7	15,817 9 9	8,596 18 3	54.34	1,878 11 4	11.87	1,663
† " 30, 1893	15,694 17 5	15,471 11 3	8,922 13 10	57.66	1,846 11 10	11.93	1,120
" 29, 1894	16,161 12 1	16,137 17 10	9,145 18 0	56.67	2,040 7 7	12.64	1,177
" 28, 1895	20,268 12 9	20,753 2 9	10,597 2 7	51.06	3,091 13 0	14.89	1,634
" 26, 1896	22,765 6 9	22,443 19 2	11,383 5 11	50.72	3,620 8 6	16.12	1,459
" 25, 1897	22,374 11 10	25,753 6 9	11,227 18 3	43.59	3,541 4 10	13.74	1,332
" 31, 1898	19,209 18 4	19,383 18 11	10,616 6 0	54.76	2,891 10 7	14.91	1,268
" 30, 1899	22,552 7 11	23,203 17 9	11,797 11 5	50.84	3,922 12 8	16.90	2,499
" 29, 1900	24,513 13 6	23,629 11 3	13,113 11 9	55.49	3,144 18 6	13.80	2,106
§June 29, 1901	10,849 2 9	11,015 19 10	6,498 17 30	58.99	892 15 7	8.09	2,563
Totals.....	257,719 0 1	261,372 18 11	142,391 6 0	54.47	31,025 0 4	11.87	.....

* Quarter.

† Sixty weeks.

‡ Fifty-three weeks.

§ Half year.

|| Loss.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
SHIRT FACTORY.

Year ending	Transferred.		Production.		Expenses on Production.		Rate per cent.		Net Profit on Production.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	Rate per cent.	Rate per cent.	£	s. d.	Rate per cent.	Rate per cent.	
*November 4, 1882	201	11 0	201	11 0	159	13 10	79.10		21	9 4	10.44		£
" 3, 1883	759	13 1	759	13 1	654	19 9	86.90		21	19 2	2.89		....
" 1, 1884	869	19 7	869	19 7	744	1 9	85.51		1	8 11	0.17		15
October 31, 1885	1,407	7 8	1,407	7 8	885	0 8	62.90		89	5 6	6.32		20
+December 25, 1885	1,892	16 11	1,892	16 11	1,132	12 6	59.83		72	3 4	3.80		70
" 31, 1887	1,631	16 4	1,650	6 0	1,033	10 9	62.60		40	5 5	2.42		48
" 29, 1888	2,368	15 6	2,380	15 0	1,577	7 3	66.26		113	5 6	0.54		92
" 28, 1889	2,797	17 8	2,804	8 5	1,728	7 3	61.62		210	9 4	7.48		112
" 27, 1890	2,858	13 1	2,852	14 7	1,781	1 5	62.44		253	16 6	8.90		119
" 26, 1891	3,390	12 2	3,354	12 11	2,046	18 11	61.01		935	4 8	9.98		72
" 31, 1892	3,361	0 1	3,433	1 2	2,213	18 6	64.49		245	5 11	7.13		208
" 30, 1893	3,851	10 0	3,797	16 11	2,467	11 5	64.97		328	15 5	8.63		256
" 29, 1894	4,762	11 0	4,792	4 5	2,872	9 3	59.93		683	14 2	13.21		764
" 28, 1895	7,502	19 3	7,622	1 5	3,947	2 8	51.78		451	17 0	5.93		958
" 26, 1896	9,040	12 5	8,960	12 6	4,651	1 10	51.90		946	5 4	10.55		2,133
" 25, 1897	10,942	4 7	10,899	8 1	5,703	16 5	52.33		662	12 0	6.07		2,239
" 31, 1898	11,436	18 9	11,404	16 1	6,101	17 0	53.50		716	16 3	6.27		2,066
" 30, 1899	13,052	10 11	13,130	5 5	7,070	3 9	53.84		579	4 11	4.41		2,125
" 29, 1900	14,485	14 9	14,756	13 6	8,520	8 0	59.77		131	0 10	0.88		2,230
" 29, 1901	6,784	7 2	6,735	15 4	4,136	2 4	61.41		513	7 5	7.61		2,650
Totals	103,399	11 11	103,707	0 0	59,728	5 3	57.59		5,215	1 1	5.02		....

* Quarter.

+ Sixty weeks.

‡ Fifty-three weeks.

§ Half year.

|| Loss.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
ARTISAN CLOTHING FACTORY.

Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
December 26, 1891	2,561 19 4	2,633 13 1	1,855 3 2	70·31	88 18 10	3·37	186
* " 31, 1892	2,692 0 10	2,630 4 5	1,850 12 7	70·34	135 14 3	5·13	100
" 30, 1893	2,958 17 8	3,039 7 1	2,002 4 10	65·87	41 17 4	1·88	476
" 29, 1894	3,493 7 4	3,434 18 3	2,109 17 8	61·44	113 13 2	3·29	410
" 28, 1895	3,513 6 5	3,541 2 4	2,523 13 11	71·25	246 10 2	6·91	251
" 26, 1896	3,844 8 9	3,861 14 5	2,668 7 5	69·10	399 9 0	10·33	203
" 25, 1897	4,082 13 9	4,138 6 1	2,954 17 2	71·41	294 17 1	7·10	338
" 31, 1898	4,590 17 5	4,535 14 0	3,152 19 4	69·52	479 17 0	10·58	175
* " 30, 1899	5,174 5 1	5,118 2 10	3,511 4 9	68·60	601 14 9	11·93	150
" 29, 1900	6,189 10 7	6,199 1 5	4,282 6 4	69·07	683 0 6	11·01	424
† June 29, 1901	2,774 11 8	2,738 15 0	2,031 15 5	74·18	170 11 11	6·20	381
Totals	41,875 18 10	41,875 18 11	28,943 2 7	69·11	3,256 4 0	7·77	..

* Fifty-three weeks. † Half year.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
MANTLE FACTORY.

Year ending	Transferred.		Production.		Expenses on Production.		Rate per cent.		Net Profit on Production.		Rate per cent.		Net Loss.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	Rate per cent.	Rate per cent.	£	s. d.	Rate per cent.	Rate per cent.	£	s. d.	Rate per cent.	Rate per cent.	
December 26, 1891	2,324	11 2	2,358	6 7	1,604	9 10	68.02						139	0 4	5.89		350
" 31, 1892	2,717	1 10	2,707	4 1	1,702	4 3	62.87						10	11 6	0.36		275
" 30, 1893	2,348	10 10	2,354	14 1	1,586	8 6	67.37						156	1 0	6.62		382
" 29, 1894	2,711	10 10	2,701	10 1	1,436	10 5	55.38		20	14 6	0.74						178
" 28, 1895	2,958	7 7	2,953	7 7	1,643	2 6	55.64		218	6 0	7.38						82
" 26, 1896	3,007	9 9	3,009	9 9	1,747	6 5	58.05		155	6 2	5.15						168
" 25, 1897	3,139	12 2	3,151	7 11	1,990	11 8	63.15		74	13 9	2.35						149
" 31, 1898	4,092	19 1	4,100	14 10	2,483	10 1	60.56		338	10 10	8.24						134
" 30, 1899	4,866	7 5	4,844	15 11	3,039	5 4	63.77		327	9 1	6.75						175
" 29, 1900	5,089	19 4	5,039	19 4	3,401	6 2	67.48		103	13 10	2.04						183
† June 29, 1901	2,457	17 0	2,471	4 10	1,656	6 5	67.01		46	14 5	1.86						223
Totals	35,659	7 0	35,692	15 0	22,401	1 7	62.76		1285	8 7	.....		305	12 10	.....		..
									305	12 10	.....					
									979	15 9	2.74						

* Fifty-three weeks.

† Half year.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
BOOT FACTORY.

Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
October 31, 1885	13,804 12 2	13,804 12 2	4,512 8 10	32.68	193 9 5	1.39	3,435
* December 25, 1886	33,816 6 8	33,816 6 8	10,125 5 11	29.94	1,114 5 0	3.29	4,020
† " 31, 1887	33,857 0 4	33,834 16 10	11,038 11 4	32.62	1,138 3 10	3.36	5,406
" 29, 1888	38,173 13 1	39,367 13 8	13,563 6 6	34.45	1,759 17 0	4.47	11,869
" 28, 1889	49,630 3 6	54,086 1 7	18,922 6 4	34.98	2,551 2 11	4.71	15,890
" 27, 1890	57,408 2 11	59,125 6 6	21,845 4 3	36.94	3,612 1 9	6.11	17,349
" 26, 1891	71,127 5 1	73,035 11 6	26,026 9 6	35.63	3,632 0 9	4.97	18,292
" 31, 1892	82,752 5 9	85,524 18 1	31,316 1 2	36.61	4,859 17 3	5.68	18,230
" 30, 1893	98,706 6 0	99,017 13 6	37,032 18 5	37.40	7,431 7 5	7.50	20,696
" 29, 1894	102,723 9 4	110,687 13 11	41,000 15 4	37.04	7,431 2 5	6.71	27,177
" 28, 1895	122,444 13 9	132,128 17 5	46,828 13 9	35.44	9,379 19 3	7.09	35,328
" 26, 1896	108,382 13 11	107,364 16 8	41,751 12 2	38.88	6,474 7 2	6.03	34,019
" 25, 1897	157,572 8 3	160,444 2 4	58,592 0 6	36.51	7,804 5 4	4.86	38,889
" 31, 1898	161,685 4 5	162,799 6 7	61,690 18 2	37.89	7,735 18 1	4.75	41,010
" 30, 1899	190,046 19 11	188,178 19 6	68,403 3 5	36.35	7,874 9 7	4.18	47,836
" 29, 1900	224,432 7 6	230,040 7 11	75,787 1 4	32.94	7,304 11 3	3.17	60,417
† June 29, 1901	118,889 12 2	96,117 4 1	39,085 12 7	40.66	5,201 16 3	5.41	54,398
Totals	1,665,453 4 9	1,679,374 8 11	607,522 9 6	36.11	85,498 14 8	5.09	.....

* Sixty weeks.

† Fifty-three weeks.

‡ Half year.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
CABINET WORKS.

Year ending	Transferred.		Production.		Expenses on Production.		Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£	s. d.	£	s. d.	£	s. d.				
October, 31, 1885.....	1,288	9 10	1,288	9 10	725	9 0	56.28	£ 20 10 3	1.55	£ 364
• December, 25, 1886.....	2,231	13 11	2,231	13 11	1,204	11 9	53.96	99 12 3	4.43	425
+ " 31, 1887.....	2,488	16 7	2,557	7 0	1,379	9 1	53.93	67 11 0	2.62	1,069
" 29, 1888.....	4,089	19 0	4,323	13 4	2,310	2 4	53.43	820 12 1	0.46	2,152
" 28, 1889.....	7,654	8 1	7,771	19 6	4,022	5 0	51.75	183 18 6	2.35	2,466
" 27, 1890.....	13,338	15 1	13,428	9 11	7,116	6 6	52.99	899 5 1	6.69	4,975
" 26, 1891.....	14,679	7 9	15,146	13 9	7,996	15 7	52.79	174 14 0	1.14	6,124
" 31, 1892.....	16,518	5 9	17,386	17 1	9,271	17 9	53.32	940 9 0	5.40	6,808
" 30, 1893.....	16,884	2 5	17,654	2 5	9,975	2 10	56.50	1,111 16 9	6.29	8,696
" 29, 1894.....	18,600	13 11	19,097	15 10	10,937	0 9	57.27	668 2 8	3.49	9,233
" 28, 1895.....	21,590	4 0	17,903	2 2	11,247	9 3	62.82	1,004 3 2	5.60	8,552
" 26, 1896.....	24,972	10 1	25,798	3 9	13,158	18 8	51.00	1,795 8 2	6.95	10,384
" 25, 1897.....	27,618	0 1	25,915	13 9	15,165	1 7	58.51	1,578 14 7	6.08	11,726
+ " 31, 1898.....	33,377	10 3	33,083	13 9	17,387	9 3	52.55	1,474 17 3	4.45	12,520
" 30, 1899.....	37,442	16 6	38,781	15 8	20,348	2 7	52.46	819 11 4	2.11	15,660
" 29, 1900.....	45,529	6 4	47,103	14 9	25,284	5 4	53.67	1,842 4 10	3.91	23,780
+ June, 29, 1901.....	24,069	14 7	24,106	14 1	12,791	9 4	53.00	1,166 9 4	4.83	26,219
Totals	312,374	14 2	313,580	0 6	170,321	16 7	54.31	13,826 16 1	4.40	....

* Sixty weeks.

† Fifty-three weeks.

‡ Half year.

§ Loss.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
HOSIERY FACTORY.

Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
December 30, 1893	5,511 14 8	5,467 7 9	1,928 1 6	35.26	48 5 6	0.87	1,054
" 20, 1894	5,126 8 2	5,165 3 11	1,891 9 11	36.61	72 5 2	1.39	960
" 26, 1895	6,966 5 4	6,760 6 11	2,191 10 0	32.41	461 7 11	6.82	745
" 26, 1896	7,779 14 10	8,777 13 9	2,678 4 3	30.51	819 12 8	9.33	1,830
" 25, 1897	9,990 18 4	9,548 12 3	3,331 7 0	34.88	491 3 7	5.14	1,526
" 31, 1898	9,903 8 10	10,533 7 5	3,499 6 4	33.22	384 4 7	3.64	2,190
" 30, 1899	11,311 14 11	10,301 2 7	3,810 11 1	36.98	638 11 6	6.19	2,789
" 29, 1900	14,752 19 1	17,237 16 5	5,438 3 9	31.55	402 17 4	2.33	4,048
† June 29, 1901	8,459 10 11	8,093 18 8	2,782 17 10	34.38	394 19 3	4.88	3,684
Totals.....	79,802 15 1	81,835 9 8	27,551 11 8	33.64	3,713 7 6	4.53	....

* Fifty-three weeks.

† Half year.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
BRUSH FACTORY.

Year ending	Transferred.		Production.		Expenses on Production.		Rate per cent.		Net Profit on Production.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	Rate per cent.	Rate per cent.	£	s. d.	Rate per cent.	Rate per cent.	
December 27, 1890..	3,127	3 11	3,805	17 10	1,429	8 0	37.54		266	9 0	6.99		£ 1,302
" 26, 1891..	3,797	19 8	4,094	0 7	1,710	12 7	41.77		257	4 0	6.27		2,758
" 31, 1892..	4,491	12 2	4,430	14 3	1,921	15 8	43.36		196	3 11	4.42		2,991
" 30, 1893..	4,231	1 1	3,942	13 3	1,767	16 7	44.82		190	13 2	4.82		2,971
" 29, 1894..	4,859	11 11	4,771	18 6	1,867	19 2	39.14		354	17 10	7.43		3,277
" 28, 1895..	5,367	13 1	5,199	3 2	1,963	8 11	37.75		670	7 9	12.88		3,847
" 26, 1896..	5,894	19 6	5,895	13 10	2,148	13 2	36.44		332	14 3	5.63		4,067
" 25, 1897..	6,304	17 10	6,760	2 11	2,538	5 11	37.54		539	15 8	7.97		5,056
* " 31, 1898..	6,462	15 4	6,128	3 4	2,597	0 5	42.37		103	8 6	1.68		5,227
" 30, 1899..	7,758	5 10	7,378	5 0	2,845	16 3	38.56		1040	7 11	14.09		5,109
" 29, 1900..	7,223	0 0	7,191	18 4	3,111	3 3	43.25		896	5 5	12.45		6,055
† June 29, 1901..	4,211	7 4	3,918	12 8	1,553	12 4	39.63		585	19 1	14.95		5,111
Totals	63,730	7 8	63,517	3 8	25,455	12 3	40.07		5,131	6 6	8.55		....

* Fifty-three weeks.

† H. II year.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
PRINTING WORKSHOP.

Year ending	Transferred.		Production.		Expenses on Production.		Rate per cent.		Net Profit on Production.			Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	Rate per cent.	Rate per cent.	£	s. d.	Rate per cent.	Rate per cent.	£	
*December 31, 1887..	649	14 2	653	15 5	347	14 7	53.14		41	19 10	6.43		175	
" 29, 1888..	3,114	17 4	3,121	12 6	1,480	17 4	47.42		286	2 5	9.16		228	
" 28, 1889..	3,855	7 5	3,985	11 11	2,126	7 7	53.85		262	0 6	6.57		602	
" 27, 1890..	7,242	0 4	7,178	12 8	3,297	2 11	45.93		491	18 8	6.84		832	
" 26, 1891..	9,018	4 7	9,159	6 11	3,856	17 5	42.10		718	3 8	7.83		1,341	
† 31, 1892..	12,643	8 3	12,733	18 4	5,385	6 0	42.29		887	2 4	6.96		2,058	
" 30, 1893..	14,973	14 11	14,812	0 11	6,013	19 1	40.59		1,547	16 9	10.44		1,584	
" 29, 1894..	15,492	11 6	15,541	11 5	5,959	16 2	38.34		2,158	5 7	13.88		1,688	
" 28, 1895..	18,059	0 7	18,256	18 6	7,049	14 9	38.61		2,389	3 4	13.08		2,174	
" 26, 1896..	22,087	1 0	22,026	9 7	8,035	13 5	36.48		3,035	15 10	13.77		2,715	
" 25, 1897..	24,402	13 10	24,664	1 7	9,460	13 11	38.35		3,391	12 9	13.75		3,573	
† 31, 1898..	28,302	0 9	27,985	1 9	10,291	11 8	36.77		4,904	12 11	17.52		2,312	
" 30, 1899..	29,123	18 11	29,229	6 3	10,945	7 2	37.41		4,303	6 7	14.73		2,757	
" 29, 1900..	31,172	0 0	30,978	11 6	12,059	0 6	33.92		3,699	7 0	11.94		4,607	
† June 29, 1901..	15,625	5 3	15,831	18 6	6,236	2 0	39.39		1,466	19 4	9.26		4,773	
Totals	235,761	18 10	236,158	17 9	92,546	4 6	39.18		29,589	7 6	12.52		....

* Quarter.

† Fifty-three weeks.

‡ Half year.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
PRESERVE WORKS.

Year ending	Transferred.			Production.			Expenses on Production.			Rate per cent.			Net Profit on Production.			Stocks.
	£	s.	d.	£	s.	d.	£	s.	d.	Rate per cent.	Rate per cent.	Rate per cent.	£	s.	d.	
*December 27, 1890..	11,200	5	8	12,816	4	7	1,036	0	6	8.08	8.08	8.08	681	6	4	3,091
" 26, 1891..	29,367	11	10	36,111	1	4	3,000	12	5	8.30	8.30	8.30	1,739	8	2	9,042
† " 31, 1892..	42,499	16	3	50,623	5	6	5,051	19	9	9.98	9.98	9.98	2,806	7	6	21,380
" 30, 1893..	52,086	10	8	48,726	7	8	6,583	8	10	13.51	13.51	13.51	2,219	18	2	20,553
" 29, 1894..	56,772	8	5	61,883	11	4	8,016	17	8	12.95	12.95	12.95	4,154	10	11	17,925
" 28, 1895..	56,096	7	0	60,414	16	5	8,100	5	7	13.40	13.40	13.40	3,838	18	4	22,205
" 26, 1896..	60,271	3	1	63,045	6	6	8,276	6	8	13.12	13.12	13.12	4,194	3	5	22,204
" 25, 1897..	73,490	0	7	70,086	12	0	8,347	9	9	11.90	11.90	11.90	8,514	13	9	16,517
† " 31, 1898..	71,922	0	0	77,976	10	9	10,027	4	10	12.86	12.86	12.86	7,758	16	11	22,655
" 30, 1899..	68,468	18	10	64,933	16	10	9,941	4	6	15.30	15.30	15.30	5,527	5	10	20,818
" 29, 1900..	63,293	15	8	62,221	9	0	10,106	5	1	16.24	16.24	16.24	4,678	7	0	20,808
*June 29, 1901..	33,712	19	8	26,221	17	8	5,058	0	3	19.29	19.29	19.29	2,260	15	1	16,619
Totals	619,176	17	8	635,060	19	7	83,545	15	10	13.15	13.15	13.15	48,374	11	5	....

* Half year.

† Fifty-three weeks.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
CONFECTIONERY WORKS.

Year ending	Transferred.		Production.		Expenses on Production.		Rate per cent.		Net Profit on Production.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	Rate per cent.	Rate per cent.	£	s. d.	Rate per cent.	Rate per cent.	
*December 26, 1891	3,166	2 9	3,278	7 3	413	0 10	12.59		95	10 10	2.89		439
† " 31, 1892	5,479	13 6	6,065	8 5	1,583	4 2	21.15		†449	10 0	7.40		1,234
" 30, 1893	10,894	12 6	10,976	18 9	2,931	14 4	26.43		†437	9 5	3.98		1,619
" 29, 1894	14,043	14 7	14,798	12 5	3,065	15 11	20.71		718	7 0	4.85		1,495
" 28, 1895	12,829	14 3	12,786	3 1	3,069	19 4	24.01		541	3 8	4.23		1,216
" 26, 1896	14,193	5 5	13,894	19 5	3,054	17 2	21.98		527	13 10	3.79		824
" 25, 1897	14,845	17 5	14,939	1 9	3,192	3 1	21.36		1,345	10 4	9.00		1,192
† " 31, 1898	14,243	19 10	14,196	3 5	3,577	4 6	25.19		367	1 10	2.58		1,060
" 30, 1899	15,825	16 3	15,821	13 9	3,546	17 0	22.41		1,095	10 8	6.92		1,369
" 29, 1900	17,442	16 7	17,822	7 7	3,714	16 11	20.54		919	15 5	5.15		1,607
*June 29, 1901	8,642	17 2	8,763	11 2	1,943	11 3	22.17		139	10 9	1.58		2,081
Totals.....	131,608	10 3	133,343	7 0	29,763	4 6	22.32		4,863	4 11	3.64		....

* Half year.

† Fifty-three weeks.

‡ Loss.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
TOBACCO FACTORY.

Year ending	Transferred.			Production.			Expenses on Production.			Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.		
	£	s.	d.	£	s.	d.	£	s.	d.					£	s.	d.
* December 26, 1891.....	15,510	4	8	21,326	17	2	1,704	19	6	7.99	651	11	11	3.05	8,958
† " 31, 1892.....	59,333	4	2	58,916	9	4	4,766	15	11	8.08	2,438	11	7	4.13	13,461
" 30, 1893.....	67,402	6	4	67,828	12	7	5,215	8	2	7.68	2,643	4	2	3.89	15,580
" 29, 1894.....	74,007	19	5	74,889	12	6	5,294	11	2	7.06	1,599	12	6	2.12	17,381
" 28, 1895.....	96,621	3	4	95,990	0	5	6,170	18	10	6.42	3,710	10	4	3.86	16,498
" 26, 1896.....	115,612	13	5	117,867	2	9	7,096	1	0	6.02	6,559	15	8	5.56	25,478
† " 25, 1897.....	124,928	19	10	125,598	6	0	7,863	3	8	6.26	7,441	1	5	5.92	37,912
" 31, 1898.....	126,976	9	5	126,248	5	6	8,720	14	3	6.90	7,924	17	1	6.27	36,287
" 30, 1899.....	126,483	11	7	127,600	4	9	8,615	11	4	6.74	10,141	7	6	7.94	33,761
" 29, 1900.....	145,271	4	5	144,258	8	4	9,048	11	10	6.27	9,805	6	4	6.79	40,986
* June 29, 1901.....	73,768	12	0	76,948	15	11	4,915	0	0	6.38	3,443	2	6	4.47	36,468
Totals.....	1,025,916	8	7	1,037,472	15	3	69,411	15	8	6.69	56,359	1	0	5.43	....

* Half year.

† Fifty-three weeks.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
CHANCELOT FLOUR MILLS.

Year ending	Sales and Transfers.			Production.			Expenses on Production.			Rate per cent.	Net Profit on Production.			Rate per cent.	Net Loss on Production.			Rate per cent.	Stocks.
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£
*Dec. 29, 1894 ..	23,102	14	7	38,609	14	5	4,592	10	6	11·89	....	1,348	17	6	3·49	51,096			
" 28, 1895 ..	232,578	8	3	226,242	13	5	21,209	15	10	9·37	....	2,000	18	8	0·88	75,399			
" 26, 1896 ..	297,675	19	9	305,071	0	2	25,952	17	2	8·50	6,894	16	2	2·26	....	50,438			
" 25, 1897 ..	413,514	9	7	410,342	14	6	26,967	9	4	6·57	5,705	6	2	1·39	....	53,551			
+ " 31, 1898 ..	407,764	5	3	415,185	14	2	27,148	9	5	6·53	5,422	15	11	1·30	....	49,385			
" 30, 1899 ..	330,707	4	1	329,484	16	0	25,406	17	5	7·71	4,557	19	2	1·38	....	62,017			
" 29, 1900 ..	344,105	19	6	347,678	1	10	27,282	10	11	7·84	3,079	2	7	0·88	....	78,130			
*June 29, 1901 ..	209,151	0	7	207,645	16	0	13,858	9	7	6·67	3,172	11	9	1·52	....	42,347			
Totals	2,258,600	1	7	2,280,260	10	6	172,419	0	2	7·56	28,832	11	9	..	3,349	16	2	..	....
											3,349	16	2	..					
											25,482	15	7	1·11					

* Half year.

| Fifty-three weeks.

PRODUCTIVE DEPARTMENTS.—YEARLY STATEMENT.
ETTRICK TWEED MILLS.

Year ending	Transferred.		Production.		Expenses on Production.		Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss on Production.	Rate per cent.	Stocks.
	£	s. d.	£	s. d.	£	s. d.						
* Dec. 26, 1896 ..	18,805	12 11	18,170	17 4	6,403	1 8	35.24	153	6 0	0.84	..	12,258
" 25, 1897 ..	30,119	3 3	29,982	19 3	10,455	18 11	34.87	443	15 4	1.48	..	15,292
" 31, 1898 ..	34,804	3 0	40,166	14 7	10,480	9 3	26.09	804	16 2	2.00	..	12,475
" 30, 1899 ..	32,850	11 10	33,645	8 9	11,188	12 11	33.25	....	....	..	301 5 5	18,272
" 29, 1900 ..	33,579	13 4	34,034	6 0	11,028	19 9	34.16	1,004	8 9	2.95	..	18,406
‡ June 29, 1901 ..	15,113	0 7	19,420	11 7	5,373	7 10	27.66	240	2 8	1.23	..	20,232
Totals	165,272	4 11	175,420	17 6	55,530	10 4	31.65	2,646	8 11	..	301 5 5	....
								301	5 5	..		
								2,345	3 6	1.33		

* Thirty-five weeks.

† Fifty-three weeks.

‡ Half year.

Employés.

NUMBER OF EMPLOYÉS, SEPTEMBER 28TH, 1901.

DISTRIBUTIVE DEPARTMENTS.	Collective Totals.
General Office	Glasgow 163
Grocery	" 147
Stationery	" 11
Potato.....	" 14
Cattle Buying	" 1
Coal	" 1
Drapery, Mantle and Millinery Workrooms	" 353
Boot	" 68
Furniture	" 115
Carting and Fodder.....	" 155
Cleaners	" 12
Dining-room	" 14
"	Shieldhall 16
	1,070
Leith	93
Kilmarnock	23
Dundee	3
Enniskillen and Creameries	71
Edinburgh—Sample-room	24
Greenock—Sugar Forwarding	1
	215
PRODUCTIVE DEPARTMENTS.	
Boot Factory, Currying, &c.	Shieldhall 1,110
" " Parkview	Glasgow 306
Clothing Factory (Ready-made)	Shieldhall 337
" " (Bespoke)	Glasgow 171
Shirt and Underclothing Factory	" 204
Hosiery Factory	Shieldhall 150
Clothing " (Artisan)	" 117
Mantle "	Glasgow 79
Waterproof Factory.....	" 122
Umbrella Factory.	" 9
Saddlers' Shop	" 9
	2,614
Carried forward	3,899

NUMBER OF EMPLOYÉS, SEPTEMBER 28TH, 1901.

PRODUCTIVE DEPARTMENTS—continued.		Collective Totals.
Brought forward		3,899
Cabinet Factory	Shieldhall	355
Brush Factory.....	Shieldhall	38
Tinware „	„	59
Mechanics' Department	„	48
Electrical Department.....	„	23
Cartwright Shop.....	Glasgow	31
Horse Shoeing	„	4
Printing Department	Shieldhall	225
Preserve and Confection Factory.....	„	219
Coffee Essence	„	27
Pickle	„	46
Drug Department.....	„	68
Tobacco Factory.....	„	132
Miscellaneous.....	„	9
Sausage Factory.....	Glasgow	22
Ham Curing	„	28
Aerated Water Factory.....	„	26
Chancelot Mills	Edinburgh	103
Junction „	Leith	49
Ettrick „	Selkirk	150
Soap Works	Grangemonth	68
Farm, Carbrook Mains.....	Larbert	5
Farm.....	Carntyne	4
Creamery	Wigtown	43
Fish Curing	Aberdeen	33
		— 1,815

BUILDING DEPARTMENT.

Joiners	74
Bricklayers	7
Hewers	21
Labourers.....	46
Window Cleaners	4
Slaters.....	3
Plasterers	10
Plumbers	18
Painters	44
Management	9
	— 236
Total.....	5,950

Bonus to Labour.

The payment of bonus, since its institution in 1870, has taken three different forms. Till 1884 employés received, on wages earned, double the rate per £ allocated as dividend on members' purchases. This arrangement was then replaced by one which set aside the double claim of the employé, and, recognising a difference between workers in the distributive and productive departments, established a differential rate. The distributive employés received the same rate of bonus as was the rate of dividend on members' purchases, and the rate of bonus to productive workers was determined by the net aggregate profit made in the manufacturing departments only. This arrangement continued till 1892, when the system of bonus payment was again revised. Hitherto the whole bonus allocated had been paid over; but the present system, which allows a uniform rate to both distributive and productive departments, requires that one-half of each worker's bonus be retained and put to his credit, forming a special fund, called the Bonus Loan Fund. This capital bears interest at the rate of 3 per cent per annum, and is not withdrawable until the expiry of three months after leaving the service of the Society, unless with the consent of the Committee.

EMPLOYÉ-SHAREHOLDERS.

Simultaneously with the introduction of the present scheme of bonus, arrangements were made to permit of employés becoming shareholders in the Society. The number of shares held by one individual may range from five to fifty of twenty shillings each, and the paid-up capital bears interest at the rate of 5 per cent per annum. By the rules of the Society, the shareholding employés are entitled to send one representative to the quarterly meeting, and one for every 150 employés who become shareholders. At the present time there are 330 shareholders, which permits of a representation of three at the business meetings of the Society.

The following statements show the amount of bonus paid each year since 1870, and the total amount thus paid to employés, also the Bonus Loan Fund and the Employé-Shareholders' Fund at 29th June, 1901:—

FIRST BONUS SCHEME.				Amount.		Average Rate per £.		
				£	s.	d.	s.	d.
Quarter ending			November 19, 1870.....	5	11	0	0	8
Year	"	"	18, 1871.....	40	10	0	0	10½
"	"	"	16, 1872.....	52	7	0	0	9½
"	"	"	15, 1873.....	90	1	8	0	9½
"	"	"	14, 1874.....	116	9	0	0	8½
"	"	"	13, 1875.....	109	15	4	0	8
"	"	"	4, 1876.....	108	13	4	0	8
"	"	"	3, 1877.....	121	10	0	0	8
"	"	"	2, 1878.....	147	17	0	0	8
"	"	"	2, 1879.....	203	3	0	0	9½
"	"	October	30, 1880.....	322	9	3	1	1
"	"	November	5, 1881.....	368	3	8	1	0
"	"	"	4, 1882.....	453	9	1	0	11
"	"	"	3, 1883.....	542	3	0	0	11½
"	"	"	1, 1884.....	484	2	6	0	9½

SECOND BONUS SCHEME.

Year ending		Distributive Amount.			Rate per £.		Productive Amount.			Rate per £.	
		£	s.	d.	s.	d.	£	s.	d.	s.	d.
October	31, 1885	483	13	1	0	6¾	—	—	—	—	—
December	25, 1886	873	0	6	0	6½	—	—	—	—	—
"	31, 1877	603	0	2	0	6¾	315	2	1	0	4
"	29, 1888	683	12	1	0	6¼	628	11	7	0	7
"	28, 1889	833	16	10	0	6½	1,016	14	10	0	8½
"	27, 1890	1,139	6	10	0	7	1,752	10	6	0	11
"	26, 1891	1,208	9	3	0	6¾	1,802	14	9	0	9
"	31, 1892	1,813	8	3	0	6½	2,320	11	4	0	9

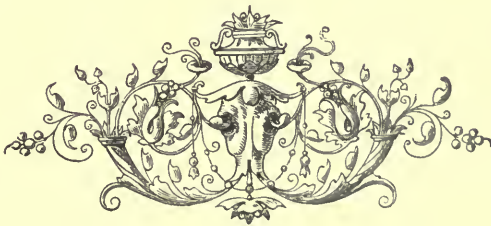
PRESENT BONUS SCHEME.

	£	s.	d.	Rate per £.	
				s.	d.
Year ending December 30, 1893	3,775	15	0	0	6 $\frac{1}{4}$
" " " 29, 1894	3,563	18	9	0	6
" " " 28, 1895	4,634	14	0	0	7 $\frac{1}{2}$
" " " 26, 1896	5,965	17	9	0	7 $\frac{3}{4}$
" " " 25, 1897	7,431	8	8	0	8
" " " 31, 1898	7,017	2	6	0	7
" " " 30, 1899	8,943	12	0	0	8
" " " 29, 1900	9,938	10	8	0	8
Half Year ending June 29, 1901	5,131	13	4	0	8

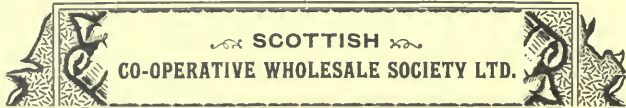
Total amount paid as bonus to 29th June, 1901..... £75,043 9 7

Amount of Bonus Loan Fund at 29th June, 1901..... 16,406 6 10

Employé-Shareholders' Fund at 29th June, 1901—330 employés holding
6,921 shares, with £5,671. 1s. 5d. paid up.



Thirty-three Years' Wholesale Distribution in Scotland.



YEARS.	CAPITAL.	SALES.	PROFITS.	YEARS.
1868, 13 weeks	£1,795	£9,697	£48	13 weeks, 1868
1869, 52 "	5,175	81,094	1,304	52 " 1869
1870, 50 "	12,543	105,249	2,419	50 " 1870
1871, 52 "	18,009	162,658	4,131	52 " 1871
1872, 52 "	30,931	262,530	5,435	52 " 1872
1873, 52 "	50,433	384,489	7,446	52 " 1873
1874, 52 "	48,982	409,947	7,553	52 " 1874
1875, 52 "	56,751	430,169	8,233	52 " 1875
1876, 51 "	67,219	457,529	8,836	51 " 1876
1877, 52 "	72,568	589,221	10,925	52 " 1877
1878, 52 "	83,174	600,590	11,969	52 " 1878
1879, 52 "	93,077	630,097	14,989	52 " 1879
1880, 52 "	110,179	845,221	21,635	52 " 1880
1881, 54 "	135,713	986,646	23,981	54 " 1881
1882, 52 "	169,429	1,100,588	23,220	52 " 1882
1883, 52 "	195,396	1,253,154	28,366	52 " 1883
1884, 52 "	244,186	1,300,331	29,435	52 " 1884
1885, 52 "	288,946	1,438,220	39,641	52 " 1885
1886, 60 "	333,653	1,857,152	50,398	60 " 1886
1887, 53 "	367,309	1,810,015	47,278	53 " 1887
1888, 52 "	409,668	1,963,853	53,538	52 " 1888
1889, 52 "	480,622	2,273,782	61,756	52 " 1889
1890, 52 "	575,322	2,475,601	76,545	52 " 1890
1891, 52 "	671,108	2,828,036	89,090	52 " 1891
1892, 53 "	778,494	3,104,768	96,027	53 " 1892
1893, 52 "	869,756	3,135,562	89,116	52 " 1893
1894, 52 "	910,835	3,056,582	88,452	52 " 1894
1895, 52 "	1,134,269	3,449,461	132,374	52 " 1895
1896, 52 "	1,237,317	3,822,580	174,982	52 " 1896
1897, 52 "	1,286,624	4,405,854	156,341	52 " 1897
1898, 53 "	1,333,078	4,692,330	165,580	53 " 1898
1899, 52 "	1,457,645	5,014,189	213,596	52 " 1899
1900, 52 "	1,676,765	5,463,631	222,366	52 " 1900
1901, 26 "	1,807,630	2,792,107	118,132	26 " 1901
TOTALS.	1,807,630	63,192,948	2,085,195	TOTALS.

COMMENCED SEPTEMBER, 1868.

Co-operation and the Poor:

The Best Means by which Co-operators may Benefit the Poorer and Weaker Members of the Community.

BY J. C. GRAY,

General Secretary of the Co-operative Union.



THE MOTIVE OF CO-OPERATION.

IT may be said that the principal motive which has actuated all Co-operative reformers and inspired Co-operative activity of all kinds from the time of Robert Owen right onwards to the present day has been to discover the best methods of improving the social and industrial condition of the very poor. The cry of the poor and the destitution of the oppressed weaker members of the community has ever been the influence dominating all ideas of social reform. Innumerable have been the schemes and plans devised from time to time for the removal of the curse of poverty which blights the lives of such a large proportion of the population of our country. Yet, notwithstanding all that has been accomplished in this direction by the charitable, social, and industrial organisations which had birth during the last century, the problem of poverty still remains unsolved, and its tales of misery and despair are as appalling as ever.

From the title at the head of these pages it would appear to be recognised that Co-operation has not yet realised all the hopes of its founders, inasmuch as it has not yet proved to the full extent its power to benefit and improve the condition of even the weakest member of the community.

GENERAL ASPECT OF OUR PRESENT INQUIRY.

It is most acceptable to find that the question we are called upon to discuss is submitted in such broad and general terms, because it enables us to deal with it in a broader and fuller sense than would have been possible if the question had limited us to the consideration of the benefits which a Co-operative Society could, by its ordinary business methods, confer on the poor.

CO-OPERATION AND THE POOR.

Ten years ago, at the Lincoln Congress, a paper was read by Mr. Sidney Webb on "The Best Method of bringing Co-operation within the reach of the Poorest of the Population." In the course of a weighty and elaborate argument Mr. Webb showed that where men and women were strong, wise, and good they did not require much pressing to join the Co-operative movement, because it was easy for such persons to understand and take advantage of the benefits which Co-operation offers. On the other hand, people who were weak, ignorant, or vicious, owing to the surroundings of their lives, were not in a position to appreciate or desire any kind of co-operation with their fellow-men. He argued that this latter class "can be brought within the benefit of Co-operation only by being made fit for its higher life, and their condition must be raised so as to make them fit to join our ranks." It will be understood, of course, that in coming to this conclusion Mr. Webb was thinking and speaking only of the ignorant and in some cases vicious poor, who abound in all our large towns and cities—who are the objects of all social reform, and yet constitute the despair of social reformers. There is a class of industrious and deserving poor by whom the benefits of Co-operation are thoroughly appreciated when brought within their reach, as can be proved by the experience of many Co-operative Societies.

CO-OPERATION WAS INSTITUTED BY THE POOR FOR
THE POOR.

To say that Co-operation by means of its distributive Stores and its productive workshops cannot or does not benefit the poor would be a contradiction of all the experience and facts to be found in the Co-operative history of the last century. Was it not the distress caused by the poverty of the people which brought into existence the very earliest efforts in Co-operation? Were they not poor, ill-paid working people who established the first Co-operative Stores in the country, and who, by means of their laboriously accumulated pence, laid the foundations of the present great Co-operative movement? If it was possible for Co-operation in its early stages to embrace the very poor, to enlist them in its ranks, and to benefit them and gradually build them up into a position of comfort and ease it is still more possible to-day because of the strength and position which the movement has attained.

It is true there are thousands of very poor people to be found amongst the 1,800,000 members of Co-operative Societies in the United Kingdom, and it is equally true that these thousands have been greatly helped from year to year as the result of their connection with the Co-operative Societies; but, after all this is taken into account, it must be admitted that the great bulk of

CO-OPERATION AND THE POOR.

the membership of the Co-operative movement belongs to the well-to-do artisan class, men and women who are in constant and fairly remunerative employment, and it cannot be said that Co-operation has yet succeeded in any large degree in laying hold of the very poor and benefiting them by its operations.

REASONS WHY CO-OPERATION HAS NOT REACHED THE
VERY POOR.

What is the cause of this state of affairs? On the one hand, a most successful Co-operative movement; on the other hand, amongst a large section of the population, great poverty and misery which it was and still is the object of Co-operation to remove.

There are several reasons which could be given in explanation of the position, but two will suffice for our present purpose.

When Co-operation was first commenced it was by poor people whom poverty had rendered discontented and yet resourceful. They thought out for themselves the ways and means to remedy their distress and improve their position. They met together and, in their keen desire for a higher social existence, formulated plans for self-help and mutual help which they proceeded to carry out in actual practice. By their earnestness they gained the confidence of others of their class, and thus became successful. It may safely be claimed that wherever people, however poor, have joined a Co-operative Society and been consistent Co-operators as far as their means would allow, the result has been a material improvement in their position, and the state of poverty which in some cases was chronic has given place to comfort and comparative luxury.

Nearly sixty years have passed since the Co-operative movement was established on its present basis. In that period success has been great and progress has exceeded all anticipations. The movement has grown amazingly in numbers, wealth, and importance, but it is to be feared that in the increase of numbers the enthusiasm and ideals of the founders have not always been maintained. When successful results have followed the operations of a Co-operative Society the members have not always taken the trouble to inquire by whom and for whom those results have been obtained. Year after year they point to an increase in membership and trade, and are content with their progress; but they make no effort to ascertain whether the poor (for whom Co-operation was founded) have obtained a knowledge of Co-operation and are taking advantage of its benefits, or whether they remain in absolute ignorance of the movement and its aims. There is apathy all round, and no earnest conviction or faith in the adaptability of Co-operation to solve the social problems that confront us to-day.

CO-OPERATION AND THE POOR.

Then, as another reason, the poor themselves do not possess those higher social aspirations, nor do they exhibit that earnest desire for self-improvement, that characterised the poor workers of a former generation. As a rule, they do not show any strong inclination to listen to an explanation of any scheme intended to accomplish their social redemption by practical means, and even if inclined to hear, they appear to have no confidence either in themselves or others to carry such plans into practical effect. They are callous and listless in regard to their own interests, and if anything is to be done to improve their position the initiative must come, not from them, but from the Co-operators who have been successful.

WHO ARE "THE POORER AND WEAKER MEMBERS OF THE
COMMUNITY?"

Let us consider who are "the poorer and weaker members of the community" whose condition the Co-operative movement is intended to improve, and whose welfare Co-operators ought to seek after.

There are at least *two* classes of poor. The first is the large body of industrial and agricultural workers whose wages are just sufficient to keep body and soul together and to provide a roof under which to shelter themselves and their families. According to the Census of 1891 nearly fourteen millions of persons were employed in domestic, agricultural, fishing, and industrial occupations. As regards some of these pursuits they were doubtless fairly remunerated. But it is stated, in the "Seventh Annual Abstract of Labour Statistics," published by the Labour Department of the Board of Trade, that the average cash wages of an ordinary agricultural labourer employed on farms in England and Wales amount only to 13s. 8½d. per week, and, as agriculture provides occupation for more than two and a half millions of the population, it is evident there must be a large proportion of these workers who are always on the verge of starvation and pauperism, and unless advantage is taken of such organisations as the Co-operative Societies, Friendly Societies, and Trade Unions they have but small hope of escaping the workhouse in their old age. To such as these and the large army of underpaid workers in other industries the benefits of the Co-operative movement can be made invaluable if its aims and objects can only be brought home to them. Indeed, it can easily be shown by reference to some of the very successful Co-operative Societies in agricultural districts that Co-operation is without doubt the best and easiest means which an agricultural labourer can adopt for the permanent

CO-OPERATION AND THE POOR.

improvement of his position; and if this is the result in an agricultural district where poor wages prevail—and yet no person too poor to avail himself of the benefits of the Co-operative Society—it is surely possible to obtain equal results in towns and cities, provided that proper steps be taken to familiarise the poor dwellers in our overcrowded hives of industry with the aims and methods of Co-operation, and to remove the apathy and ignorance which now exists.

There is another class of poor to be found in every large town and even in some of the villages. This is a class of people who are not really poor in the true sense of the word, except that they make themselves poor by the evil and wretched lives which they lead. It is amazing to know the amount of money which people who live in filthy houses, in slum property, can afford to waste on the payment of fines and costs of proceedings taken in the Police Courts for offences against law and order. The class of people referred to for the most part live in rooms or lodgings which are scarcely suitable even for dog kennels, and yet they generally have money to spend on drink and vice. Brought up and living continually in such miserable surroundings, they crave for excitement and change of some kind or other, and, failing any legitimate source of amusement, their principal recreation appears to be to create a disturbance and get up a general quarrel amongst their neighbours, in which sometimes the whole of the residents in one street are involved, and then they have the supreme enjoyment of a full day at the Police Courts, on which occasion it is usual for the female contingent of law breakers to appear decked out in feathers and other finery, whether their own or borrowed for the occasion it is impossible to say. Now, these people are not *very* poor, because they can generally manage to pay the amount of their fines and then go off to celebrate victory or defeat in their own peculiar way. But they are poor and are kept poor by their vicious habits. Suppose they could be taken out of their present miserable surroundings and brought within the civilising influences of Co-operative life, is it not possible for social reformation to come even to them, and thus remove one great blot from our boasted civilisation? These people live purely animal lives, and fight amongst each other like animals; but they have not come to this stage of life all at once, and doubtless other surroundings and other influences would have made different men and women of this numerous class to which Co-operation should appeal with its strongest force.

Here is a work for Co-operators to undertake, if they are really in earnest in their professions and claims as to the value of Co-operation as a factor in social reform. As Mr. Sidney Webb

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truly said in the paper to which reference has previously been made, the poor and wretched people who are in this stage of existence are not fitted for the higher life of Co-operation, because the environment of their lives has made them callous and incapable of appreciating their true position, and has also deadened any aspirations which they might have had towards better conditions. It is for Co-operators, whose mission is most emphatically intended for the poor, to find some means to attract and enlighten these benighted people whose lives are so miserably dark and wretched.

WHAT BECOMES OF THE POOR?

We have so far dealt with two classes of the poor who are more or less susceptible to the influences and benefits of Co-operation. Before proceeding to suggest methods which might be adopted by Co-operators for the purpose of bringing these people within reach of the benefits referred to, it would perhaps be useful to extend our inquiry a little further in order to discover what becomes of them if they neglect to avail themselves of any of the plans of social redemption which are offered for their acceptance.

Both of the classes referred to are always on the verge of starvation and pauperism. Owing to their small incomes, or their thriftless and vicious habits, they have never any margin left for old age, sickness, or lack of employment. Whenever either one or another of these unfortunate circumstances arises their only resource is an appeal to the Board of Guardians, who have to administer relief in some form or other. They thus gradually drift into pauperism and become a permanent charge on the nation. When it is remembered that the relief given to paupers, either indoor or outdoor, throughout the United Kingdom amounts to £10,000,000 each year, it will be recognised at once what an important factor in the economy of our national finances Co-operation would be if it could arrest these unfortunates before they became reduced to the necessity of coming on the ratepayers for the support of themselves and their families.

Statistics relating to pauperism show that on one day in January, 1900, there were 1,000,635 persons (exclusive of vagrants) in receipt of relief, being about one in forty of the total population. Of these, in England and Wales alone, no less than 100,000 were able-bodied adults. In 1892 the number of separate individuals in receipt of relief during the year was 1,573,074; the number of *indoor* paupers being 458,210, and the *outdoor* participants 1,114,864. There are two startling facts in connection

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with these statistics of pauperism—the first is that 553,587, or more than one-third of the total of 1,573,074, were *children* under sixteen years of age, viz., 111,782 indoor, and 444,805 outdoor; the other is that 401,904 were *persons of sixty-five years* of age and upwards, viz., 114,144 indoor and 287,760 outdoor. We are thus confronted with this hard fact—that more than *half-a-million of children* in England and Wales begin life under the ban of pauperism, and more than 400,000 of the population have to depend on Poor Law relief for the means to escape destitution in their old age. To carry our inquiry a step further we find that the proportion of persons of sixty-five years of age and upwards in receipt of relief is 29 per cent. of the population of that age, or about one in every $3\frac{1}{2}$ such persons; and that the proportion of those who are actually in the workhouse as indoor paupers, who may be expected to die and be buried as paupers, is *one in twelve* of those who attain the age of sixty-five years.

Between these two extremes of being brought up as paupers and being buried as paupers we have the years of the working life of these people, with all the vicissitudes of intermittent employment and a constant struggle for existence.

SUGGESTIONS PREVIOUSLY MADE FOR DEALING WITH
THE POOR.

In offering any suggestions as to the best means to be adopted by Co-operators to benefit the poor it is perhaps permissible and even advisable to draw attention to the ideas and recommendations which have been previously put forward for the consideration of the Co-operative Societies.

In 1891, when this subject was last discussed at a Co-operative Congress, a circular letter was issued by the Co-operative Union in which reference was made to Mr. Sidney Webb's Congress paper, and also to recommendations made by other writers on the same subject. The following extract from the circular will serve to show how far the ground was covered by the suggestions which were then made:—

The main purpose of Mr. Sidney Webb's paper was to demonstrate the futility of attempting to bring Co-operation within the reach of the poor under their present social and economic conditions, and that not until these were materially improved could Co-operation ever hope to be of effective service to them. He contended that the success of Co-operation in Lancashire and Yorkshire lay in the two-fold fact that the local authorities on the one hand had materially improved the homes and surroundings of the people, whilst Parliament on the other, by the Factory and Workshops Acts, had wisely regulated their hours of labour and character of industry, and thus eliminated the sweeter from their midst. When the benefit of the like legislative action was extended to the poor of our great centres of population, then and

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not till then would be laid the sure foundation of any attempt to reach them, and any effort to get at them before this was accomplished would be to invite failure. Most of the other writers believed, on the other hand, that the benefits of Co-operation could be made to reach the poor, even under their present condition, and without seeking legislative enactment.

We append the most important suggestions offered by these writers as a means to secure this end:—

1. That in large cities and towns where Co-operation has already taken deep root (it being in large cities and towns that the poor most abound) the local Society should at once open a branch in their very midst, and make admission as easy as possible.

2. That the retailing of pure and wholesome food should be aimed at, to be sold in quantities and at prices within their reach.

3. That a separate dividend should be paid, based upon the separate working of this branch.

4. That one-half only of this dividend should be paid, the other half being placed to the customer's credit, with a view to redeeming the outlay and to making the branch self-supporting, though always remaining an offshoot of the Society.

5. That in cases of deserving need, and where the customer is unable at first to pay ready money, the Society should make small advances to such needy persons, but only upon the bond of one or two of their own members who are willing to become surety for repayment.

6. That the more intelligent amongst them should be laid hold of with a view to their taking a practical interest in the working of the branch and in store management generally.

7. That butcher's meat should also be sold, but drapery eschewed, because in some districts the very poor generally buy their clothing second-hand.

8. That a restaurant should be opened as an adjunct to the branch for the sale of non-alcoholic beverages, as an antidote to the public-house, where the scraps from the sale of butchers' meat might be advantageously used.

9. That a reading and meeting room should be provided at the cost of the Society's Education Department, where a few papers might be taken and games provided, and a few social evenings occasionally held in which pleasure and instruction might be usefully blended.

10. That when a Women's Guild is already in existence, the members of the Guild might interest themselves in the well-being of the poor generally, by acting as District Visitors amongst them, and thus gain their allegiance to and sympathy with the branch.

11. That this watchful care and interest on the part of the Women's Guild should be also extended to the children of the poor, for whose benefit special juvenile entertainments might be arranged, and perhaps a penny bank could be formed.

12. That it is advisable to encourage the idea of associated homes for poor people, which would have the effect of bringing about greater economy in regard to the various necessities of life, such as rent, cooking, washing, &c., &c. These associated homes would also give the people a higher idea of their social duties and responsibilities, thus laying hold of the lives of the poor, both on their economic and social side. The writers believe the benefits of Co-operation could be brought successfully within their reach.

CO-OPERATION AND THE POOR.

Since then much attention has been given to the subject by the Women's Co-operative Guild, and several papers have been written by Miss Llewelyn Davies, its General Secretary. It is to be feared that the question itself and the various recommendations which have been made in connection therewith have not received the attention they ought to have had from Co-operators. The fact still remains that Co-operation has not got hold of the very poor, and that Co-operators so far have not shown any great desire to go out of the ordinary beaten track in order to bring them in.

THE LACK OF ENTHUSIASM FOR SOCIAL REFORM.

The truth is that Co-operators generally do not show that genuine enthusiasm for "social reform" which characterised the early pioneers of the movement. Co-operative Societies have their Management Committees and their Educational Committees, both of which have their special duties to perform, and it is right and proper that they should devote themselves to the efficient performance of those duties. These duties, if rightly performed, are not likely to leave the Committees much leisure to devote to any other work. But if the aims of Co-operation are properly understood there are duties imposed on Co-operative Societies which are altogether outside and beyond "management of business" and "education," and one of the most important of these duties is that of systematic and thorough inquiry as to the needs of the poor of the community viewed from the standpoint of industrial and social reform.

In the preceding pages our object has been to show that the amount of poverty in this country, notwithstanding all the agencies for reform which have been at work during the last century, is still appalling, and that the poor are in evidence to-day almost as strongly as they were when Co-operation first commenced. In those days we are told it was the practice of poor working people to meet together for the purpose of earnestly discussing the best means of improving their position, and the result of those discussions was the establishment of the Co-operative movement. Because Co-operative Societies have become so successful in their business operations, is it any reason why these important discussions should be discontinued? Nowadays we assemble in our quarterly or half-yearly meetings to discuss balance sheets and the prospects of furthering our business, but we seldom hear of meetings being held for the purpose of making earnest inquiry into the causes of poverty or to discover the best means to be adopted to save the lost wreckage of human life. Our cry is constantly "Come and join our Stores, and you will get so much

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dividend on your purchases;" but these poor outsiders never hear that cry, and if they did they would not understand it. We have concerts arranged by our Educational Committees, and in this, and various other ways, endeavour to interest and educate people in regard to the aims of Co-operation; but all appeals of this kind are made mostly to the converted, or to those who are not so urgently in need of Co-operation as the people whose case we are now discussing. We never shall gain access to, or obtain the confidence of, the very poor by any of the methods thus far generally adopted in the Co-operative movement.

A SOCIAL ORGANISATION DEPARTMENT.

What we want, and what we must have, if we are to be successful in bringing in the very poor, is a Social Organisation Department in connection with every Co-operative Society. In some cases perhaps the work might be undertaken by the Educational Committees where their ordinary business is light, but to be successful in this kind of effort it is absolutely necessary that the persons who conduct it should possess the virtues of patience and sympathy in no small degree—indeed, for this special work it almost appears necessary that careful and special selection should be made of the persons who are to carry it on.

The special duty of this Social wing of the Co-operative army would be to work, and arrange for others to work, as Social missionaries in the districts where the poor live. The duty of these missionaries would be to become the friends of the poor, not so much as Co-operators but as sympathisers and fellow-workers in the struggle of life. They would ascertain the position of the poor and obtain an insight into their peculiar requirements, and would thus understand the difficulties and temptations to which they were exposed. They would then be able to suggest remedies according to the varied circumstances and surroundings.

ADAPTATION OF METHODS TO THE NEEDS OF THE POOR.

No good purpose would be served by merely preaching "Co-operation" to those who were not in a position to avail themselves of its benefits. It would be necessary to begin at the bottom, and gradually build up the character of the individual so as to make him fit for the Co-operative life.

The late Judge Hughes once told the writer that when the Working Men's College in London was first established he, being then a young barrister taking a lively interest in the foundation and success of that institution, undertook to conduct a class on "Law," but no students presented themselves to listen to his

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lectures. The study of "law" did not appear to have much attraction for the young men of the working class for whose benefit the College was established. As he had no students in law, Judge Hughes said he had then to consider what other subject he could take up in order to attract a number of young men within reach of the College influences. It struck him that perhaps the science of "boxing" would appeal to the class of people whom the promoters of the College desired to reach. He, therefore, announced that a class in "boxing" would be commenced under his tuition. What the "law" would not attract "boxing" did, and there was soon a large influx of students. Once having got their presence and attention by means of the "boxing" class, he gradually led them on to the pursuit of higher knowledge and attainments.

There is a moral in this for Co-operators. We must adapt our ideas and methods to the needs of the people whom we seek to benefit. We claim Robert Owen as the founder of the Co-operative movement. He first directed men's minds towards co-operative action as a remedy for the evils of industrial competition. His ideas were noble, his plans were great, and his arguments were unanswerable from an economic and humanitarian point of view; but his efforts to extend the principles which he himself not only preached but practised were not very successful. The reason of his limited success was, no doubt the fact that his ideals and aims were too high for the acceptance of a world brought up to worship individualism and to look upon personal success as the height of human ambition. Owen did not appeal to any motive of self-interest. He called upon men, in their dealings one with another, to listen to the dictates of equity, reason, and justice, and so obtain the highest good for the community—hence it is not surprising that in a world devoted to individualism his ideas failed to take deep root.

Although in his own day Robert Owen was not permitted to see any great development of his plans for social reform, there can be no doubt that the eloquent and persistent exposition of his views laid the groundwork for the later development of the Co-operative movement as it exists to-day. This movement, however, has to some extent lost sight of the great aim which Owen had in view, which was to raise the whole of the members of the community by reorganising the forces and circumstances which governed their lives. His plans for reform were based on his declaration that the elevation of character is at the root of all social evolution, and that character depends upon circumstances and environment. It is true that the Co-operative movement is a community in the sense that it consists of a number of people

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banded together for a common object; but Co-operators themselves form part of a much larger community—the nation—the poorer and weaker members of which are by their environment and character cut off from all the benefits which Co-operators possess.

THE ENVIRONMENT OF THE POOR MUST BE CHANGED.

In order to benefit these poorer and weaker members we must commence by bringing to bear such influences and forces as are at our disposal to remove them from their present environment, in the hope of redeeming their character and fitting them for a higher position in the social scale.

There is no doubt that the miserable housing accommodation afforded for the very poor lies at root of most of the evils which surround them, and the "Housing Problem" is perhaps the most important question which Co-operators and public bodies generally will be called upon to solve; but we cannot wait for this to be done before entering upon our campaign on behalf of the poor. Indeed, it is a question for serious consideration whether the wretchedly poor are really prepared to appreciate better houses, even at lower rents, so degraded have they become by the vicious surroundings of slum life. They have no sense of decency and cleanliness; their homes are abominations of filth; and in some cases they have so little regard for property that they will actually remove the doors and other woodwork of their houses and use the same as fuel. To put people of this description into model dwellings would be like putting a pig into a palace so far as any appreciation of the benefit is concerned. It is evident that, important as the housing question undoubtedly is, there must be some preliminary work undertaken to prepare the way for more complete co-operation.

SOCIAL MISSIONARIES.

Let us suppose, therefore, that there is a "Social Organisation Department" established in connection with every Society. In suggesting the establishment of such a department no distinction is made between town and country Societies, because it is just as much a necessity in the one case as in the other. Each "Social Organisation Department" should appoint as least one Social missionary to be kept permanently employed in this particular work. Where only one such missionary is employed it would be best to appoint a woman to the position, as a woman would perhaps be more sympathetic, and in the beginning of a department of this kind the work required to be done would to a great extent be amongst women. If the women can be got hold of the work of converting the men will become much easier.

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CO-OPERATIVE CENTRES IN POOR DISTRICTS.

The next step would be for the Social missionary to invite these people to a place where they could enjoy recreation and a pleasant change from the monotony of their dismal lives, and at the same time come within reach of more civilising influences. It is not of the slightest use asking them to leave their own districts; therefore, whatever recreation or change of scene is to be afforded to these poor people would have to be taken to them and made available almost at their own doors. For this purpose it would be necessary for the Social Organisation Department of the Co-operative Society to rent a room or a house in a poor district to which the people could be freely invited. This "Co-operative Centre" should be open nightly all the year round. It should be well warmed and lighted, and bright in every respect. Reasonable means of recreation and amusement should be provided, and once a week, or perhaps more frequently, the Educational Committee might be able to provide a concert or musical evening. The only condition of admission to this Co-operative home should be that the people who come must be orderly and clean—even if poorly clothed they must be taught to value personal cleanliness.

Talks on Co-operation might be introduced occasionally, but it would be advisable, at first, not to attach too much importance to this or to make it too prominent a feature until the people have been raised to a higher state of intelligence by means of their more attractive surroundings. They must not be frightened away by dogma or creed of any kind; therefore the utmost care should be exercised until perfect confidence and trust has been established. In support of the suggestion that Co-operators should establish centres of this kind in poor districts it may be pointed out that the "Slum and Alley Concerts" given by friends of the poor in the slums of Manchester during the summer season have been greatly appreciated, and perfect order has prevailed throughout.

THE SUPPLY OF FOOD. THE ESTABLISHMENT OF A BRANCH STORE.
A BUREAU OF INFORMATION AND ADVICE.

In connection with the "Co-operative Centre" to be established on the lines previously suggested it would be highly desirable, and even necessary, that provision should be made for supplying the people with such refreshments and food as they require, of good quality and at the lowest possible prices, and also that accommodation should be provided so that the people who preferred to do so might consume the food on the premises where they would have bright and clean surroundings.

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If this venture prospered it would be comparatively easy to add on to the Co-operative Club and Restaurant features of the establishment a *permanent branch store* to meet the requirements of the district—the store could be added as soon as the prospects appeared to warrant the extension of the work in this direction.

The "Co-operative Centre" would be very much of the nature of a club or meeting-place where the "Social Organisation Committee" and the Social missionaries would meet constantly with the people until they obtained a close touch with each and had established complete confidence. The Social missionaries, knowing intimately the habits and position of the people, would be able to introduce particular cases to the Committee whenever it became necessary for special advice and assistance to be given. The people in the course of time would come to look on the Social missionary as their sympathetic friend—one to whom they could come and tell all their troubles and cares—and if the missionary was the right sort of person he or she would know instinctively how to deal with each case. It is not so much charity that is needed as assistance in directing the people to a right use of their lives and to the means of obtaining an honest livelihood.

A TEMPORARY WORKS DEPARTMENT.

This brings us to a consideration of the next step which might be taken by the Social Organisation Department of a Co-operative Society, viz., the establishment of a "Temporary Works Department," in which the labour of the poor people who are out of employment, but are able and willing to work, might be temporarily employed until more suitable and permanent employment could be secured. No doubt the missionary employed by the Social Organisation Committee would often discover cases where poverty and the consequent miseries of slum life were due to want of employment and inability to obtain any kind of work. One of the most distressing sights that one can witness to-day is to see the despair of able-bodied men and women who are anxious to work and yet, being unable to obtain employment, have no prospect before them except the workhouse or starvation. Sometimes they are driven by their despair or by the sight of their starving families to commit some petty theft in order to obtain food, and from that time they go down the track of a criminal life at a very rapid rate. If it were possible to find temporary employment for such persons just to tide over the difficulty how many lives would be saved from a career of crime and from permanent destitution! This plan of finding temporary employment for unfortunate people who are out of work and are destitute has

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been tried by the Salvation Army and other bodies with very good results. What is possible for the Salvation Army and other charitable and religious organisations to accomplish in this direction is doubly possible for Co-operative Societies, because of the organised market which they possess for the use and disposal of the output of any workshops or labour-yards which they might establish for this purpose.

It is difficult to suggest any definite form which this temporary employment should take; in fact, it would be almost impossible to lay down any fixed line of action suitable to all Societies alike. In some cases Co-operative Societies possess land and farms on which it would be easy to find casual work for a few extra hands. Other Societies carry on building operations on their own account, and in the preparation of land for building and other rough work requiring no particular skill it would be possible to find employment for some. But in large centres of population it would, no doubt, be necessary to establish a special labour-yard or general workshop where different kinds of work requiring no skill could be given to deserving applicants.

It must be remembered that the object we have in mind is to provide only *temporary* employment to avoid destitution; therefore, the remuneration for the work should only be sufficient for that purpose, and should not be so high as to induce men or women to neglect the efforts which they ought to make to secure other means of permanent employment. Further, it would be advisable that the remuneration for this kind of work should be paid almost entirely, if not altogether, in food and not in cash.

LOAN OR CREDIT BANK DEPARTMENT.

Then, in order to continue unbroken the circle of Co-operative effort, there ought to be in connection with every Society a "Loan or Credit Bank Department." This is a question which is much misunderstood in our movement to-day. At present the Co-operative movement exists for those people who have money. All Co-operative Societies are supposed to encourage ready-money dealing, and they do not as a rule profess to give credit to their customers. Unfortunately, it must be admitted that in regard to many Societies this rule is more honoured in the breach than in the observance, and still more to be regretted is the fact that where credit is given by Societies for goods purchased it is mainly to persons who have no need for it and who could well do without it. In connection with Societies where the rules are properly observed it is necessary, therefore, that the persons who come to trade at

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their Stores must always have the money in hand before a purchase can be made. It is not intended here to suggest that business should be transacted otherwise than on ready-money terms; but there are people amongst those whose position we are now considering who positively have no money in hand, and who do not appear to have any prospect of obtaining it.

Let us bear in mind that it is these "very poor and very weak" people whom we are to bring within the benefits of Co-operation. How, then, can it be done except by furnishing them with the means to start on the Co-operative career? It would be absurd and cruel to say to the starving poor, "Provide yourselves with money, and then you can make your purchases at our Co-operative shops and obtain Co-operative benefits." Is this all the comfort we can offer to the poorer and weaker members of the community? It is to be hoped that Co-operators have something more sympathetic and humanitarian to offer than this hard and cold formula.

The Social missionary, by daily contact with the poor people, would be able to analyse every case that came up for consideration, and would be ready to distinguish between those which were deserving and trustworthy and those which were not. There are honest poor people living in the slums whose only crime is their poverty. If these people could be given the opportunity of commencing life anew with what avidity it would be seized and how grateful they would be for the assistance rendered. There are others, also quite honest, who not only have no money, but are also in want of decent clothing to enable them to prosecute their search for work. The following illustration from actual life will emphasise the need for a department of this kind. A man in the prime of life, by an unfortunate mishap, had lost his employment, and when his case first came under notice he had gone a long way on the down grade. He had once occupied a good position as cashier in a large business house, but, having lost that position and being out of work for some considerable time, he became shabby and disreputable in appearance, so that after a long struggle he was only able to obtain a situation worth a few shillings a week. He was steady and of good conduct, but his appearance was altogether against him. Had he been able to obtain a small advance for the purpose of providing himself with a decent suit of clothes he could have had a better position and one more suited to his abilities.

In this case, and in that of the poor who have no money even to purchase the necessaries of life, there must be opportunities afforded for making a new start in life, and it is difficult to see how

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this can be managed better than by a temporary advance made by the Loan or Credit Bank Department of a Co-operative Society. Certainly this plan is much better than that of allowing such poor people to have goods on indefinite credit—because once credit is allowed it is hard to know when it should be stopped and to what amount it should be limited. It is quite different in the case of a small loan of a fixed and definite amount authorised after due inquiry has been made into all the circumstances connected with the application.

Let us recognise the fact that it is often an absolute necessity for some people to have loans in some form or other. It is a necessity even for business people in certain emergencies; therefore, it cannot be a crime for the very poor to need such assistance in times of distress such as have been referred to. If, therefore, it is necessary in some cases and to some people, it is surely better that Co-operation should find a way out of the difficulty rather than they should be driven to the refuge of the workhouse or into the meshes of the net spread by the professional money-lender. And yet there are some Co-operators who would carefully confine all the benefits of Co-operation to those people who have money, whilst those who possess none and are in the direst need are to be left in destitution, although a little timely assistance might prove their salvation. A comfortable, prosperous-looking Co-operator would like to buy a house to live in, but he has not the money required for the purchase; he applies to his Co-operative Society, and the required amount is willingly and promptly advanced on loan. A lean, starved-looking, ill-clad man wants bread and clothing, but, like the Co-operator who desires the house, he has no money with which to make the purchase; he applies for a *small* loan, and is refused. *In the one case the Co-operator wants a luxury on credit and obtains what he wants; in the other case the man wants food, which he must have or die, and this is refused.* Where is the equity in this, and where the boasted power of Co-operation to help the poor? It has been proved by actual experience in all parts of the world that Co-operative Credit Banks, by giving temporary assistance to the deserving poor by means of advances of money made on the security of their honesty, are performing an important function in social economy; and that transactions of this kind are perfectly safe from a financial point of view. Therefore, it is urged, as one of the methods of bringing the benefits of Co-operation within reach of the poor, that a Loan or Credit Bank Department should be established in connection with every Society, for the purpose of making temporary small loans to approved persons for objects which may commend themselves to the approval of the Committees.

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HOUSING ACCOMMODATION FOR THE PEOPLE.

The next step should undoubtedly be in the direction of providing suitable housing accommodation for poor people. By the means previously outlined in these pages we shall have interested the people, to some extent, in the efforts which are being made for the improvement of their lives. Their intelligence will have been awakened; their desire for rational recreation will have been met; and their temporary wants will have been supplied; but no great advance along the line of life can be made without some radical change in their dwellings. Perhaps, by the example and encouragement of our Social missionaries, many of the people may have been converted to habits of cleanliness both in regard to their persons and their homes; but in the overcrowded and dilapidated slums it is impossible to do much in this direction. New dwellings and healthier surroundings must be provided.

Co-operative Societies have done much to provide suitable dwellings for their members, over £5,000,000 having been used by the Societies during the last thirty years in providing more than 24,000 houses, but practically nothing has been done to solve the Housing Problem so far as it affects the very poor. No doubt in country districts the evils of overcrowding and unhealthy conditions of the dwellings may be removed by the Co-operative Societies building cottages to be let at reasonable rents; but in towns and cities it is to be feared that the high price of land would prohibit any enterprise of this kind being carried on by Co-operative Societies on their own account, because they would not be able to build houses to let to separate tenants at a rental which poor people could afford to pay.

Many people whose earnings are small and precarious have to be content with common lodgings, whilst others can afford only one room or two rooms in a small house, and even for this wretched accommodation they pay very big rents. It is possible that the requirements of this class of people would be best met by blocks of buildings divided into tenements to suit all their varied wants, such as the model dwellings which have been erected by some of our municipal bodies, and also by the Guinness Trust, under whose auspices eight different groups of buildings have now been erected in London. The following description of one of these groups of model dwellings is interesting as showing what may be done to make workmen's dwellings attractive and comfortable:—

Another group of workmen's dwellings, to accommodate 364 families, have just been erected by the Guinness Trust in Fulham Palace Road. The site chosen is a very accessible one for trains, trams, and omnibus routes. At present the buildings consist of four large blocks, but there are also to be

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three smaller blocks. The buildings contain 767 rooms, divided into 364 tenements, the weekly rents of which range from 2s. 6d. for a one-room tenement to 6s. 6d. for a four-room. These rents include chimney-sweeping and the free use of venetian blinds, baths, hot-water supplies, and clubroom. Externally the red-brick buildings have not by any means a barrack-like appearance, the windows and doors being surmounted with ornamentations of a pale buff tint and the windows having little balconies for flowers. Flowers and shrubs are placed where possible in the open areas between the blocks, and garden seats at intervals. The areas can be used as playgrounds, and in each there is a shelter fitted with seats. A clock has been placed in each area so as to be visible from most of the rooms overlooking it. Internally the buildings are fitted with every convenience and modern improvement. For instance, each living room is supplied with a close range fitted with a removable oven, a food cupboard with ventilating bricks, a coal bunker, and a dresser. All the bedrooms, with few exceptions, are fitted with a stove and hanging cupboard. The windows have special arrangements for ventilating when closed; and above the tenement doors are ventilating fan-lights, so as to secure a through draught from the spacious staircase and lobbies, all of which are lighted by windows opening directly into the streets and playgrounds between the several blocks. Each tenant has the exclusive use of a laundry on his floor for one day in the week. The buildings are lighted by electric light. Coal is contracted for as far as possible at wholesale summer prices and sold practically at cost price; the urn-room, from which boiling water is served at breakfast and tea times, and the clubroom, supplied with newspapers, games, &c., are open free to tenants every evening and for one hour in the morning.

There is also the numerous class of single men and women who require only one-room lodgings. For these undoubtedly the best provision could be made on the plan adopted by Lord Rowton in London in connection with the "Rowton Houses;" and also in Milan in connection with a scheme initiated by the Co-operative Society in that city. In these "People's Hotels," as they are called, single persons are provided with most excellent accommodation—with private bedrooms, baths, use of common rooms, such as smokeroom, library, recreation-rooms, &c., all included in a charge but little in excess of that made by a common lodging-house of a low order.

Two or three years ago Signor Buffoli, the President of the Milan Co-operative Society, being interested in an attempt to provide better housing for the very poor in that city, came over to England for the purpose of inquiring as to what had been done in this country towards the solution of the Housing Problem in the interests of the poor. He visited the Rowton Houses in London, and also the municipal model dwellings and lodging-houses in Manchester. On his return to Italy he started the movement for the erection of a People's Hotel on the Rowton House principle. The Milan Co-operative Society took up a number of shares in the new company, which soon obtained influential support. The result is that a magnificent People's Hotel has been erected in Milan at a cost of over £30,000. If this

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is possible for the Co-operators of Milan to accomplish it is also possible for the Co-operators in any large town in England to do. These People's Hotels are a success financially, and can afford to pay a fixed interest on capital, so that Co-operators need have no fear of losing their money if they embark on a new Co-operative enterprise of this character.

Even if it is not advisable for Co-operators to take upon themselves the whole of the responsibility in a matter of this kind, it is quite reasonable to expect that they should use all the influence they have to direct public opinion and strengthen the hands of local authorities so that they will make full use of the powers they possess for the provision of working-men's dwellings. In this connection Co-operators can not only work collectively through their Societies, but they can also as individuals exercise their rights as citizens to direct the policy of the local authorities on this question.

HOME COLONIES.

The Co-operative community, or colony, has occupied a prominent place in most of the plans for social reform which have been promulgated during the last century. Many attempts have been made to put the idea into practice; none have succeeded well, and but few have succeeded at all. The perfection of character required in a Co-operative community has hitherto proved too much of a demand on human nature. The doctrine of renunciation of self-interest does not appeal to the strong-minded individual who hopes by the exercise of his faculties to outstrip his fellows in the race of life.

Even Co-operators have hesitated to make any serious attempt to establish communities within the movement, although called upon by their traditions and by their faith to do so. Not only were communities or colonies outlined by Owen and his followers, but they also formed a prominent feature in the programme of the pioneers of the present movement. The foundation of "Home Colonies" was the last article in the famous Rochdale programme; it was to be the crowning effort of Co-operation; with its achievement would come the reign of peace and happiness in industrial life. Thus far Co-operators have been content to live in and amongst the world of competition. The vast majority of Co-operative members obtain their livelihood in occupations carried on under competitive conditions; they live in houses owned and built by individuals as speculative investments; and they invest their money outside the Co-operative movement in all kinds of speculations which, in their judgment, may be expected to return a high rate of interest.

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In consequence of the variety of interests which are brought into the Co-operative movement, by persons who professedly belong to Co-operation and yet live in the turmoil of competition, Co-operators become mixed in their ideas, and the true principles of the movement do not obtain full scope for action. The result is that many professed Co-operators are only partial supporters of the movement; they are Co-operators when it suits them to be so; they are followers of competition when it pays them best—thus they attempt to serve the God of Co-operation and the Mammon of Competition, and are not much good to either.

The Rochdale Pioneers showed wonderful foresight when they placed "Home Colonies" as the top stone of the edifice of Co-operation—although their descendants may have forsaken some of their ideas, it does not follow that they were wrong. The early Co-operators had faith in their principles. They looked forward to the time when the results of the elementary stages of Co-operation would enable them to establish communities or colonies in which the members should have the advantage of complete Co-operative surroundings. They would be fed, housed, employed, educated, and even governed (so far as local affairs were concerned) by Co-operation. All other steps were intended to lead up to this goal of complete Co-operation. A considerable measure of success has attended each preceding stage of the Co-operative programme, and yet Co-operators hesitate to take the final step.

If the problem as to the best means of dealing with the poor is to be finally solved no better plan could be devised than that proposed years ago by the pioneers of Co-operation; it is therefore necessary for present-day Co-operators to get back to the high social ideals of their predecessors.

Regular, permanent employment under healthy conditions is the first essential; the next requirement is comfortable and sanitary dwellings in pleasant surroundings. The first condition can only be met by a properly organised system of Co-operative production arranged so as to include all kinds of occupations, and the second condition is only possible in the country.

Everything points to the necessity of establishing Co-operative Home Colonies in country districts where land may be obtained on such favourable terms as to admit of large tracts being purchased for the purpose of forming communities of workers of every grade. In such a colony industries of a varied character, both skilled and unskilled, could be carried on, and the land not occupied by factories or workshops, and not required for the dwellings of the colonists, could be cultivated. Agriculture and manufactures would thus be joined together in one common interest; and an

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outlet would be found for what is now surplus labour. Multiply such colonies all over the country where land could be obtained cheaply, and opportunity is at once provided for transplanting the poorer and weaker members of the community to a more genial atmosphere, where their drooping lives may revive in the sunshine of a contented and happy existence.

It is not suggested that "Home Colonies" could be extensively established by the efforts of single Societies—it is clearly a work in which the combined efforts of the movement should be engaged. It is here that the value of a federation such as found in the Co-operative Wholesale Societies can be fully tested. Suppose, for instance, that the Wholesale Society was authorised by the Societies to extend its operations in the direction of founding Home Colonies—how would it work? The past has not been without opportunities for experiments of this kind.

In future, whenever productive works are contemplated they should be established in the country, where sufficient land could be obtained to put up houses in which the workers would live, and also have room to add other industries from time to time as the needs of the population required. Thus each new productive works would be the commencement of a Co-operative colony which would extend its operations as fast as it became necessary to find occupation for the people. It should be the aim of the Co-operative colony to find employment for every person living within it; therefore, a great variety not only of large but also of small industries would have to be engaged in. This would mean that no one industry should be centralised or confined to any particular place. Boots, soap, jam, clothing, furniture, &c., might be manufactured at a score or more of different colonies, and thus find variety of employment; but if all these colonies were organised from and by a central federation the facilities for the manufacture and exchange of the produce would remain unimpaired. The colonies would be fed and enlarged from time to time by the recruits brought from the temporary workshops and labour-yards of the various Societies spread all over the country. Only those who had proved their fitness for the life of a Co-operative colony would be sent on from the local Society or admitted by the colony. The towns would be gradually weeded out of their surplus labour, which would be transplanted to the country under happier conditions—thus the festering sores of city life would disappear, and labour would be more equitably spread over the surface of the country and be able to earn its due reward. There can be no reason why such colonies should not be established to-day except it is that the present tendency is all in the direction of centralisation of industry. It is easy to prove the wisdom of decentralisation if it be admitted

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that the aim of Co-operation is to provide employment for all. For instance, suppose it be decided that all the boots required by Co-operative Societies shall be manufactured in one locality; the necessary workpeople are brought into that locality accompanied, of course, by their families, for many of whom no suitable employment can be found; the members of the family who are not employed have then to seek work outside the Co-operative factory, and very often it is not easy to find. The same remark applies to other industries wherever it is sought to centralise any special one in any particular locality. In circumstances like this the majority are always compelled to find employment outside Co-operation. Why should this be the case when, by a little foresight and arrangement of industries, they could all be employed under Co-operative conditions and have places found for them in a Co-operative community? No industry or occupation should be too insignificant to undertake in a Co-operative colony if employment is to be found for the poor unskilled worker as well as the skilled artisan. Co-operators are the proper people to undertake the work of founding such colonies, because it is their heritage bequeathed by the programme of their founders, and also because they alone have at their disposal the funds, the machinery, and the organisation necessary to unite such colonies all over the country in one strong body capable of helping and stimulating each other in their good work. To have such colonies in existence, to which the poor could be drafted as they become fitted for the change, would be the highest form of development of which the movement is capable.

SUMMARY.—WAYS AND MEANS.

The outline of work contained in the foregoing pages may be approved by some who yet find difficulty in seeing how it could possibly be carried out. Given the will to do it, the way is clear, and it then becomes simply a question of means. The Co-operative movement has abundance of money at its disposal to take up any work in regard to which the united sympathy of Co-operators has been enlisted. Some time ago Co-operators were asked to approve a scheme for the superannuation of persons employed in connection with Co-operative Societies. The proposal was subjected to strong criticism, and failed to obtain much support. The strongest argument used against the suggested superannuation of Co-operative employes was that the proposal would only benefit a very limited number out of the total membership, and that this limited number already enjoyed better remuneration and more permanent employment than the great bulk of the members, whose incomes were very small and whose share of Co-operative benefits would

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have to be reduced in order to provide the superannuation. The movement was next asked to agree to a general system of Old-Age Pensions for all Co-operators, but here again objection was taken on the ground that the schemes submitted included conditions which were thought to be hard on the poorer and weaker portion of Co-operators. It was urged against both the partial and general plans of superannuation that the poor agricultural worker (whose wages have been shown to average only 13s. 8½d. per week) should not be called upon to sacrifice even a fraction of his Co-operative benefits in order to give an increased advantage to those who were already in good positions; also that it was impossible for poor working people to comply with the conditions of the larger scheme relating to length of membership and the amount of purchases required to be made. This line of criticism, if genuine—and there is no reason to suppose that it was otherwise—gives ample proof of the watchful care exercised by Co-operators in regard to the interests of the poorer members who are in the movement; therefore, as the object of the machinery suggested in this article is to bring within the ranks of Co-operation *all* people, no matter how poor and needy, it is a hopeful sign that the plea now made on their behalf will not be disregarded.

In order, then, to carry out this work of Social organisation it will be desirable to appropriate *some definite proportion of the profits of each local Society* for that purpose. Let it be admitted that this work has as great a claim on the sympathy and support of the movement as the claim which is already admitted on behalf of education. It is no part of our purpose here to decry the need for education or to detract the smallest fraction from its importance; but compared with the problems of *existence* and *happiness* which are now under consideration the educational problem, important as it is, becomes one of secondary interest. People must be fed and clothed before being educated. Co-operators willingly devote a large proportion of their profits to education—is it too much to ask that *an equal amount should be devoted to Social organisation?* If each Society were willing to give 2½ per cent. of its net profits for Social organisation work (as is done for education by many of the most progressive Societies to-day) there would be set aside each year at least £185,000 to be devoted to this object of uplifting the poor. What visions of brightness, happiness, and national prosperity are opened out before us as the result of a wise use of the means and opportunities thus placed at our disposal! Social organisation being once recognised by the movement as part of its ordinary work, and being put on at least the same footing as education so far as having a fixed percentage of the net profits devoted to its objects, will cease to have any

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terrors for the timid Co-operator who fears to launch out in new directions or to take on new responsibilities in which he does not feel that he has any personal concern. The work will place no burdens on the Co-operative Societies beyond the limit of the grants specially set aside for the purpose, while, on the other hand, when the seed sown by the Social workers has had time to mature, the result will be a rich harvest of Co-operative life amongst those who are now poor and distressed; and they, who are now, by force of circumstances, outside the pale of Co-operation, will be brought into the movement to strengthen and to enrich it by an enthusiastic loyalty born of their bitter experience in the hard school of adversity.

The funds devoted by each Society for the work of Social organisation would be handed over to a Social Organisation Committee specially appointed by the members to carry on the work. Except as regards expenses out of pocket the work done by this Committee should be of an entirely honorary character. If a Committee appointed for this kind of work receives a fee or reward of any sort for attending its various duties the consequences will be fatal to success; there would be a tendency to seek office for the sake of the position, and it is to be feared that the right persons would not always be selected. This is a work of sympathy and love—the truest kind of charity—and it must be carried on and governed entirely by motives unconnected with personal gain or personal honours. There are hundreds of members in every Society who would be willing to give some portion of their leisure time for the purpose of carrying out the noble objects of the Social Organisation Department, and it is these people with their hearts in the work who should be selected for the Committees.

The Social Organisation Committee would then appoint such number of Social missionaries as might be required, or as their funds would afford. These missionaries, being engaged to devote their whole time to the work, would have to be paid a reasonable sum for their services, and it would be necessary to exercise the utmost care in their selection so as to secure that peculiar aptitude and fitness which a person must possess to be successful in such a difficult and delicate position.

The next expense to be met out of the fund would be the rent of the house or rooms to be used as the "Co-operative Centre," and in carrying on the restaurant or kitchen department connected with the "Centre;" the last named would, of course, be self-supporting, as it is not proposed to supply the food at a loss.

The "Branch Store" to be established in connection with each Co-operative Centre, as soon as the ground is properly prepared for

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its success, would, of course, be worked by the Committee of Management of the Society, and not by the Social Organisation Committee, but the latter Committee might, out of their funds, pay the entrance fee of any person who was anxious to join the Society but was too poor to afford it.*

The Social Organisation Committee would establish in connection with each Co-operative Centre an office to be in charge of the local missioner. The poor people of the district should be encouraged to come to this office at all times when they were in need of advice or assistance. It might be made into a sort of Labour Bureau, where information could be given in regard to employment.

The "Temporary Works Department" which it is proposed to establish would naturally be under the control of the Committee of Management, owing to this part of the scheme being more of a business character and from the fact of the property and materials of the Society being required and used for carrying it into effect. But in order to be successful in realising the object at which this department aims it would be necessary that thorough sympathy should exist between the Committee of Management and the Social Organisation Committee, and it should be understood that all applications for temporary employment come through the Social Organisation Committee and, as far as the means of the Society will permit, all cases recommended by that Committee shall have work found for them.

As regards the Loan Department, some portion of the grant for Social work might be put aside to be used as suggested. By financing the Loan Department from the Social fund it would remove the objection which might be raised that any default in connection with such loans would involve loss to the Society.

The question of "Housing" would require to be dealt with by the Society entirely through its Committee of Management, as it involves the capital and property of the Society. The work of the Social Organisation Committee would lead up to and prepare the way for considerable expansion and direction, and Societies seeking remunerative investment for their capital could not find a safer or better method of employing their money than by building suitable dwellings to satisfy the requirements of the various

* As a matter of Co-operative policy generally it might be considered whether the time has not arrived when entrance fees should be abolished altogether. It is a common practice in some Co-operative Societies for the poorer members to withdraw the whole of their dividend and interest in their Society each quarter, so as to obtain all the money for present needs. To attain this object they withdraw from membership each quarter and make immediate application for readmission—thus paying *four* entrance fees in one year—truly a great hardship on very poor members.

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classes of members. If this plan were generally adopted it would lead to a discontinuation of that practice so common in the movement and so prejudicial to its further expansion, viz., that of limiting the investment of the members to sums much below the limit of £200 which is the maximum permitted by law. Members of Co-operative Societies should be encouraged to invest as much as they are able to do in their respective Societies, and then there would be abundance of capital at the disposal of the movement for the full accomplishment of all its aims.

The question of "Home Colonies" can only be solved effectively by the movement as a whole. The Co-operative Societies of the United Kingdom could combine amongst themselves to form Home Colonies in various parts of the country, but it is not likely that any town Co-operative Society would take an active part in forming a Home Colony with the object of removing its members right away into the country. The extent to which such a Society might be willing to go in this direction would perhaps be limited to the improvement of the surroundings of its town members. The question of relieving the towns from their miserable congested state would more properly come within the functions of a federation of Co-operative Societies such as exists in our Co-operative Wholesale Societies.

The "Home Colony" in which to establish industry under equitable conditions, in the purer and healthier surroundings of country life, has been the dream of many of the best and most devoted leaders of Co-operative thought. In these days it is sometimes the fashion to indulge in cynical sneers at these dreamers and theorists; but it may be claimed that every single idea which has been carried to a practical and successful issue by Co-operators now, and in the past, had its origin in the dreams and aspirations of the theorist. The dream of the past is the accomplished fact of to-day; the dream of to-day will be the fact of the future. No person, if he can otherwise afford, will consent to live in a crowded town if he can possibly have the delights and pleasures of a suburban residence. The time will come when people will look back with amazement and wonder how they could have been content to crowd so closely one upon another in towns and cities when, by the exercise of a little common-sense co-operation, they could have had all the advantages of beautiful surroundings in the country. As the Co-operative movement extends its operations in industrial manufactures and productions the idea of Home Colonies could be easily realised. If, in future efforts in this direction, several industries were grouped in one colony, and sufficient land were obtained to provide dwellings for all who worked and lived in the colony, it would then be possible

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to combine in one interest and for the common good all the varied interests of landowner, manufacturer, worker, consumer, and citizen, and thus secure the results of industry for the well-being of the community.

Outside the Co-operative movement many attempts are now being made in this direction. The most notable is that of the "Garden City Association," which has attracted to itself the notice and support of some of the most influential thinkers and workers of the present day. The aim of this Association is to purchase large tracts of land in the country on which to establish "Garden Cities" where industries may be carried on, and life may be enjoyed, under conditions of comfort and delight to all concerned. The scheme is based on the best ideas of the old social reformers adapted and modified to meet the present-day demands for freedom of individual enterprise.

Seeing that "Home Colonies" formed an important feature in the programme of the founders of the Co-operative movement, it is to be hoped that the Co-operators of this generation will not fail to attain what may be looked upon as their complete and perfect ideal. With the attainment of this aim, and the consequent formation of Co-operative Home Colonies throughout the United Kingdom, we may hope to see the disappearance of the "poorer and weaker members of the community" from our midst, through their absorption into a higher state of social life where industry exists under conditions of equity and justice, and in an environment of comfort and happiness which all may enjoy.



The Budget and Taxation.

BY W. M. J. WILLIAMS.



IN the "Annual" for 1901 a sketch of the course of expenditure and taxation of the United Kingdom from 1875 to 1900 was given; it is now proposed to discuss the Budget for 1901, when the facts of that important production have been first narrated. The estimates for 1900-1, given on page 373 of the 1901 "Annual," were fully realised in respect of revenue, but were quite inadequate for the expenditure which was incurred. The result, as given in the Financial Statement, will be seen from the following tables:—

TABLE I.—THE EXPENDITURE OF THE UNITED KINGDOM, 1900-1.

	Budget Estimate.	Additional and Supplementary Estimates.	Amount Actually Issued.
	£	£	£
National Debt Services.....	18,360,000	18,360,000	18,453,000
Other Consolidated Fund Services.....	1,600,000	1,600,000	1,569,000
Payments to Local Taxation.....	1,150,000	1,150,000	1,152,000
Consolidated Fund Services	21,110,000	21,110,000	21,174,000
Army (and Ordnance Factories).....	23,703,000	1,264,000	24,473,000
Navy	27,523,000	2,519,000	29,520,000
Civil Services	22,839,000	1,166,000	23,500,000
Customs and Inland Revenue	2,833,000	20,000	2,834,000
Post Office.....	8,844,000	130,000	8,963,000
Telegraph Service	3,770,000	....	3,737,000
Packet Service	773,000	....	771,000
Supply Services	90,285,000	5,099,000	93,978,000
Total (exclusive of War Charges) ..	111,395,000	5,099,000	114,972,000
WAR CHARGES:—			
Interest on War Debt.....	869,000	500,000	1,383,000
Grants for War Charges.....	37,797,000	29,440,000	67,237,000
Total War Charges	38,666,000	29,940,000	68,620,000
Grand Total (including War Charges)..	150,061,000	35,039,000	183,592,000

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Let the reader suspend his judgment of the grand total expended for a little until the revenue table has been added, and supplemented by a reference to the Local Taxation Grants, which are, very unfortunately, kept in a separate account, involving much confusion of thought, as discussion of the Government expenditure is often conducted without any reference to the grants.

TABLE II.—THE REVENUE OF THE UNITED KINGDOM, 1900-1.

	Budget Estimates, 1900-1.	Exchequer Receipts, 1900-1.
	£	£
Customs	23,620,000	26,262,000
Excise	33,500,000	33,100,000
Estate and other "Death" Duties	13,000,000	12,980,000
Stamps	8,550,000	7,825,000
Land Tax	800,000	755,000
House Duty	1,650,000	1,720,000
Property and Income Tax	25,800,000	26,920,000
Total Exchequer Receipt from Taxes ...	106,970,000	109,562,000
Post Office	13,800,000	13,800,000
Telegraph Service	3,550,000	3,450,000
Crown Lands	450,000	500,000
Suez Canal and Sundry Loans.....	850,000	830,000
Miscellaneous	1,900,000	2,243,000
Total Non-Tax Revenue	20,550,000	20,823,000
Grand Total of Revenue	127,520,000	130,385,000

To these grand totals, on both the expenditure and revenue sides of the account, we may now add the Local Taxation Grants, as follows:—

TABLE III.—LOCAL TAXATION GRANTS, 1900-1.

	Total Expenditure, 1900-1.	Total Revenue, 1900-1.
	£	£
Imperial	183,592,000	130,385,000
Local Taxation Grants	9,739,000*	9,739,000*
Grand Totals (Imperial and Local)	193,331,000	140,124,000
Deficit	£53,207,000	

* Including £105,000 paid under the Tithe Rent Charge Act (Rates), 1899.

THE BUDGET AND TAXATION.

The comparison with Table XXII. on page 373 of the "Annual" for 1901 will discover a difference between the sum £23,000,000, estimated expenditure on the National Debt in 1900-1, and that actually expended for that service, as shown in Table I., of £4,547,000. This sum will be accounted for in the following table, Table IV., which gives, up to May 1st, 1901, the cost of wars in South Africa and China:—

TABLE IV.—THE COST OF WARS IN SOUTH AFRICA
AND CHINA.

PROVIDED, OR TO BE PROVIDED, OUT OF REVENUE:

	£	£
(a) By Surplus of 1899-1900 over Ordinary Expenditure	9,335,000	
(b) „ Suspension of Sinking Fund (difference between Fixed Charge and sum issued, 1900-1)	4,547,000	
(c) „ Suspension of Sinking Fund (difference between Fixed Charge and sum issued, 1901-2)	4,640,000	
(d) „ Proceeds of Additional Taxation, 1900-1 and 1901-2	26,749,000	
		<u>45,271,000</u>

PROVIDED, OR TO BE PROVIDED, BY LOAN:

(a) By Treasury Bills	13,000,000	
(b) „ War Stock and Bonds	29,519,000	
(c) „ Exchequer Bonds	23,423,000	
(d) „ Consols (out of £60,000,000 authorised)	42,104,000	
		<u>108,046,000</u>
		<u>£153,317,000</u>

This was spent as follows:—

CHARGES ON THE CONSOLIDATED FUND:

	£	£
Interest on War Debt in 1899-1900	217,000	
„ „ „ 1900-1	1,383,000	
„ „ „ 1901-2 (estimated)	3,250,000	
		<u>4,850,000</u>
Supply Grants for South Africa in 1899-1900	23,000,000	
„ „ „ „ 1900-1	63,737,000	
„ „ „ „ 1901-2 (estimated)	56,070,000	
		<u>142,807,000</u>
„ „ China in 1900-1	3,500,000	
„ „ „ 1901-2 (estimated)	2,160,000	
		<u>5,660,000</u>
		<u>£153,317,000</u>

THE BUDGET AND TAXATION.

For a purpose which will appear later on it is necessary to account as follows for the item of £26,749,000 of "additional taxation." That imposed in 1900-1 was estimated to produce, in the first year, £12,252,000; in the second, or the current year, £14,152,000; and the taxation imposed in this Budget, of which more anon, is estimated to produce £11,000,000. These amounts come to a total of £37,404,000. But the revenue on the basis of taxation of 1899-1900, *i.e.*, before the war in South Africa, would have been insufficient to meet ordinary expenditure in 1900-1 by £1,386,000, and in 1901-2 by £9,269,000, a total of £10,655,000, thus leaving available out of the estimated proceeds of the additional taxation only £26,749,000. When the account of this year's Budget is complete it will be necessary to return to the figures of this paragraph at the outset of our discussion of the Chancellor of the Exchequer's proposals.

The Chancellor introduced the Budget in the House of Commons on the 18th of April last. Reduced to tabular form, the following was the Budget opened to the House:—

TABLE V.—ESTIMATED EXPENDITURE, 1901-2.

NATIONAL DEBT SERVICES:

	£	£
The Fixed Charge	23,000,000	
<i>Less—</i>		
Sinking Fund Suspended	4,640,000	
	<hr/>	18,360,000
Interest on War Debt and New Loan		3,250,000
Other Consolidated Fund Services		1,650,000
Payments to Local Taxation Accounts		1,150,000
		<hr/>
Total Consolidated Fund Services		24,410,000
		<hr/>

SUPPLY SERVICES:

Army (including Ordnance Factories).....	88,260,000
Navy	30,876,000
Civil Services.....	23,630,000
Customs and Inland Revenue	2,890,000
Post Office	9,329,000
Telegraph Service.....	4,036,000
Packet Service	781,000
	<hr/>
Total Supply Services	159,802,000
	<hr/>
Total Estimated Expenditure	£184,212,000

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The Chancellor proposes to meet this colossal bill as follows:—

TABLE VI.—ESTIMATED REVENUE, 1901-2.

	£	£
CUSTOMS (as 1900-1)	23,600,000	
<i>Add—</i>		
Sugar Duty	5,100,000	
Coal Duty	2,100,000	
INLAND REVENUE:—		30,800,000*
Excise		33,100,000
Estate and other "Death" Duties		14,000,000
Stamps		8,000,000
Land Tax		750,000
House Duty		1,750,000
Property and Income Tax (as 1900-1)	30,000,000	
<i>Add—</i>		
2d. in the £	3,800,000	
		33,800,000
Total Inland Revenue		91,400,000
Total Receipts from Taxes		122,200,000
Post Office		14,300,000
Telegraph Service		3,450,000
Crown Lands		475,000
Suez Canal Shares and Sundry Loans		880,000
Miscellaneous		2,000,000
Total Non-Tax Revenue		21,055,000
Total Estimated Revenue		143,255,000
Deficit		40,957,000
		£184,212,000

The distinction made in the foregoing Budget Tables between tax and non-tax revenue is a useful one, but is not strictly true nor complete. It is not strictly true for, in a very real sense, the difference between the revenue and the cost of the Post Office, here shown to be £4,971,000, is a sum raised by indirect taxation. Even when we allow for the estimated loss on the Telegraph Service, £586,000, and the £781,000 for the Packet Service, we have £3,604,000 from the Post Office in aid of the revenue—an item which for many reasons, postal and fiscal, calls for a reformer's hand. It is incomplete, because no record is given of the Local Taxation Grants, which may be taken at a round sum of £10,000,000 on both sides of the account, thus bringing *the total of the Budget* up to £194,212,000.

In addition to the expenditure shown by Table I. as having been incurred during the year ending March, 1901, the following

* Now estimated at £30,000,000 only, the £800,000 being deducted on account of the concessions made on the Coal Duty during the Committee on the Finance Bill (see page 158).

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sums must be added as having been spent during that period on what is called "capital expenditure." Most of these heads of expenditure will also appear in this year's (1901-2) account.

	£
Under the Barracks Act, 1890	56,086
" " Telegraph Acts, 1892 to 1899	438,500
" " Uganda Railway Acts, 1896 to 1900	1,060,000
" " Naval Works Acts, 1895 to 1899	2,135,000
" " Military Works Acts, 1897 to 1899	1,200,000
" " Land Registry (New Buildings) Act, 1900 ..	25,000

Total on Capital Expenditure..... £4,914,586

The Government has in hand also the surpluses of other years, which have been hypothecated for the building of the new War Office in Whitehall and other official buildings in Whitehall and Parliament Street. No account is also given in the above list of the great works known to be in hand at Dover and Gibraltar, works which involve some millions of pounds of expenditure. Some day the officials at the Treasury may find it in their heart to give a complete conspectus of the public money in their hands and the expenditure incurred during a year.

The preceding tables are framed upon the model of official ones from which the figures were drawn. It will be observed that the Budget for 1901-2 drew a distinction between ordinary and war expenditure. This undoubtedly is a useful distinction, but very easily might become a snare. First of all, it is necessary to recollect the fact that this expenditure, the whole of it, represents money spent or spending. Still more, it will be found that war expenditure entails a large and very important addition to ordinary expenditure. An expansion of Table XXIII. in the 1901 "Annual" will bring out this, and add some useful additional comparisons.

TABLE VII.

	1875.	1900.	1901.	1901-2 (Estimates).
	£	£	£	£
The Army	13,991,000	20,600,000	24,473,000	30,030,000
The Navy	10,464,000	26,000,000	29,520,000	30,876,000
The Civil Services	13,557,000	24,104,000	26,334,000	26,520,000
Education	2,122,000	12,176,000	12,465,192	12,602,707
Post Office Revenue	5,670,000	13,300,000	13,800,000	14,300,000
" " Expenditure ..	2,912,000	8,480,000	8,963,000	9,329,000

These figures represent what is regarded as *ordinary* expenditure. The year 1900, *i.e.*, ending with March of that year, is the highest

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figure which can be regarded as normal expenditure, for the South African War had broken out during it. But from that year to now we find the increase on Army and Navy of no less than £14,306,000 a year—an additional expenditure intended to be permanent. The reflections which occur to us are made still more sober when we compare these figures with those of 1875. At that time our expenditure on the fighting services (in addition to that on the National Debt, which is, chiefly, a war debt) was only £24,455,000; it is now a normal of £60,906,000, or an addition of £37,451,000 in twenty-seven years. But we have just seen that much of this increase, £14,000,000 out of £37,000,000, is due to our wars of the last two years; it is the burdensome legacy of our warlike enterprises over and above the addition to the National Debt. With the £6,000,000 which represents, roughly, the additional cost of the Army since 1900 there is wide dissatisfaction. That dissatisfaction is caused, not by the amount only, but arises from the adverse opinions generally entertained of the scheme of Army Reform connected with Mr. Brodrick's name. No great military authority, at the time of writing, endorses it. Many military men have adversely criticised it; and there is a widespread fear that, however costly, it cannot be realised, especially as regards the fundamental question of securing the men required. With regard to the scheme of Army Reform, also, it is known that a Departmental Committee sat to consider the administration of the War Office. and that that report is of a drastic reforming character, but the vast estimates for the services have been voted in the dark. The idea that a great commercial company or firm would vote an extra expenditure of £6,000,000 annually without knowledge in detail of the basis for it is one which cannot be entertained for a moment: the House of Commons does such a prodigal, dangerous thing.

So far we have only considered ordinary expenditure on the Army and Navy. But the war expenditure has been an Army expenditure, though much of it is on account of transports.

TABLE VIII.—ARMY EXPENDITURE, 1900-2.

	Ending March 31, 1900.	Ending March 31, 1901.	Ending March 31, 1902.
	£	£	£
Ordinary	20,600,000	24,473,000	30,030,000
War and Interest	23,217,000	68,620,000	60,230,000
Total.....	43,817,000	93,093,000	90,260,000

Here we have £152,067,000 war expenditure on Army alone during the two years (to the time of writing), and it would be folly to look

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upon the figures under 1902 as complete; they are only estimates which are destined to grow before the year closes. Our Army bill for these three years will be no less than £227,150,000. That sum represents about £5. 10s. 6d. per head of the population of the United Kingdom, or (say) £27. 10s. a family on an average for the Army service alone for the past three years. There is, certainly, one consolation about such a war expenditure—it is not cheap; it is ruinously expensive.

Reverting to Table VII., some of the items need special attention, while the proportions of the various expenditures are instructive. It should be recollected that the figures refer to ordinary expenditure, and that the total of that for 1901–2 (see Table V.) is £127,372,000 (including the cost of the Post Office and other “non-tax” revenues and services). The Army, therefore, on a normal basis, will cost 23·65, the Navy 24·25, and the Civil Services 20·83 per cent. of the whole, of which last the expenditure on Education is equal to 9·9 per cent. of the whole. If the total charged to Imperial expenditure for 1901–2, viz., £187,602,000, be regarded, then these proportions will be: For the Army, 47·04; Navy, 16·04; Civil Services, 12·59; and Education, 6·72 per cent. But to judge of the drift of our policy the first set of proportions should be taken as a basis; and, so judged, it is not satisfactory that while our outlay on Education is large, £12,602,000, or 9·9 per cent., our outlay on the Army and Navy is 48 per cent., to which we have to add our charge for war debt (the National Debt), about 18 per cent. more. In other words, 66 per cent. of the taxes go for warlike purposes, and the remaining 33 per cent., or one-third only, of the revenue suffices for all other purposes; out of every £12 raised £8 and more, we venture to say, are spent on gunpowder, glory, and debt. It is not our province in this paper to discuss the war or war in general; but when what is to be our peace establishment is to cost such a total (£60,906,000, Army and Navy + £23,000,000) and such a huge proportion of our revenue, a revenue made large by our policy, it is, we submit, a subject which should be taken up for earnest reconsideration.

This perhaps is the best opportunity to deal with the National Debt as affected by recent operations. A reference to Table IV. will show that for two consecutive years the operation of the Sinking Fund has been suspended. Sir Stafford Northcote in the seventies, when our means were lower than to-day, fixed the annual sum to be set aside for the service of the Debt at £28,000,000. Mr. Goschen, when Chancellor, reduced this sum by two stages to £25,000,000, and Sir M. Hicks-Beach, during his tenure of office since 1895, has brought this down to £23,000,000, so that we lay aside a sum smaller by £5,000,000 a year than we did in 1875.

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But the South African War has reduced this again, for at the end of the year in March, 1900, and in March, 1901, the difference between the charge for interest and the £23,000,000 laid aside for the Debt, in one case £4,547,000, in the other £4,640,000, has been seized, and the £9,187,000 spent on the war in South Africa. Instead of £28,000,000, we now apply £18,360,000 only to the service of the Debt. This is only a part of a policy which has met with much disapprobation from many sides, viz., a policy which relegates to future years the greater portion of the cost of the war. Sir M. Hicks-Beach's policy has been of this questionable kind. Thus, having spent, or spending, £68,620,000 + £23,217,000, or a total of £91,837,000, on the war, &c., by March, 1900, he imposed taxes which produced £12,252,000 only by March, 1901; and now for 1901-2, when he estimates to spend at least £58,230,000 (which will be still higher before the close of the fiscal year), he has only £14,152,000 to meet it by *war* taxes. Our promise to notice the figures of Table IV. is here redeemed, for we add that the taxes imposed for this current year, which are expected to yield £11,000,000, are not war taxes; they are shown by the Finance Bill to be designed for permanent purposes. Nor, in any case, do they quite meet what is termed under Table IV. ordinary expenditure. For, if from this year's estimates we withdraw the yield of last year's war taxes, £14,152,000, as applicable to war only, it is found that the deficiency of £9,269,000 on the ordinary expenditure, added to the £4,640,000 taken from the Sinking Fund—a total of £13,909,000—cannot be covered by the £11,000,000 of new taxes now imposed. In other words, the taxes imposed this year will not discharge the ordinary expenditure, and will not contribute a penny towards the cost of the war. We are this year, with the exception of £14,152,000 from last year's new taxes, waging war on loans; we borrow in the City at a price $98\frac{1}{2}$ and $94\frac{1}{2}$, or below par. On the whole, the country has been and is prosperous. No trouble has been met in raising the largest revenue known to a British Chancellor; but we are not making our people immediately responsible, by touching their pockets deeply, for a policy which they undoubtedly supported by their votes. That this policy is defensible, when the recent piping times of profit-making may be followed shortly by a fall of the commercial barometer, cannot be asserted by any competent financier; business principles would not permit of such a policy as is thought permissible in matters pertaining to the common weal. It is necessary to add, also, that this want of courage is displayed when we are adding £14,300,000 to our expenditure on the Army and Navy, and so placing a double mortgage on the industry of the future. Before closing this section, the reader

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must be cautioned lest he conclude that no National Debt was paid during the past fiscal year because the Sinking Fund was suspended; for, of course, the operation of certain Terminable Annuities was not disturbed. But, on the other hand, it was announced that whereas the dead weight of the Debt on the 31st March, 1900, was £628,979,000, on account of the war on the same date in 1901 it had become £687,932,000, or £59,000,000 more. In other words, we have, in homely phrase, gone down during the year several pegs, and our liabilities have gone much higher. The Stock Exchange barometer measures our fall by the price of Consols, which three years ago were at 114, but recently touched 94.

Pending the realisation of world-embracing schemes, the Chancellor of the Exchequer on the 18th of April last had to make proposals with regard to this expenditure which touched the United Kingdom only. Table VI. and other parts of this paper have already given these proposals in summary, and we now proceed to consider in greater detail the policy adopted by the Chancellor and endorsed by the House of Commons. The cant phrase of the cost of assurance was not coined by the commercial magnates of the House, and, in short, that House has been drifting, and not driving, for some time, and in no sphere was the drifting more evident and helpless than in matters financial. Sir M. Hicks-Beach every year has read the House a sermon on the evils of increasing expenditure, and every year has proposed further spending, until his administration has culminated in the production of, virtually, a £200,000,000 Budget. Faced with an estimated expenditure for the current year, 1901-2, of over £194,000,000, including Local Taxation Grants, an inclusion the significance of which will appear presently, the first step announced was the repetition of the trick of suspending the Sinking Fund, a sum of £4,640,000. We are thus brought to the position that whereas in 1875-6 we laid aside £28,000,000 for the service of the National Debt, in 1901-2, twenty-six years after, we can only afford £18,360,000 for this debt-paying service. We are told, of course, that this is necessitated by our expenditure on the war. It is true that it now appears that this is one element of the cost of war, but whether a necessary element is a matter of much controversy, and it is certainly open to urge that the real interests of the future prosperity of the nation are not served by this policy, so wanting in courage to ask the people to bear the cost of the policy for which they were persuaded to vote. Any petty State can enter on war "on tick," at any rate for a time; whether the interests of Britain are served by doing so will presently appear.

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Having transferred £4,640,000 from the service of the Debt to the expenses of the current year, the Chancellor proposed a duty on sugar of 4s. 2d. a cwt., as a standard; an export duty of 1s. a ton on coal; and an additional 2d., making 1s. 2d. in all, on the Income Tax. These three proposals would bring in £5,100,000, £2,100,000, and £3,800,000 additional respectively, or about £11,000,000 in all. He then took power to borrow £60,000,000 during the year, a power which Table IV. shows has been exercised already to the extent of £45,000,000, leaving the Chancellor with borrowing powers in hand of about £15,000,000 during the fiscal year. At the opening of September, 1901, there is no sign of the "end of the war" in South Africa, and expenses are officially stated to be incurred there at the rate of £1,250,000 a week, not to mention a considerable sum also for operations in China.

The borrowing powers and their exercise may be taken first. This subject is full of significance in many ways: it brings kudos to no one save to the banker and speculator. When the loan for £30,000,000 was issued the year before, the price to the public was 98½ per cent. On the 22nd of April last, when the loan for £60,000,000 was announced, it was found that its price was the reduced one of 94½ per cent.—another figure which traces the descent of a nation at war. It is possible, and probable, that the price gives an exaggerated view of the depressed value of British Government securities; the Chancellor of the Exchequer was undoubtedly anxious to make it appear how readily the Stock Exchange took his paper, and so issued the loan at £94½ per cent. Not only so, only £30,000,000 was offered on the open market, for the advertisement declared the other half to have been allotted already, and this was found to mean that £11,000,000 had been given to N. M. Rothschild and Sons, £10,000,000 to J. S. Morgan and Co., and £9,000,000 to the Bank of England. Of this last sum £500,000 have been transferred to the Secretary of State for India, and £2,000,000 to the Commissioners of the National Debt. As a recent paper (see Table IV.) shows that only £42,104,000 have been received by the Treasury from this issue, and it was announced that the whole had been taken up immediately, it appears that some portion has not been actually issued so far, and that portion is probably that in the hands of the bankers. At 94½ the Chancellor of the Exchequer will only receive £56,700,000 for his nominal £60,000,000; the difference, £3,300,000, will sooner or later go into the pockets of bankers and their congeners. There can be little doubt that much of this difference could have been saved by making the price of issue higher; the eagerness of the public to buy Consols, though at 2¾ per cent. interest, falling to 2½ per cent. from the 5th of April, 1903, makes that clear. The

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result will be a mild speculation in "gild-edged securities," for it may be confidently predicted that, in the absence of an adventurous Government policy, Consols ought before long to reach *par* again, when the difference between $94\frac{1}{2}$ and 100 will mean a solid profit to a few at the expense of the general taxpayer, including the children whose toffee will be made dear to pay it.

A reference to Table VI. will remind the reader that, according to the Chancellor of the Exchequer, the year 1901-2 will show a deficit of nearly £41,000,000. He, therefore, took powers to raise the £60,000,000 by loan so that he may have power in hand to meet emergencies. We have seen that already the larger part of this loan is in hand, but it must not escape us to call attention to the proportion raised by taxes, *i.e.*, by additional taxes, of this increased expenditure. Indirectly we have done so already, but we desire to emphasise the fact that, having provided £11,000,000 from new taxation, which, as we have shown, does not cover "ordinary" expenditure if we omit the war taxes imposed last year, he leaves the rest, by far the larger portion of his deficit, and the whole of the war expense this year, to be raised by loan and added to the National Debt. Discussions subsequent to the Budget night have found some Ministers expressing an opinion with reference to the taxes imposed, especially the sugar and coal taxes, that the "people" will not be adverse to taking their share of the burden. When we recollect the facts of the case, that the new taxes are required for ordinary expenditure, and that only £14,152,000 are raised by means of taxes already imposed for war purposes out of a total of £60,230,000 required, this reference to the goodwill of the people must be regarded as cheap rhetoric; a real trust in the people's goodwill and patience under burdens would have imposed a much larger portion of the war's expense on the tax fund, whereas now the prospect is that the future will not relieve them from this irritating reminder of a costly campaign.

So much for the amount to be raised by new taxation and its proportion to the total required for the war's expense. When the method of raising the £11,000,000 is considered it cannot be said that the survey brings any more pleasure to the student of affairs. Certain articles, of the nature of *essais de ballon*, which appeared in certain sections of the press were not belied when the Chancellor came to disclose his proposals for new taxes. The phrase "a wider basis of taxation" was faithfully reproduced by the Chancellor to indicate what he sought in order to defray his ever-growing expenditure. For years, too, that impoverished and moribund interest, the sugar planters of the West Indies (or the banks which back them), and the sugar refiners of Britain at a vast expense have made the world echo with the tales of their woe, told in

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tones as loud as money could make them ring, at last saw clearly that their opportunity had arrived in the distress of a prodigal Exchequer. Hence the anticipation that, whatever escaped, sugar would be mulcted by a duty. It was, of course, known that certain newspapers were advocating a tax on the export of coal, but it cannot be said that the public at large anticipated the revival of any export duties. The Income Tax has been recognised from its reintroduction by Sir Robert Peel as a war tax, and this to such a degree that men of middle age, for the most part, have not yet learned the fact that the Income Tax is not, nor has been since 1874, when Mr. Gladstone proposed its abolition and met with no encouragement, a tax of that special nature, but one of the chief and permanent mainstays of the Exchequer. The Income Tax, too, was already, by the addition of a war 4d., at 1s. in the pound, and the speculators were divided, largely according to economic predilection, in opinion of the probability of a further addition to this fruitful tax. Had they known that the yield for the year was £26,920,000, or £2,243,000 per 1d., perhaps this division of opinion would not have been so widespread. As it was, the great majority expected an addition, but few who knew the Chancellor's needs thought that the addition would be no more than 2d. in the pound. And here we come perhaps to the key of this Budget. Cabinet Ministers partake, sometimes very largely, of the failings of human nature. Hence the absence of a calm regard for equity in sacrifice, the straight course in such a matter of business as the imposition of taxation. Political considerations, by which is meant party interests, are allowed to dominate an otherwise simple situation. Again, the suggestion made by Sir M. Hicks-Beach that the duties on spirits and beer are at their maximum was by no means convincing. No doubt these duties are high relative to the value of the article taxed, but they give no indication whatever, such as a check on consumption, that the maximum yield has been reached or passed. If we turn to spirits, the consumption for the year 1900, ending in March, was the highest of the past ten years. Foreign spirits, brandy, rum, geneva, and other sorts, all show higher figures than any since 1890. Of home-made spirits much the same may be said; the consumption of spirits rose from 29,291,300 gallons in 1895 to 38,716,733 in 1900. As regards beer, we may neglect the small importation of foreign beer, and regard that of home manufacture only. This shows that the home consumption of 35,809,781 barrels of 1899 became 36,578,156 barrels in 1900, the increase being traced to England and Ireland. Of wine, too, it may be added that the latest figures available, outside the Revenue offices, show a growth in the consumption. It is possible that the

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Chancellor, in March last, when he put his last line into his Budget picture of the national position, had later figures and facts to guide him, but it is not probable from general appearances that they disclosed a falling off in consumption of these drinks, all of which are outside the category of necessary things. So far the Chancellor does not profess to seek any ends than to get a revenue, and it is submitted, confidently, that "a wider basis of taxation" was not required so far as "drinks" were considered. No indication is to be found that these drinks have failed to respond to any call he has made upon them. Here, again, it is possible that the present Administration found itself handicapped by reasons which were not fiscal, though they may be financial. It is generally known that a very powerful section of their supporters are deeply interested in the drink traffic, and it may be that a bias, well understood and allowed for, caused them to be much more tender to large profits made from that traffic than to profits made from the boom in coal. The phrase "a wider basis of taxation" contains a dangerous fallacy, too. When it is suggested that our system of taxation of commodities rests on a narrow basis there is clearly a confusion of thought. It is true that the number of articles subject to duty are few, but that is not the same thing as a narrow basis of taxation, for those articles are such as are, together, of general use, for there is not a family that does not use tea, cocoa, coffee, tobacco, beer, spirits, nor wine of any kind, and the basis, therefore, is as wide as the population of the realm. No words are too many to make this even clearer than it is, and it should be widely known that the phrase "a wider basis of taxation" is only one of those which lately has been honoured in appearance and denied in substance. Hence the danger of the fallacy underlying these catch words. Those who have for years been lying in wait to compass the reversal of our Free Trade policy have found an occasion to make a beginning; and the Government, in turn, having placed itself and the country in a trying position by our great expenditure, has only too readily yielded to the solicitations of the reactionary. Again, given the policy, given the expenditure, this was inevitable; let the reader take his history. Look up our wars, our great wars, with the exception, perhaps, of the Crimean War, and he will find that the advocates of protection always find their opportunities in the difficult vicissitudes of their country. An excuse is found that revenue must be raised, and as the incidence of indirect taxation, the taxation of commodities, is most difficult to trace, duties are imposed upon them, and at once an injustice to the poor and an injury to our commerce has been accomplished only too readily. It cannot be repeated too often that the fiscal proposals of

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a Budget cannot be discussed apart from the policy of an Administration responsible for them. Necessity is the mother of taxes is a form in which the argument for all recent measures is put. Opponents of the present Administration have a strong case when they venture to doubt the impartiality of the proposals made when the Government declares at the same time a purpose of renewing the Agricultural Rates Act of 1896. If a sum of £2,100,000 was much required, and it was, it might have been got by dropping that measure altogether. The question arises, of course, whether the case of the "agricultural interest" is so desperate that when the country is carrying the burden of a costly war that interest ought to receive a dole of this kind. No part of the fiscal measures of the war-time touches this interest specially. The Land Tax is lighter than ever known; since 1894 the farmer's Income Tax has been very light, and touches the more affluent among them only; the ordinary Property Tax is strictly imposed according to value; and the additional taxes on drink and tobacco are common to all. Nor do the Death Duties bear more heavily since the war, though perhaps they ought to have done so. At a time when the finances of the country are feeling the pinch of war, the determination to renew the Agricultural Rates Act is a token of the deliberate policy of the Government to (in the words of Lord George Hamilton) "look after their own friends."

There is a further preliminary remark which must be made respecting the taxes imposed this year. The Chancellor of the Exchequer does not profess to do more than to seek additional revenue; but on pressure, and by the production of the Finance Bill, it stands admitted that these imposts are intended as permanent features of our taxing system. The taxes imposed by the Budget of 1900 are war taxes only, and not permanent. These admitted facts are of much significance, and the true inwardness of this year's Budget cannot be apprehended until they are seized firmly. It has been remarked already how the duties on beer and spirits cannot be regarded as at the maximum without impairing the consumption; how, then, can we regard this year's proposals when it is virtually confessed that the 4d. on Income Tax, the 1s. a barrel on beer and the 6d. on spirits, the 4d. on tobacco, and the 2d. on tea imposed last year are all of the nature of temporary taxes? Had the Chancellor in view nothing but revenue every one of these articles of general consumption could be relied on safely to bring its quota easily and without any collateral and additional expense in collection, and without disturbing business which for years had not known the heavy hand and the irritating hindrances of the tax-gatherer. It cannot be denied, and it should be widely recognised among

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commercial and other men, that this Budget imposes taxes for other purposes than for revenue only. It is true that protection, naked and unashamed, is not avowed, nor, indeed, afforded directly; but that the spirit animating these indirect imposts is a protective one cannot for a moment be doubted. When Mr. Gladstone was introducing his great Budget of 1853 he said:—

The effect of such remissions in the way of recovery we have found to be twofold: first, they act upon the consumer of the particular article, enabling him to increase his particular consumption of the various articles; secondly, they act upon the general consumer; they operate powerfully for the extension and invigoration of the trade of the country; in that way they enlarge the means of consumption on the part of the great body of the people, and thus by a still more prolific process replace the first loss occasioned by the reduction or remission. We assume that what has happened before will happen again; that these remissions of indirect taxation, which are analogous to the remissions that have been made heretofore, will, as those former remissions have done, replace themselves in about the same time.

A passage, that, worth more than a superficial perusal. But, if true, the converse is also true. The relief which the great wizard of finance anticipated, and afterwards joyfully realised, could come only because the effect of such indirect duties is to shackle and to burden, and that not only the particular article or trade upon which the tax is placed, but commerce and industry in general. In this matter the community is a whole, and, indeed, with regard to exchange value the market is open and is one. And if we would test proposals whether they are friendly to Free Trade we must ask more than whether they offer protection to certain articles—we must ask if they are in harmony with the very spirit of free exchange. Writing to Sir Robert Peel on April 23rd, 1846, the year which saw the Repeal of the Corn Law, Mr. Cobden said:—

I assume that you are alive to the all-pervading force of the arguments you have used in favour of Free Trade principles, that they are eternal truths applicable to all articles of exchange as well as corn, and that they must be carried out in every item of our tariff. I assume that you foresaw, when you propounded the Corn Bill, that it involved the necessity of applying the same principle to sugar, coffee, &c. This assumption is the basis of all I have said or have to say.

It must be admitted that Cobden himself is an authority on Cobden's principles; though to-day, what with the West India Committee and its catch phrase, "a real Free Trade," and its agitation in favour of countervailing duties, men speak and act as though no such words as those of the above quotation had been written by the former member for Rochdale. But the point to be made here is this: the duties on such commodities as coal and sugar would not have received the sanction of Cobden nor of Gladstone, and that Sir M. Hicks-Beach has avowedly chosen to "widen the basis of taxation," or, in other words, to depart from our established commercial policy. It must be repeated, too, that

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should the war in South Africa happily end, it is the intention of the Exchequer in due time to withdraw some portion of the duties on spirits, beer, and tobacco, and perhaps tea, and to leave a tax on sugar and on the export of coal as permanent features of our system.

As we have just dilated upon the protective tendencies of the duties on commodities now imposed, we proceed to make some observations upon these taxes as now laid and the policy or principles to which they are related. And we may begin with the duty on sugar. Of this the most common defence to be heard is that sugar is cheap and "can well afford it" That there is any special virtue in dear sugar is not what is meant; but the phrase "it can well afford it" is one of those which do duty for an indisposition, or want of opportunity, as the case may be, to consider some guiding principles. That sugar is cheap is no reason why a tax should be imposed upon it; still less is that cheapness any ground in principle for taxation. It is also very common to hear of the convenience of such duties on commodities, by which is meant, first, the fact that the consumer has money when buying, and then that the collection is vicariously done by the tradesmen. But this is to make secondary superior to more fundamental principles. Economy in collection is a wise thing, and to regard the convenience of the taxpayer is politic, but a much more important matter is to see that taxes are so laid as to regard equality of sacrifice as between taxpayers, which should be the very centre of a Chancellor of the Exchequer's aim. Nor can it be omitted how it is wise and necessary to see that the form of the tax shall not be such as will make the taxpayer pay more than is required for the State. Now, all such taxes on commodities have these capital defects: they regard not the justice of the sacrifice demanded, nor can they avoid additional cost from the form in which they are imposed. Both the sugar and the coal duty are, therefore, fundamentally objectionable, inasmuch as they add to the confusion and injustice of our taxing system, arising from its indirect basis. Accordingly, those who speak of the cheapness of sugar, and that it can well afford the burden of a tax, are evidently swimmingly afloat on the stream of convention, but are not uttering anything which can be regarded as relevant to the question at issue. The real question is the justice of the tax: that justice is not regarded when equality of sacrifice is neglected; and equality of sacrifice was evidently out of the question when the Chancellor became a convert to the uneconomic idea of "widening the basis of taxation."

The sugar duty as imposed is not so simple a matter as people suppose when it is said that it is one halfpenny a pound. The consumer will be mulcted in a certain advance in price which will

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be more than a halfpenny, in either price or quality, or both; but that is far from the whole of the story. A very unpleasant portion of the consequences of this imposition will be known only to importers, merchants, and the Customs authorities. But of this we shall speak further on. The manner in which the tax is laid is anything but simple; the following particulars are copied verbatim from the Finance Bill:—

	Per cwt.
	s. d.
Sugar which, when tested by the polariscope, indicates a polarisation exceeding 98°	4 2
Sugar of a polarisation not exceeding 76°	2 0
Sugar of a polarisation not exceeding 98°, but exceeding 76°: these will be subject to increments of tax rising about 1d. for each degree above 76°, as, <i>e.g.</i> , 93° raw will be	3 4
Molasses (except where cleared for use by a distiller in the manufacture of spirits) and all sugar and extracts from sugar above 50° and from 70°	2 9
Molasses (except where cleared for use by a distiller in the manufacture of spirits) and all sugar and extracts from sugar not above 50°	1 0
Glucose—Solid	2 9
„ Liquid	2 0
Saccharin (including substances of a like nature or use).. Per oz.	1 3

The above are Customs Duties, and there will be corresponding Excise Duties on glucose and saccharin, and in addition there will be a Licence Duty of £1 to manufacture these articles or invert sugar. For sugar alone there will be 24 rates of duty ranging from 2s. to 4s. 2d. the cwt., and then there are the consequential duties on glucose, saccharin, invert sugar, and a further consequence that all goods imported containing sugar—jams, sweets, &c.—will be subject to analysis to determine the quantity of sugar chargeable to duty. Of course, also, there will be a system of drawbacks on the exportation of sugar and sugar products, and that system will be of a complicated character. Nor is this the full account of the change implied in this “small” duty on sugar.

This duty is not protective in form, but it will prove so in practice. It has, indeed, caused some trouble as between the refiners and the cane sugar men. Having rowed in the same boat for some years, since the Budget night some refiners have shown a desire to be put ashore, and it has been a source of amusement to onlookers to find the West India Committee assuring all that the understanding between refiners and planters is strong as ever. The truth is that for years the chief portion of the sugar refined in this country has been raw beet sugar, and the grievance was not that cane was unprocurable, but that on the Continent both beet growing and refining were done economically. Now, though no discrimination in favour of sugar grown within the British Empire is made in the Finance Bill, with the

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consequence that the cane sugar planters are dissatisfied, there is such a graduation of duty (see page 156) as will make some mills in Greenock, Liverpool, and Bristol find profitable work to do. Specialists inform us that a 93 raw sugar can be made to yield a certain quantity of refined at a cost of about 3d. or 4d. per cwt., and as the tax will be 3s. 4d. only and the total cost of their refined 3s. 7d. or 3s. 8d., while the official tax on refined is 4s. 2d. the cwt., there will be a margin which will be the refiners' opportunity. The quantity of refined sugar yielded will be so large as to assure this. Hence the fact that while, in form, this is a tax for revenue only, in practice it will prove of a protective nature.

Admitting for argument's sake, and only for that purpose, that a tax on a commodity was required, the choice of sugar will be found most unfortunate. As Cobden said to the House of Commons, on the 14th of April, 1864—"Perhaps there is no tax, after the tax on bread, upon which there may be so much said to justify total repeal as the duty on sugar." And we can imagine how he would be stirred were he asked to vote a renewed duty on sugar after having made it free for twenty-five years! He spoke ten years or more before the complete repeal of the sugar duties by Sir Stafford Northcote; and the expansion of the trade, giving birth and vigorous life to others, which have afforded work to many extra thousands of hands, has justified his confidence in the principles he expounded with such skill and clearness. For it must be asserted, and that without hesitation, that the absurd system of bounties on the export of sugar prevalent in Continental countries has done little, compared with free import and wider areas of supply, in the reduction of the price of sugared articles which has made them, with bread, the food of the poor, and especially of children born to a hard lot. The choice of sugar for taxation, we repeat, was unfortunate, for, though it is true that it will yield a prolific revenue, it must be recollected that it will strike the weak in direct ratio to their poverty, and in every house where a small weekly wage only is brought home an unseen hand will take an unequal toll of the scant return of labour.

But taxes on commodities we have with us always in the shape of import and excise duties. An *Export Duty* is an impost unknown to this generation of Britons and Irish. It is a reversal of the policy of Great Britain since 1845, when Sir Robert Peel withdrew the duty of 2s. per ton on coal exported in British ships, and 4s. on that in foreign ships, which were the last export duties on our tariff. All authority and experience are against export duties. Sir John Sinclair, writing in 1790, says:—

Formerly, almost every commodity sent out of the kingdom was subject to such a duty; it was supposed that the duty came out of the pockets of

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foreigners, but such ideas are now exploded. Such duties, according to the ideas of the day, were, therefore, intended to give our manufacturers "an advantage over rivals."

In 1830 Sir Henry Parnell wrote that "the exportation of coal is confined to between 300,000 and 400,000 tons a year by the high duty of 17s. the chaldron; if this were reduced the exportation would be immensely increased with great advantage to the revenue and also to the owners of collieries and to the labouring classes." Even so cautious an economist as Mr. McCulloch, who wrote about the time the Coal Duty was abolished, was of opinion that an export duty may have the result of driving a customer elsewhere, unless the taxed article is indispensable. John Stuart Mill was adverse to export duties, for not only do they, like all taxes, raise prices, but they also produce a disturbance of the international demand, and any reduction of demand for the taxed export results in loss to the producing country. There is also the disadvantage that such fiscal imposts tend to increase the cost of imports. Though the case is not so clear as that of an import duty, he is against an export duty which can be recovered from the foreigner only in small part, and that in peculiar circumstances only. Bastable is still more decidedly on this side, and says:—

In most cases an export duty is chiefly paid by the country that imposes it. Unless the country has a complete monopoly of the product, and the foreign demand remains unaffected by a rise in price, the whole burden cannot be transferred to the consumers. . . . Still, as a practical result, the bulk of the duty falls immediately on the producers of the taxed product, though it may be shifted by them to the owners of land, skilled labour, or fixed capital concerned in the business. A large number of export duties might even by diminishing foreign trade lower the rates of wages and interest generally.

Authority, therefore, is against the export duty, and we are entitled to say that our experience is also adverse. It should, therefore, require a strong argument to convince us of the policy of a 1s. a ton, as now proposed, on the export of coal. The tax is estimated to produce £2,100,000 per annum, but as Sir M. Hicks-Beach has consented to forego the duty on contracts made before April, 1901, and shipped before January 1st, 1902, he loses £650,000 of this sum, and another consequent on remission of duty on coal which is not above 6s. f.o.b. For the year 1900, apart from bunker coal, the export was 46,108,011 tons, which at 1s. a ton would have produced £2,305,400; but either a fear of a reduced export or the cautiousness of the Treasury official when estimating has caused the Chancellor to put the revenue expected at £2,100,000. When we find that the export was 36,562,000 tons in 1898, 43,111,404 in 1899, and 46,108,011 in ordinary times, the expectation of a larger export would be entertained. The reason for that caution is not quite clear; and still less is the reason, or

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reasons, for the duty such as to convince or to justify. Two reasons for the duty are heard in the discussions to which this proposal gives rise: (a) to check the exhausting production of our coal supply, and (b) because coal-owners have made large profits recently. It will be necessary to notice each of these briefly.

First of all, both reasons are of the nature of second thoughts. We must keep in mind that the Chancellor was bitten by that economic dog which snaps—"a wider basis of taxation." But of the necessity of checking the output of coal it may be said that is a subject the most grave, and one which should be treated directly and not by way of "widening the basis of taxation." One might argue in favour of such a check and at the same time be adverse to an export duty. This grave subject became public property by the publication of Prof. Jevons' work—"The Coal Question"—in 1865, and about 1876-7 it was the subject of study by Prof. Marshall, the results of which he published in two lectures in a work on Coal issued in 1878 by some members of the Faculty of the Yorkshire College. Prof. Marshall, writing from Cambridge lately, adheres to the position he took up in 1878, and again hesitates to advise an export duty on coal, though the trend of his lectures was strongly in confirmation of Jevons' opinion that there was a danger that our supply should be exhausted at a period not remote. This fear was founded on a narrow basis of fact, for, as Prof. Marshall says, the statistics were not available, except from 1854, in such a state as to be worthy of scientific work. Such as they were, he agreed with Jevons that the increased output must be regarded as an instance of geometric progression, and he fixed 3·5 per cent. as the increment from year to year. In this way he constructed a short table of prospective outputs, allowing 40 per cent. for every ten years, which gave 261·2 millions as the prospect for 1896. The output for 1896 proved to be only 195,352,000. If we add 3·5 per annum to Marshall's estimate for 1896, then his estimate for 1900 would be 297·8 millions of tons; but we know that the actual output was only 225,170,000 tons. Caution is required here. It is true that the result is 25 per cent. below Marshall's estimate, or seven years behind his calculations, yet this is not sufficient to refute Jevons' and Marshall's contention. The growth of the output since he wrote is very great; it was 133·3 millions of tons in 1876, and, as we have seen, it became 225·1 millions in 1900, an increase of 69·6 per cent. in twenty-four years, or 2·9 per year on an average, instead of his 3·5 per cent. for the preceding twenty-three years. Prof. Marshall foresaw this, for he spoke of the competition to be expected from the development of other coalfields abroad. But it is, on the other hand, worthy of note that the progress of the output has only been

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29 per cent. per decade during the past twenty-four years, whereas Marshall thought he was justified in expecting an increase of 40 per cent. per decade. To pursue this large and recondite subject is impossible here; but it may be added that it is a subject upon which the country has not decided, no policy has been adopted with the deliberation necessary, and that it is a flippancy of a most dangerous kind to bring up such a tremendous argument to bolster up questionable war finance and retrograde proposals.

The argument from the profits recently made is of a much lighter order, but equally irrelevant. The profits have been realised; the tax will be an impost on future production; and a better method of taxing profits would seem to be by means of the Income Tax, though that would not be a "widening of the basis of taxation." To adopt the tone of those who would justify this irritating impost thus, it may be pointed out that brewers have made large profits recently also, but that again would not be "to widen the basis of taxation" were a special tax laid on them on account of recent profits. But this argument is disposed of effectually when we recollect that this impost is a permanent and not a temporary one; it is intended to "widen the basis of taxation."

Regarding these profits a return issued by the Board of Trade after the Budget was produced enables us to give the following summary of the subject:—

PRODUCTION AND PROFITS OF COAL MINING.

	1886.	1897.	1899.	1900.
	Tons.	Tons.	Tons.	Tons.
Production	157,518,000	202,119,000	220,085,000	225,170,000
Wages deducted, Profits and Expenses were....	£ 11,750,000	£ 16,834,000	£ 32,098,000	£ 57,216,000
Fixed Expenses only	11,813,000	15,158,000	19,257,000	19,702,000
Gross Profits	- 63,000	1,676,000	12,841,000	37,514,000
7d. a ton Royalties and Local Rates	4,593,858	5,895,132	6,460,812	6,517,458
Net Profit.....	-4,656,858	-4,219,132	6,380,188	30,996,542

These results were arrived at before Sir James Joicey, M.P.'s, letter to the *Times* appeared, in which he took the "fixed expenses" at 1s. 6d. a ton throughout the period from 1886 to 1900, whereas in the calculations just given the years 1899 and 1900 were taken at 1s. 9d. per ton; if 1s. 6d. only be allowed for the last two years of course the net profit will be a little higher than here shown. From the gross profits 7d. per ton is taken on account of royalty and local rates, on the basis of 5½d. a ton for royalty, according to



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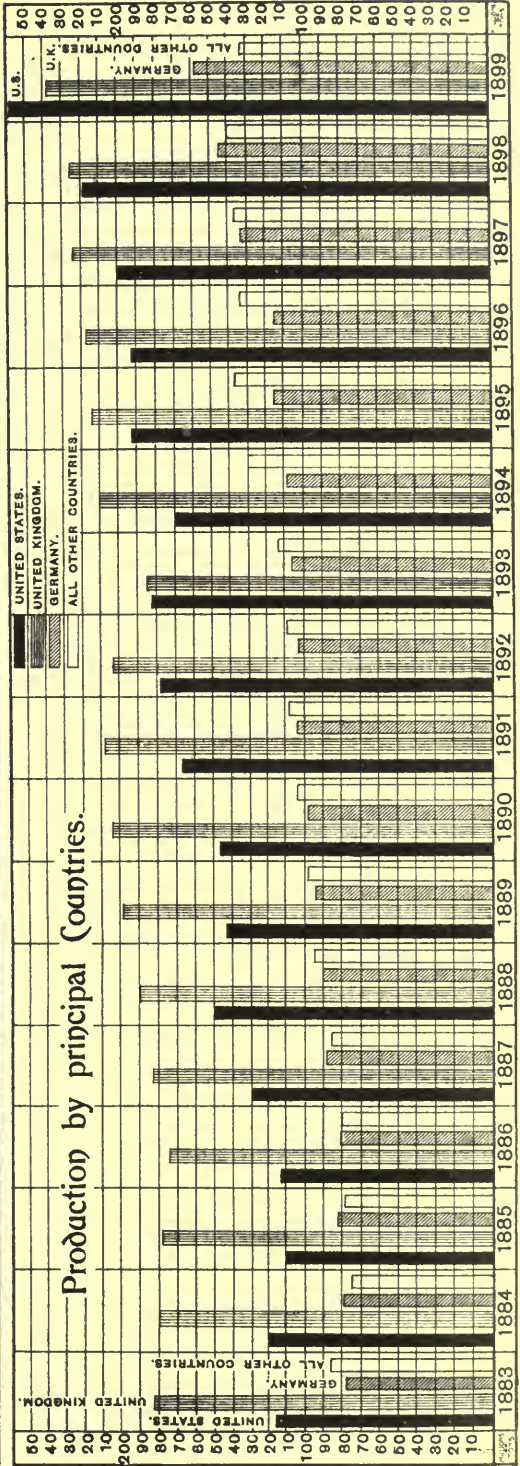
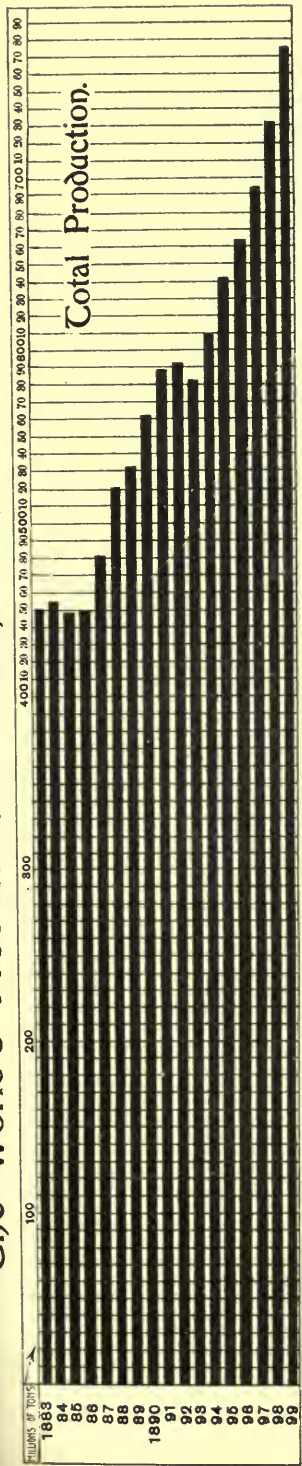
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The World's Production of Coal, Years 1883 to 1899.



REPRODUCED FROM "THE COAL MERCHANT AND SHIPPER," BY PERMISSION.



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the judgment of the 1889 Royal Commission, and 1½d. a ton in lieu of compounded local rates; and the net profits are shown to be *absent* for 1886 and 1897, when considerable losses were made, and for 1899 and 1900 profits of £6,380,188 and £30,996,542 respectively were realised. The value of the coal at the pit's mouth in the same years was 4s. 10-12d., 5s. 10-93d., 7s. 7-03d., and 10s. 9-66d.; and the average weekly wage for Great Britain was 21s. 1d., 25s. 5d., 29s., and 33s. 11d. respectively. There are no means at hand to enable a good estimate of the percentage of profit (or loss) on the capital employed to be made; but in the year 1900, the year of the great boom, the calculation made above shows the profit to have averaged somewhere near 2s. 9d. or 2s. 10d. a ton on the total production. It is not probable that the average citizen will be very tenderly disposed towards those who made large profits in 1900; but it must be confessed that, looking to the risky nature of the industry and the slender profits, or losses, of some years, the profits of 1900 were not so large as the imagination of the poor man conceives them—an average for the past twenty-five years would make them look quite modest.

The accompanying diagram will aid the reader in the realisation of the condition of the open coal market, with fields opening up and competition becoming keener. The United States now produce a larger amount of coal than the United Kingdom. What is of much more importance is that their Pocahontas vein has displaced our variety of coal in the American continent, North and South; and, as is well known, it is attempting to share in our trade in the Mediterranean. The facilities afforded by the Prussian railways to the Westphalian coal seeking exportation by Hamburg and other outlets have made the market for Northumbrian and Scottish coal much tighter than it was, and Westphalian coal is now underselling North British coal at Hamburg. Should the Chancellor of the Exchequer persevere with this tax it remains to be seen how far the exportation may be affected by the impost. So many things enter into the probable result that it is difficult to predict the course of events; the tendency of the impost will be to check production, but what the demand who shall say? What relation has 1s. per ton and expenses to the relative value of competing coals is not quite clear; but it is clear that the governing principle is power for price.

The rise in the price of English coal—that is, the exported part, for though the whole production enjoyed the boom only the export will be taxed—will be greater, considerably greater, than the 1s. a ton; for not only will the merchant who pays the tax in advance require a profit on his advance, but the Customs regulations attending the imposition and collection of the tax will add a

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substantial sum to the expenses, which must be paid out of the profits of the industry. Who will pay these taxes and expenses ultimately, and in what proportion, is not quite clear; it is certain that the foreigner will not if he can get his coal cheaper elsewhere, and on our side it would be dangerous to assume that we have a monopoly, a monopoly which in any case does not apply to more than a portion of our export. But the expenses attendant on imposing duties are found in connection with the new sugar tax as well as with that on coal. The 4½d. per pound pot of jam will give place, and is giving place, to 5½d. for the one pound pot, nor would a 1d. rise be thought unreasonable in view of the ½d. per pound tax and expenses. It has been calculated by a keen manufacturer of confectionery that the imposition of a tax, with the consequent warehousing system, will cost him from 1s. to 1s. 6d. a hundred-weight more than when he was able to take his imported sugar "off side." Those who will read the Finance Bill, and will refer to the Customs Consolidated Acts, which it invokes to arm the Customs with power, will appreciate the force of this remark. That power is ample, and the Collector of Customs at Cardiff or Newcastle might order all coal to be shipped at a particular wharf; such a stringent interpretation of the Acts, however, is not probable. But to those who know the difference between a trade free from imposts and a trade hampered by regulations of various kinds, with their delays, loss of temper, and expense, enough has been said to indicate what a change will come over the importation of sugar and the exportation of coal. The spirit of legislation such as this is that of times before the signal year of 1846.

Little room is left us to deal with the extra 2d. imposed on the Income Tax, making the poundage for the year 1s. 2d. in the pound. During the Crimean War (see page 374) the Income Tax went up to 1s. 4d. in the pound; but at that time a greater effort was made to pay the expenses at the time of conflict. Of no tax in the British system is so much heard as of this; the classes who pay are more vocal, and can make their voices heard. Great, therefore, has been the complaining, though those who have watched our national bookkeeping have been surprised, not at the augmentation of burden, but at the small increment for this year. Not only has this tax been used for war revenue before, but it is collected now easily. It has been very expansive in yield of recent years also; but the fact that it is felt that the cost of the war can be measured by the payer has probably, in conjunction with the desire to "widen the basis of taxation," made the Government avoid any heavy addition to this charge. More they have intimated plainly that, so far as it lies with them, 4d. of this charge will be due for remission as soon as hostilities come to

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an end. On the whole the general opinion seems to be that the Income Tax payer has come off this year with a burden lighter than he had a right to fear. But the discussion has brought up a subject, that of direct as against indirect taxation, of which we must say a brief word in closing.

Some of our most progressive public men have given countenance to the idea that 50 per cent. of each, of direct and of indirect taxation, is a kind of balanced justice which would be an ideal of taxation. This is much to be regretted. If any validity pertains to the unfavourable criticism of the Budget of 1901 which we have offered, it is just because such a view is implicitly rejected. The objection to the sugar tax is that it is an indirect tax, and as such fundamentally regardless of justice. The objection to the coal tax is not to its amount, a mere nothing in a £200,000,000 Budget, but that it also in form is indirect, and a most vicious kind of indirect taxation. To neither of these is the chief objection laid that the amount is excessive. There is no real resting place in these discussions short of the position of an advocate of direct taxation. Of course, such an advocate, knowing the world, having some grasp of our fiscal history, and weighing the tendencies of the time, would gladly accept every instalment of reform in the direction of abolition of the taxation of commodities. Such an instalment, which was within our grasp seven years ago, is that known as the Free Breakfast Table. But an enthusiast for justice, an ardent reformer of hoary fiscal injustice, would not "rest and be thankful" were that accomplished. It can be shown, and shown clearly, that so long as our revenue, a substantial portion of it, is collected indirectly it never can be otherwise than a shelter of the rich while it fleeces the poor. The figures which would show this are available, but they cannot be produced at the end of this paper; let it suffice to say that our taxation at the present moment is approximately about 47 per cent. of direct and 53 per cent. of indirect taxation. To work out the evidence, the approximate evidence of such a system, would be very interesting and instructive, but it must be deferred to another occasion.

The Budget of 1901 must be condemned; it is on more than one account a most lamentable one. If we look to expenditure, it is, both with regard to ordinary and to war expenditure, the most grievous that the generation has known, and it is peculiarly unfortunate that it closes one century and opens another, that it marks the close of one reign, the most illustrious, and opens another (may it be a prosperous one!) with a financial record that would be ruinous to most States, and will be very burdensome for another generation, at least, to the British Empire, or, should we say, to the United Kingdom? Having laid these charges upon

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the people, how has the Government met the expenditure? With a great want of courage and absence of justice. The want of courage is evident in that the people who were persuaded to support war measures were not requested to bear a large burden of the cost, but were kept quiet and acquiescent by a burden added to the National Debt which is almost equal to the reduction accomplished during last century. The injustice is apparent in that the taxes have been so laid that no attempt has been made to adjust the burdens to the right backs. As between direct and indirect taxes the *new taxes* were as follows:—

Year.	Direct.	Indirect.
	£	£
1900	6,500,000	5,667,000
1901	3,800,000	7,200,000
Total	£10,300,000	£12,867,000

Nor is this all. The taxes for 1900 are temporary, confessedly; those laid in 1901 are permanent, and they are as £3,800,000 direct to £7,200,000 indirect. As to the lower ranges of the Income, and as to the whole of the indirect taxation, it is unjust, little regard having been paid to such a prime as justice, and two ideas only seemed to rule in framing the Budget, viz., to "widen the basis of taxation," and to keep the people quiet by avoiding a large increase of immediate burden. On all hands there is much apprehension of keener international competition; in some quarters this may be a little too hysterical, but it is present, and there is a consensus of opinion that a period of depression in commerce is near; but the Administration has added a charge of about £4,000,000 a year to the interest on Debt, and at the same time increased our permanent annual outlay on the fighting services by £11,000,000, so that we have had about £500,000,000 of capital withdrawn from the fruitful realm of commerce. A nation which leads the world in commerce has this laid upon it at a trying juncture, has its shipping, the pride of the kingdom and the envy of the world, badly mulcted by the coal tax, and has, in general, to produce so much more to maintain the present position and to meet expenditure, most of which produces nothing. No man of affairs, be he of what order or allegiance he may, can in his honest heart regard this Budget, and the position of the State which it discloses, as anything but irritatingly unsatisfactory. It is a Budget speaking with all the impartiality, but with all the strength of figures, of a condition in which the United Kingdom should be up and doing, so that once again it might put the house in order.

Co-operation in Italy.

BY BOLTON KING.

HISTORY.



THE history of Co-operation in Italy is a short, but in many respects a brilliant one. Forty years ago it was practically non-existent; most of it is the creation of the last twenty years. In 1853 the glass-workers of the little town of Altare, in Piedmont, founded the first productive society; a year later the Friendly Society of Turin opened a small store. Outside Piedmont the absolutist Governments killed any hope of Co-operation; and when Italy was freed in 1859-60, one productive society and a handful of distributive stores made the sum of Co-operative advance. In 1863, in the days of enthusiasm and hope that came in with United Italy, Signor Luzzatti, then a young man of twenty-two years, preached the diffusion of People's Banks like those which Schultze-

Delitzsch had spread through Germany. The first was opened at the little town of Montelupo Fiorentino at the end of 1864, and they followed quick at Lodi, Cremona, Milan. But their early growth was not rapid, and in 1870 the fifty People's Banks then existing had only £600,000 of capital and less than £1,300,000 deposits. They went on steadily developing through the seventies, founding the Association of People's Banks in 1876, and holding their first Congress in the following year; but it was not till the inflated prosperity of the eighties that they spread rapidly, doubling their numbers in three years, and reaching their high-water mark about 1889. Meanwhile other branches of Co-operative activity had been making their first faint growth through the seventies, and now rushed into more or less exuberant life. The first railway men's store was founded in 1873, and the stores reached to several hundreds in the eighties. A second productive society—that of the Imola potters—dates from 1877, but no other appeared till the outburst of the eighties started hundreds of productive and "labour" societies into life. The Co-operative Dairies began in the Belluno district in 1875, and soon spread fast through Venetia.

CO-OPERATION IN ITALY.

Signor Wollemborg* founded the first Village Bank at Loreggia, near Padua, in 1883; the first Agricultural Syndicate dates from about 1887. The first Co-operative Congress was held in 1886. The nineties have been marked by the consolidation of these various movements and their struggle against the hostility of the Government under Crispi and his successors. The People's Banks, indeed, have made no great advance. Their numbers have dwindled in the South, where a mushroom growth sprang up in the speculative fever of the eighties and collapsed. But elsewhere they have steadily grown in solidity and tend to reach a poorer class; and if the labour societies have gone back, the productive and distributive, especially the agricultural, developments have prospered. The most striking feature of the last ten or fifteen years has been the great activity of agricultural co-operation in Village Banks and Co-operative Dairies and Agricultural Syndicates. In 1889 there were only fourteen Village Banks; in the following year the Catholics took them up, and there are now over 1,000. In 1887 there were barely 250 Co-operative Dairies, now there are 700. The Agricultural Syndicates began only in the later eighties; there are some 200 now. In North Italy, at all events, this many-sided movement is the most striking manifestation of the great agricultural revival of recent years.

CO-OPERATIVE BANKS.

PEOPLE'S BANKS (*Banche Popolari*).

Statistics.—In 1898, the latest year for which we have official figures, there were 687 People's Banks at work. Some of the smaller banks failed to send in returns, and the figures as to their totals are, therefore, to some extent conjectural. We may put with approximate accuracy their members at 381,000, capital and reserve at £4,200,000,† deposits in various forms at £15,500,000. The year's business in loans and discounts was some £34,000,000, or about one-twelfth of the whole banking business of the country. Each bank (of those that sent in returns) had on the average 642 members, nearly £7,000 capital and reserve, over £25,000 deposits, £460 profits, and a year's business in loans and discounts of over £57,000. But some of the banks in the Northern cities show much higher figures. The

* It is noticeable that both the founders of People's Banks and Village Banks have since come to be Ministers of Finance.

† 25 lire = £1 throughout this article.

CO-OPERATION IN ITALY.

Milan People's Bank, a giant among the rest, had in December, 1900, nearly 19,000 members, £2,044,000 deposits, £912,000 investments, and during the year did a business of £4,361,000 in loans and discounts, making a profit of £53,000. At least three more, the Cremona People's Co-operative Society, the Milan Co-operative Bank, and the Bologna People's Credit Bank, have a membership exceeding 5,000, and two of these did in 1900 a business in loans and discounts exceeding £1,000,000.

Principles.—The principles that distinguish a People's Bank from an ordinary bank may be briefly summed. Its membership is democratic, the average holding of each member is small, and no shareholder has more than one vote. It obtains much of its capital from small savings deposits. Those banks, at least, which come up to their ideal, aim more at meeting the needs of the small middle and working classes than at making profits for the shareholders. The profits, instead of going into a few pockets, are either divided among a large number of members, or go to public purposes or to help other branches of the Co-operative movement.

Capital.—The shares vary in value from 4s. to £4, which is the maximum permitted by law. The average holding of each member is under £7, or less than half of what it was twenty-five years ago. The banks are careful to accumulate reserves; on the average 15 per cent. of profits are allocated to them. The average reserve equals 38 per cent. of capital, and in several banks exceeds it.

Deposits.—But nearly two-thirds of the working capital comes from various kinds of deposits. Most of them are in "savings deposits," generally at $2\frac{1}{4}$ or 3 per cent., or in the case of the "small savings" of working men at $3\frac{1}{2}$ to 5 per cent. The average amount credited to each depositor varies in different banks from over £100 to less than £8; as a rule it runs between £24 and £30, and in many banks from one-half to two-thirds of the books are for less than £4. Deposits are sometimes invested in the form of current accounts with cheques. These bear a lower rate of interest, and are used as a rule by a better-to-do class of depositors. Other deposits are placed for a fixed period, not exceeding a year (*buoni fruttiferi*), and are practically a form of temporary investment, or, less often, are used by peasants, who put by the winter's receipts to meet the expenses of next harvest. This great mass of deposits is perhaps the most convincing proof of the confidence felt in the stability of the People's Banks. In the great banks they often are four times as large as capital and reserve. The banks' investments in twenty-five balance sheets

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that I have examined reach to only 42 per cent. of the deposits. And yet, despite the low rate of interest, despite the competition of Post Office and private savings banks,* the savings come flowing in in almost embarrassing profusion.

Banking Operations.—This supreme confidence is due to the careful skill with which the banks conduct their business. Their policy is to “mobilise their capital,” and secure a steady inflow of cash by employing half their capital (exclusive of investments in securities) in short loans and discounts. The loans are made on the security of shares held by the borrower, sometimes only to the limit of the borrower’s holding, in other cases up to double its value, and occasionally for even more. The average loan is for a little over £15. Such loans are necessary in agricultural districts or among small tradesmen, where the people do not like or understand bills. But there is a feeling that, when granted beyond the value of a holding, they are not very safe, and in any case they are not so immediately realisable. Consequently most of the banks prefer discounts. The standing rule, except in the case of advances to farmers, is that the bills shall be for quite short terms, but they are readily renewed, wholly or in part. Good security is always required, and either a maximum is fixed for each client’s credit or every application is considered on its merits. As a rule the advances are for small sums. The average bill is under £18, and in some of the smaller banks it goes down to as little as £4. The smaller banks discount mainly or solely to members, but some of the bigger and less popular banks do a business as large or larger with non-members. Loans are sometimes made in the form of an overdraft on current account. Few banks lend now on mortgage.

Profits and Losses.—How admirably all this business is managed is seen from the balance sheets. In 1898, out of 594 banks sending returns, only twenty-nine had a loss, and most of these were small and in the backward South. The net profits were £273,000, or over 9 per cent. of capital. Ten banks had a profit exceeding £4,000. The loans and discounts are granted with such care, that in the same year the arrears were only 3 per cent. of the money advanced, and the certain losses .04 per cent. The two great Milanese banks have in their whole career lost £1 in £4,000, and that of Pieve di Soligo has lost on its loans £1 in £20,000. Experts have pronounced the bookkeeping, at all

* The private Italian Savings Banks are closely connected with the Co-operative movement, and in many respects approximate to People’s Banks. They have nearly £60,000,000 deposits, of which £24,000,000 belong to the great Savings Bank of Milan.

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events in the larger banks, to be admirable, and so perfect is it in the Milanese banks that they can tell on the night of December 31 what are their exact profits for the year.

Administration.—The management is very cheap; in 1898 it cost only £203,000. At the beginning of the movement the work of Committees was done gratuitously, and it is still so in many banks. But there is now a tendency, especially in the larger banks, for Committee-men to be paid, and some of the banks devote to this from 5 to 15 per cent. of profits or make a small allowance for each attendance. It is said that payment secures better work, and that it is democratic in its results, as it enables men to serve who otherwise could not afford the time. At all events it is probably inevitable. The larger banks show their care for their employés by the Provident Funds, which in at least seventy-two banks, including probably all the larger ones, provide payments at death or pensions at the ages of sixty (or sixty-five) or after twenty-five years' service. The banks that have these funds devote to them $3\frac{1}{2}$ to 10 per cent. of profits, the employés also contributing in about half the cases. Over £100,000 is thus invested.

Do the Banks reach the Artisans and Farmers?—So much to the acknowledged credit of the People's Banks. They have, at all events, brought a large slice of the banking business of the country under popular control; they have saved the small manufacturer and tradesman from the usurer, and made it easier for them to compete against their bigger rivals. But they have been persistently criticised on the ground that they have done nothing for the workman and peasant, sometimes little even for the small tradesman. The charge has a certain bottom of truth, but it has been greatly exaggerated. Taking the test of membership, 24 per cent. are small* manufacturers and tradesmen, 25 per cent. are small farmers, over 8 per cent. are artisans, over 4 per cent. are agricultural labourers, while the bulk of the remainder are teachers, clerks, small professional men—men of a class whose poverty in Italy is as great as that of the small tradesman. It is the poorer categories, too, especially of the peasants, that are increasing fastest in proportion. The average amounts of loans and discounts prove (though sometimes, no doubt, one man may present a bundle of bills) that a great deal of business is done with the lower middle class. The amount that goes to artisans or labourers is indeed comparatively little,

* I have failed to get any definition of "small;" apparently the local standards of classification differ. But a "small" man in Italy would be very small in England.

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though not insignificant, and the attempts to reach them by means of "loans on honour" have generally failed. Few artisans can meet the banks' normal tests of reliability, and their needs are better met, as we shall see, by credit institutions of a different class. Whatever their shortcomings towards the working classes, the banks have, at all events, reached the middling and to some extent the small farmers. One quarter of their members belong to this class; in a considerable number of banks small peasants constitute the majority. The banks would have done more, if the peasants would accept the usual conditions of credit; but they refuse to give bills of sale on their stock, and in some districts they dislike almost as much the machinery of discounts. But as they acquire confidence in the People's Banks and their methods, the suspicion appears to be dying out, and in parts of the North and here and there in the Centre and South bills are coming a good deal into use, especially through the medium of the Agricultural Syndicates. The classic instance of the results of easy credit to the peasant is the town of Sansevero, near Foggia, where in a little over ten years, thanks to its People's Bank, over 8,000 acres have been converted into vineyards.

Dividend Hunting.—Another charge brought against the People's Banks is that they tend to develop into mere dividend-hunting institutions, and that this encourages them to think too much of profits, and for their sake to engage in risky speculations. Again the indictment must be largely qualified. Most banks limit the proportion of profits that can go to dividend on shares to between 50 and 75 per cent., and many appropriate considerably below the maximum that the rules allow. Nor can the dividend be considered excessive when compared with the rate of interest prevalent in Italy. More often than not it is under 7 per cent.; it very rarely exceeds 10 per cent. A few banks limit their dividends to 5 per cent., and the Congress of People's Banks in 1896 passed a resolution in favour of a legal limitation of dividend. At least two banks give a bonus to borrowers, and it has been proposed to give one to depositors. Signor Luzzatti looks forward to the time, when the banks will have accumulated sufficient reserves to buy up all share capital, and thus abolish dividend to shareholders.

Want of Interest in Management.—A truer criticism is that the bulk of the members take little interest in the management of their society, and that the control tends to fall more and more to the officials and a handful of shareholders. The figures of the annual meetings of nine banks show an attendance of only 6 per cent. of the members; and the climax is reached at the People's Bank of Milan, where it has been impossible for the last ten years

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to pass certain alterations in the rules as the necessary quorum of 400 out of 18,000 members has not met. This lack of interest is due in part to the social position of the members. It would no doubt be difficult under any circumstances to induce the shopkeepers of a large town or the farmers of a scattered country district to take an intimate concern in the working of their society. But it is due in part also to the principle of limited liability. When the People's Banks were first introduced into Italy, they abandoned the German principle of unlimited liability, owing to a belief that it was too foreign to Italian traditions and prejudices. How exaggerated the fear was, is shown by the later growth of Village Banks founded on the German principle. Possibly the limitation of liability has led to a more rapid growth, and, at all events, it is too late now to reject it. But the failure of a hundred banks in Italy, while not one has failed in Germany, is sufficient commentary of its weakness. Luckily the Italian banks are doing their best now to minimise its defects, and other kinds of popular banks are beginning to reach the classes, which it has compelled them to neglect.

SAVINGS AND LOAN BANKS (*Casse di risparmio e prestiti*).

Some of these, like the Cabdrivers' Bank at Milan, have unlimited liability, but there is not much that differentiates the formal position of the rest from that of the People's Banks, and they are included with them in the official returns. But, whether with limited or unlimited liability, they are widely different in substance. They are smaller banks, drawing their members chiefly or exclusively from working men, and doing business on a much humbler scale. They have, except in the case of those with unlimited liability, a larger proportional capital, and abstain from the more technical operations of the bigger banks. The most successful of them is the railway men's *cassa* at Palermo, with 1,670 members, a capital and reserve of over £12,000, and deposits amounting to £9,000. In 1900 it made advances to its members for over £23,000. Loans are granted up to the maximum of a quarter's pay, and the company recognises a lien on wages to secure them; or they may be granted up to the value of a member's shares, less one. But most of the Loan Banks are much smaller, and a more typical specimen is the one connected with, and assisted by, the Friendly Society of Sinigaglia. In 1900 this bank had 604 members, a capital and reserve of £741, deposits of £100 (averaging £2 each), and outstanding loans at the end of the year amounting to £1,320, almost all for sums under £4.

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CATHOLIC WORKING MEN'S BANKS (*Casse operaie cattoliche*).

Of very recent origin, these banks appeal to the same class as the preceding, but differ in working. Members are bound to deposit at least 9½d. a week; the limit of loans granted to each member is proportionate to his deposits (e.g., a £4 loan to £2. 6s. deposits), and they must be repaid by weekly instalments. These banks centre chiefly in Venice and its immediate neighbourhood, and in August, 1900, there were sixteen of them there. The largest is that of Murano, which at the end of its first sixteen months' working had 180 members and £637 deposits, and had made loans amounting to £1,104, varying from 8s. to £20, and averaging £2. 15s. Apart from their sectarian character, they appear to be based on sound principles, but it is too early yet to give any judgment on their working.

VILLAGE BANKS (*Casse rurali*).

What the Savings and Loan Banks are doing for the artisans of the towns, the Village Banks are doing on a larger scale for the poorer peasants and labourers and small shopkeepers of the country—men who, for the most part, have no security to offer but their honesty and their work. Chiefly under the auspices of the Catholic organisations, they are spreading fast through North Italy and beginning to break ground elsewhere. There are probably by now over 1,000 of them, of which some 900 are Catholic banks. Their keystone is the principle of unlimited liability of the members for each others' debts. This gives them at the outset a financial strength, which enables them, without share capital and with little or no reserve, to attract money either on deposit or on loan; and it promotes their successful working by making the members careful to admit none but men of tested honesty. Each bank is confined to a single village, and thus each man's position and character is known to his fellow-members. As a rule the membership varies between 80 and 100, though it sometimes sinks to 15 or mounts to 600. Attendance at general meetings is compulsory, and the more important business is transacted at them. There are no shares or of small value only, and the profits are devoted to forming a reserve. This, however, accumulates slowly in the newer banks, and seldom exceeds £30. The funds are obtained partly from deposits invested either by peasants and labourers (whether members or non-members), or, in some cases at all events, by their wealthier neighbours. A bank's deposits run as a rule between £400 and £1,200. The rest of the funds, in the case of some of the younger Catholic banks the whole of them, are raised by advances from People's Banks and Friendly

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Societies. As a rule, however, these loans are smaller in amount than the deposits, and as the latter increase, the indebtedness to outside institutions diminishes. Out of the funds thus collected the banks make loans to their members. The loans run, as a rule, between six and twelve months, though no doubt they are often renewed. The usual interest is at 6 per cent., and the borrower must find one or more bondsmen. The money must be applied to a specific object—farming improvements, the purchase of cattle, payment of old debts, trading purposes, or the purchase of land. Most of the loans run between £4 and £8, though in banks with a large tradesman element the average goes much higher. As a rule the annual business of a bank seems to be between £600 and £900, though instances occur as low as £25 and as high as £23,000.

The value of the Village Banks can hardly be exaggerated; but it is questionable whether they always have the solid standing of the People's Banks. The sectarianism of the Catholic banks is criticised on page 181. The popular constitution of the banks is often delusive, for many of them are too dependant on the support of the richer men of the villages. Others have steered on Charybdis by taking no deposits and relying for the whole of their funds on People's or Savings Banks. The balance sheets are hardly satisfactory, for, except in the case of the larger and older unsectarian banks, the average profits amount to only £4 or £5, and at least one in six of the Catholic banks shows a loss. Their rapid spread of late years has been somewhat of a mushroom growth, and probably some are doomed to collapse. In the province of Treviso, which is one of their strongholds, they have fallen off in numbers and business in the last few years. None the less, the majority, whether unsectarian or Catholic, have an assured position, and, propped by their unlimited liability and the splendid loyalty of their members, they give promise of a brilliant future.

CO-OPERATION IN AGRICULTURE.

The Co-operative Banks at present overshadow all other forms of Co-operation in Italy. But perhaps its biggest advances in the future will be in the field of agriculture. It is only within the last quarter of a century that it has made its entry here; but its progress has been so rapid, its development so many-sided, that one is tempted to prophesy a vast advance in the next generation. Co-operative Dairies and Agricultural Syndicates are fast covering North Italy and beginning to push into the Centre and South; Co-operation in wine and fruit production and in the treatment of silk cocoons is likely to follow suit.

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CO-OPERATIVE DAIRIES (*Latterie sociali*).

It is in the Co-operative manufacture of cheese and butter that most has been done at present. A primitive form of co-operative cheese-making has existed for centuries on the slopes of the Alps, and in the late sixties and seventies these *latterie turnarie* spread rapidly among the small peasants of the hill country, followed by others on a more organised co-operative footing. There are probably between 700 and 800 of them, the majority in Venetia. They vary greatly in size and character, with an annual production of butter ranging from 500lbs. to 19,000lbs., and of cheese ranging from 4,000lbs. to 82,000lbs. In the simpler *latterie turnarie* there is generally a common dairy and dairyman. The members take it in turns to assist him, and the one on duty supplies fuel and salt. In some cases, at all events, he takes the produce of his day for his share during the rota. Probably the majority of the dairies are still worked on this system, but a large number are strictly co-operative, employing a regular staff, paying the members a fixed price for the milk, selling the produce in common, and applying the profits to reserve, or, to a less extent, to dividend on shares or on the value of the milk supplied. Two of the dairies have unlimited liability. Most of them borrow largely from Savings or People's Banks or private persons. The equipment is often cheap and simple, but a good many dairies in Venetia have an efficient instalment, and in a few cases as much as £2,000 or £3,000 has been sunk. In the subalpine valley of Agordo, near Belluno, the dairies have federated for the sale of their produce. The Federation has its shops at Rome and Bologna, and does a large business by parcel post as far as Spain and Egypt, selling altogether about £10,000 worth a year. It is impossible to exaggerate the importance of the movement to the farmers of North Italy. The movement has spread chiefly among the very small peasants, men whose holdings are under £15 a year, and who possess only one or two cows apiece. Before the dairies existed, they made little or no butter or cheese, and milk was regarded as a valueless product. Now, to take the Agordo district as a sample, it adds perhaps 30 per cent. to their income.

AGRICULTURAL SYNDICATES (*Sindacati agrari*).

The Agricultural Syndicates for the purchase of chemical manures, sulphur, seed, and implements are hardly less important, though they are more used by the better-to-do and middling class of farmers. Though most of them date from the last ten years, there were in 1900 already 192 of them with 45,000 members and doing a business of about £800,000. Some of the Syndicates are small

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and limited to a single village; but the tendency is for them to be absorbed in the larger provincial Syndicates, some of which sell from £14,000 to £40,000 of stuff. They have a Federation, with three manure factories, which supplies over £150,000 a year to the affiliated societies. To some extent the Syndicates manufacture for themselves, but as a rule they purchase from private firms, always making their own analyses. The orders average £12 apiece. A member, when he sends one in, pays down to the Syndicate an instalment of from 5 to 20 per cent. of the value, and pays the balance either in cash on receipt of the goods or more often with a six or twelve months' bill. This enables the hard-pressed farmer to have the advantage of his manures before he pays for them, and he practically never fails to meet his engagements. The Syndicates get their bills discounted at a preferential rate by a neighbouring People's or Savings Bank (or in one case at least by a private bank), and thus can pay cash to the manure merchant. The small working expenses are met by a very small annual subscription and a charge of 1 to 2 per cent. on commissions. The Syndicates, which have reduced the prices of manures by 20 per cent., are beginning to extend their work in other directions. That of Padua makes analyses for members at very low charges, and sends an expert to any farm for a trifling fee. Some keep high-class bulls and rams, or lend out model implements. They act as agencies for Hail Insurance Societies; they encourage Co-operative Dairies; they agitate for reductions of railway rates. The Catholic Rural Unions, besides their work as Syndicates, do insurance work themselves, promote Village Banks, and act as a sort of tenants' and labourers' protection league.

CO-OPERATIVE FARMS.

There have been at least half-a-dozen experiments in Co-operative farming, but, so far as I can learn, only one has proved a success. As a rule they seem to have been worked on the *mezzadria* system, the society stocking the farm and sometimes selling the produce, but letting out the land in parcels to be cultivated separately by each family. Sometimes apparently the society has been little more than an agency to rent land and sub-let it in small holdings. This seems to have been the case with the Co-operative Agricultural Society of Calvenzano, near Treviglio, which was existent and fairly flourishing in 1899, but has, I believe, come to grief since then. The Ravenna Labour Society occupies 870 acres at Ostia, where it has planted a colony of peasants and artisans; each peasant family cultivates 25 acres, and the association keeps a common stock of implements and draught-oxen, and takes the produce at a fixed price. But the society is not thriving, and has

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only been kept alive by the munificence of the late and the present King. The only successful experiment of the kind is that made by the Italian Agricultural Co-operative Society at Surigheddu, in Sardinia. The society, which appeals for capital to the general public and has over £30,000, bought 1,300 acres of waste land, one-third of which has now been reclaimed. The corn land is let out in *mezzadria*, and the other crops are cultivated by the whole body of tenants, who with their families number 120 souls. In 1900 the profit on the farm was £337. The society has recently taken another farm on the battlefield of Solferino.

CO-OPERATIVE WINE FACTORIES (*Cantine sociali*), ETC.

There is a wide field for Co-operation in the manufacture of wines and spirits, but at present it is in its infancy. There are several successful wine factories among the peasant population of the Monferrato, which are said to have doubled the value of their grapes. At Oleggio a factory has been at work for twelve years and turns out 22,000 gallons annually. Not a few societies seem to have been formed in the South in the prosperous days of the wine trade, and one still exists at Brindisi, but I can obtain no particulars of its working. A factory has recently been started at Bergamo, and the Parma Syndicate is planning one, where it proposes to refine its members' wines and reduce them to a common type. At Sansevero and Frascati there are small Co-operative distilleries of brandy and liqueurs, both of which seem to be working successfully. There are just the beginnings of Co-operation in the treatment of silk cocoons. A Co-operative Society for the purpose has been founded at Cremona with a capital of £4,400, and the Parma Syndicate proposes to break ground in this direction also. In the Co-operative sale of farm produce little has been done. The Syndicates have made some small attempts to sell wine and hay. There are a few societies for the sale of market-garden produce. The Agordo Federation and the Italian Agricultural Co-operative Society have their shops, and the former intends to organise the sale of apples and pears from the orchards of the district.

PRODUCTIVE CO-OPERATION.

The course of Productive Co-operation is strewn with wreckage in Italy, as elsewhere. But there is life in the movement, and there are examples of considerable success. There are probably about 100 societies, independently of the "Labour Societies," but with few exceptions they are very small. Of those that made returns in 1898 the average membership was 104, the average

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capital (excluding one comparatively rich society) £624. The earliest and by far the largest society is that of the glass-workers of Altare, in Piedmont, the membership of which is confined to families belonging to the ancient Glass-workers' Guild of the town. Since its foundation in 1853 it has had an almost unchequered success, and in 1900 its capital amounted to nearly £36,000, and its profits to nearly £900. The Shipbuilders' Society of Sampierdarena, founded in 1883, had at the end of 1899 over £8,000 in capital and reserve, and profits for the year of over £800. It has 750 members, mostly working men, and seems to employ about 100 of them. In some years it has done over £15,000 of work. The Milan Printers' Society has a capital and reserve of £2,700, of which £1,000 is social capital, and has apparently a fairly steady trade of about £5,000 a year. The Co-operative Potteries at Imola were handed over in 1877 by an employer to his workmen, who were to gradually buy out his interest. In 1900 it had a trade of £4,400, and made a profit of £116. As a rule, of course, the societies can employ only a small proportion of the shareholders; often indeed, no doubt, a considerable number of these are not working men. But they seldom employ outsiders, and occasionally find work for all or nearly all their members. In some of the Piedmontese societies the members take wages below the normal rate in order to meet expenses. There seems to be a tendency to devote a larger share of profits to labour than was the case twenty years ago, when labour had on the average only 14 per cent. of profits and often nothing at all. Still, however, in some of the large societies, as at Altare and Sampierdarena, only 20 per cent. goes to labour. The Como Co-operative Printers pay over 5 per cent. interest on capital, while the bonus on labour is generally under 2 per cent. of wages. This latter society gives sick pay to its working members.

CO-OPERATIVE LABOUR SOCIETIES (*Società cooperative di lavoro*).

Italy possesses a unique form of productive Co-operation in the Co-operative Labour Societies of its navvies and building trades, differing from other forms of productive Co-operation in the fact that they only execute commissions, and do not produce for the market. They take contracts, generally from the State or local bodies, in building, excavation, drainage, road and railway work. Their funds are chiefly derived from the loans, which are readily granted them by Savings or People's Banks or Friendly Societies. As a rule they aim at paying good wages rather than at making a profit, and sometimes they pay on a scale that involves them in a loss. But occasionally the profits are considerable, and almost always half, sometimes the whole of them, goes to reserve. The

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residue is given either to Provident Funds for old and disabled members or in a bonus to labour, which is generally in proportion to wages, and rarely in equal amounts to all the members.

The societies, as a rule, work smoothly enough. Their discipline appears to be fairly strict, and they have stringent rules against gambling and drunkenness. Their work is of a kind that needs little directing skill, and to supply the necessary technical knowledge they often admit others than working men as members, or at least appoint them to their "Technical Committees." That they do their work well is shown by the important contracts entrusted to them. A great deal of reclamation and irrigation work has been done by them. They have put up the fittings of the new Chamber of Deputies; at Milan the Masons' Society alone has done in ten years £260,000 worth of municipal work, and another society works the municipal quarries. But most of the societies are fatally hampered by the irregularity of their work. This is less the case with the Masons' Societies, but the others depend chiefly on public works in the locality, and we find, for instance, a society doing £15,000 of work one year and hardly anything afterwards. Of late the demand for their work has generally slackened, and the societies have dwindled in number and prosperity. There are probably now not more than 350 of them. Few have more than 1,000 members, or do more than £4,000 of work in the year, though a handful still do £10,000 or more apiece. The average capital of the larger societies is over £500, and their profits run, as a rule, between £80 and £200.

CO-OPERATIVE STORES (*Società cooperative di consumo*).

Distributive Co-operation is singularly weak in Italy. There are some 1,200 societies, but most are small village stores, and many are short-lived. Except in Piedmont and in the neighbourhood of Florence they have taken no strong foothold. The statistics are incomplete; but in those stores that sent in returns in 1898, including the large middle-class stores, the average number of members was 247, and the average capital £395. The annual sales, so far as the data admit an estimate, do not average £2,000; they very rarely exceed £20,000, and the total does not much, if at all, exceed £2,000,000. As a rule the largest stores are those of railway men. That of the Turin railway men is the largest working men's store in Italy, and in 1898 it had over £14,500 of capital and sold goods amounting to £72,000. Quite recently, at the impulse of the Socialists, it has partially amalgamated with the stores of the Turin Friendly Society; and the "Turin Co-operative Alliance" has now fifteen

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shops, two chemists' and several butchers' shops, a bakery which can turn out 17,000lbs. of bread a day, and fine wine vaults. Its turnover is £114,000, and its profits £6,000. The director of the Alliance is a Socialist Deputy. There is a proposal also to federate the various stores at Milan.

The great majority of the stores sell at cost price and do not attempt to make a dividend. A large number have been started by Friendly Societies, and the small profits go to their general funds. In other cases, such profits as are made go mostly to dividend, but they are generally insignificant and it is common to find dividends of 1d. to 6d. in the £1. The more progressive societies, however, are coming to adopt the "Rochdale system" as it is always called in Italy, and we find a few paying dividends of 10d. to 1s. 6d. Interest on capital is generally low; a considerable number pay none at all; several societies, including the Turin Alliance, are accumulating a fund to buy up shares and socialise the capital. A large number of stores give credit, which sometimes apparently reaches to a dangerous amount. Some societies sell to members only.

It is not easy to state with precision the causes of the comparative failure of Distributive Co-operation—a failure, by the way, more marked in the towns than in the villages. Some causes—the scant dividend, the general practice of allowing credit—have already been indicated. Insufficient capital, bad management, the hostility of the shopkeepers, of the revenue officials, of (till quite recently) the Government itself, accounts for much. Co-operative activity has developed on other lines, and has neglected the store. But perhaps the main obstacle to progress has been the absence of any organised Distributive movement. The stores have often been mere subsidiary branches of Friendly Societies or Co-operative Labour Societies. Occasionally they have been founded by Parish Councils. Constantly they have been promoted by Conservatives or Socialists for political ends. As we shall see, there is little federal organisation among them, and the attempts to form a Wholesale Society have failed.

There are several successful and genuinely co-operative middle-class stores. The *Unione Militare* boasts that it stands second in importance among the Army Stores of Europe. It has several productive branches, and makes and manipulates wine on a large scale. In 1900 it had 15,000 members, and sold £320,000 worth of goods at a profit of over £10,000. It also does the work of a People's Bank, and has £120,000 in deposits. The *Unione Cooperativa* of Milan has a capital and reserve of £85,000. In 1900 it sold £252,000 worth of goods, and made a profit of £12,000. It has recently started a branch at Berlin.

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BUILDING AND INSURANCE SOCIETIES.

There is no special legislation for Building Societies, and both officially and unofficially they rank as a special form of Co-operation. There are two types of genuine Building Societies, in which members ballot for houses or sets of rooms. Those of Florence and its neighbourhood are small societies with twenty to sixty members apiece and shares, gradually paid up, of the value of £60 to £120. They build small separate houses, and dissolve when every member has a house and any borrowed capital is repaid. The societies of Genoa and its neighbourhood have a much larger membership and small shares of £1 to £4. They build in large blocks. These latter Societies are by far the largest in Italy; there are fifteen of them, with a membership of about 6,400 and a capital of £420,000.

There are a good many Cattle Insurance Societies, as a rule confined to a single village. Some are sound and flourishing; others, like the Catholic Societies in the Province of Bergamo, seem to be based on too primitive a system to be very stable. In several villages of Piedmont there are small Fire Insurance Societies, but apparently none extend beyond the boundaries of a single commune. The Catholics have a Co-operative Hail Insurance Society, which has nearly 2,000 members, and has effected policies to the value of £1,500,000. The large People's Banks have established a Life Insurance Society, largely for the purpose of insuring their own employes; at the end of 1899 it had policies issued for £880,000.

SUMMARY OF CO-OPERATIVE STATISTICS.

Exact statistics are for the most part not obtainable, but the following table may be taken as approximately accurate:—

	Number of Societies.	Number of Members.	Capital.
People's Banks and <i>Casse di prestiti</i>	687	381,000	£ 4,200,000
Village Banks and <i>Casse operaie</i>	1,050	95,000	25,000
Co-operative Dairies	750	37,000	40,000
Agricultural Syndicates	192	45,000	25,000
Other Agricultural Societies	30	2,000	40,000
Productive Societies	100	10,400	111,700
Labour Societies	350	65,000	45,000
Distributive Societies	1,200	320,000	484,000
Building Societies	63	15,000	504,000
Insurance Societies	100	20,000	100,000
Total.....	4,522	990,400	5,574,700

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CO-OPERATION AND POLITICAL PARTIES.

Italian Co-operation has not been able to keep itself dissociated from politics. In the reactionary days of 1894-99 Co-operators had to fight almost for existence against a hostile Government; and the Socialists and Catholics—the two most active political parties—join battle on the field of Co-operation as in every other sphere of the national life. In their earlier and doctrinaire days the Socialists attacked Co-operation as a bourgeois prop of capitalistic society. But the growth of common sense in the party and the pressure of Socialist Co-operators made the policy of indifference or hostility an impossible one, and the Socialist Congresses of 1895 and 1896 removed the ban. Since then the Socialists have been enthusiastic promoters of the movement. They have shown special care for Distributive Co-operation, giving it new life and ideals, and sometimes, as at Turin, raising it to the best traditions of the English movement. Wherever Socialism penetrates, even among the wretched labourers of the Piedmontese plain, the Co-operative Store invariably follows.

While the Socialists have given their attention to Distributive Co-operation, the Catholics have appropriated the Village Bank movement. At least seven Village Banks out of eight are on a sectarian basis. The apology for restricting membership to Catholics pleads that for their success honesty and mutual trust are all essential, and that in a small village these can be found only among men who belong to a common faith. Begging the intolerable assumption of the argument—an argument at once refuted by the more solid footing of the unsectarian banks—the political and propagandist motive is sufficiently apparent. The organ of the Catholic Village Banks asks priests to support the movement in order to increase their power, because the priest, it urges, can get a member expelled from his Village Bank and his loan called in, if he is not loyal to the "Catholic spirit and the practice of Christian virtues." One set of model rules lays down that members must show "Christian sentiments towards religion, the Church, and the Pope;" another insists that members must attend mass at Easter and belong to no society that is opposed to the Catholic Church—a proviso which in Italy would shut them out from every Liberal and Socialist association. The Co-operators have been much divided as to what attitude they should adopt towards this intrusion of sectarianism; but, thanks chiefly to Signor Luzzatti's influence, they have as a body met the provocative language of the Catholic Co-operators with tolerance and almost friendliness. That this is the wiser policy cannot be doubted; and there are signs that common economic interests are already drawing somewhat together the two Co-operative wings.

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CO-OPERATIVE LAW.

It is this political aspect of Co-operation that is partly responsible for the suspicion with which the reactionary Governments, that ruled Italy from 1894 to the other day, have viewed it. The attitude of the Italian State towards Co-operation has been a mixed one. At first the movement was warmly welcomed by the bulk of the ruling classes, and down at least to 1890 the Legislature, however ill it carried out its good intentions, however much a Treasury in distress took with one hand what Parliament had given with the other, at all events meant well. But the Conservative reaction of the last ten years shook hands with the hostile trading classes, and their common policy of distrust towards Co-operative Stores and Labour Societies had its climax in the dark days of 1898, when the Military Courts dissolved societies by the score and sequestered their funds from empty fear of Socialist or Clericalist intrigue or at the bidding of local shopkeepers and contractors. But the State has sinned less from open enmity than from carelessness. Its co-operative legislation wears the mark of indifference or doctrinairism. There is no legal definition of Co-operation, nor any special Co-operative law. The legal position of Co-operative Societies is regulated by the Commercial Code, and they are barely differentiated from ordinary commercial companies. In the strict reading of the code, any society calling itself co-operative can be registered, if its rules do not conflict with the law of the land. Registration is in the hands of the judges and magistrates, and they are left without guidance as to what constitutes a Co-operative Society. The inevitable result has been that either they have registered societies which are in no true sense co-operative, or, driven to find their own definition of Co-operation, they have given conflicting judgments, often prompted by middle-class hostility and individual prejudice. Courts have refused registration to societies, which dealt with non-members; or which included members above the status of working men. In spite of this, there is a strong feeling among co-operators that registration is better left in the hands of the courts rather than entrusted to a Government Department; but they are equally insistent that Parliament shall guard them against the vagaries of magisterial prejudice by strictly defining the nature of a Co-operative Society. In the meantime it is not surprising that a large number of societies prefer to remain unregistered rather than run the gauntlet of the courts.

Registered societies have a few but not very important fiscal privileges. They are exempt from some of the stamp duties, which are imposed on almost every kind of commercial book

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and document in Italy, though some of the exemptions apply only to the smaller societies. There is no exemption from the very heavy income tax, except for distributive stores. Co-operative Stores have been nominally free from the local taxes on food in the smaller towns, but the vague wording of the law has allowed the concession to be hedged by many restrictions, and since 1898 the exemption has been confined to those registered societies which contain only working-class members and sell at cost price. Something has been done to encourage Labour Societies. A law of 1889 allowed Government Departments to give contracts up to £4,000 to them, and gave them privileges as to caution-money and the payment of instalments, which were denied to the private contractor. In nine years £722,000 of public works have been assigned under the law. But its operations have been hampered by the unwillingness of officials to carry it out, and by the difficulty of distinguishing true from bogus Labour Societies. An attempt was made in 1898 to smooth the working of the law, but the Senate has three times rejected a Bill introduced by Signor Luzzatti, which would have removed its more radical defects.

CONCLUSION.

It may be well, in conclusion, to sum up the characteristics of Italian Co-operation. Perhaps what strikes one most is its many-sidedness, the ingenuity with which it has penetrated into so many provinces of the national life. One new development follows another with startling rapidity, and People's Banks and Co-operative Dairies, Village Banks and Labour Societies and Agricultural Syndicates crowd on each others' heels. Equally notable is the close connection between these varied movements—a connection which stretches outside the borders of Co-operation proper and embraces Friendly Societies and private Savings Banks. Even the gulf between the Catholic and unsectarian movement is not impassable. There may be a little overlapping, but there is a big-minded, statesmanlike absence of jealousy, a paramount desire to assist one another. Friendly Societies found Co-operative Stores and Labour Societies; People's Banks lend their ready help to every form of Co-operation. The whole structure is built up on the savings of the masses in People's Banks, and Friendly Societies, and Savings Banks. From these small sources flows the stream of democratic capital, that feeds Distributive Store and Productive Society, Co-operative Dairy and Agricultural Syndicate. It is a twice-blessed system, and beside it how sterile and wasted is a Post Office Savings Bank.

But side by side with this strong common movement there is a local independence—reflecting all the traditions of Italian life—

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which has made any national organisation impossible. For twenty-three years past there have been schemes for a Central Co-operative Bank, and Congresses of People's Banks and Co-operative Societies have passed resolutions in its favour; but the schemes have broken down before the opposition of the great People's and Savings Banks. The Distributive Stores have rejected all proposals for a Wholesale Society, and even when the Co-operative Congress of 1897 voted in favour of an attenuated Federal Agency, it found only seventy-two Societies willing to join it. The Catholic Central Bank at Parma finds the Village Banks reluctant to make use of it. Even District Federations have rarely lived. There are, indeed, Unions for propagandist and defensive purposes—the Association of People's Banks, the National Co-operative League (for Distributive, Productive, and Labour Societies), and the Associations of the Catholic and Unsectarian Village Banks. Each of these has its organ, and the two former, at all events, have activity and influence. But the local autonomy of Italian life has proved too strong for any financial centralisation.



Tramways and Municipalisation.

BY J. SHAW MAXWELL.

TRAMWAY ORIGIN AND DEVELOPMENT.



THE first and, indeed, the leading idea in constructing an urban tramway or street railway is to apply to city and suburban traffic the benefits of reduced friction so triumphantly demonstrated on "railways." In 1860 the projectors of the first town tramways naturally proposed the use of horse-power. The success thus achieved is a matter of history. But since tramways were first made new demands have constantly arisen in regard to the construction of the permanent way and the selection of the best available method of traction applicable to any locality.

Tramway origin may be said to date from 1837, when an attempt was made to introduce a tramway between New York and Haarlem, where, necessity being the mother of invention and the roads in America primitive, a smooth wheel track was bound to be regarded as an improvement. Twenty years elapsed before tramways were actually brought into use in America, New York being followed by Boston and Philadelphia. The engineer of the first New York line was M. Loubât, the engineer who in 1854 had laid down rails from the Place de la Concorde to Passy in Paris for a line called the Chemin de fer Americain. It was in 1857 that Mr. George Francis Train began to introduce tramways into Great Britain. Parliamentary powers were sought, but a very strong opposition, both public and private, was instrumental not only in defeating Mr. Train's first efforts, but in causing a delay of ten years in the development of tramways. Having failed to obtain statutory powers, Mr. Train patented his system in 1860, and he then constructed several lines under agreements with the local authorities.

In London, horse tramways were laid in Bayswater Road, as well as from Westminster to Victoria Station, and from Westminster Bridge to Kennington Park on the south side of the river. After a brief existence, however, all these lines were removed under

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compulsion of public opinion and local authority. The chief objection was to the "tread" of the rail, which, being about an inch lower than the roadway, made it almost impossible for a carriage to draw out from the track without serious damage. Another consideration was that the permanent way was merely ballasted and macadamised, and thus speedily rutted alongside the rails.

Mr. Train established himself at Birkenhead, where the Birkenhead Street Railway was opened on August 30th, 1860. This is the oldest existing tramway system in Europe, for, although now conforming to modern requirements, the two miles of route originally exploited by Mr. Train still form part of the Birkenhead tramways, whilst in London not a trace of Mr. Train's labours can to-day be found.

THE ACT OF 1870.

In 1870 the General Tramways Act of Parliament authorising the construction of tramways in this country was passed. Under it a local authority may apply for a Provisional Order and itself construct tramways and lease them. The local authority may agree to allow a private company to construct tramways, but in every case the consent of the governing body must be obtained. It may be worthy of note to-day that this first Act contains, *inter alia*, powers for tramways to carry goods, animals, and minerals.

For a time after the 1870 Act came into force there was not much tramway development, but its ultimate effect was to stimulate the desire of the larger towns to share in the benefits of this new method of urban transit. In the twenty years succeeding about four hundred Bills and Provisional Orders for tramways were promoted; whilst in the past ten or twelve years Parliament and the Board of Trade have been largely employed in authorising the conversion of lines to mechanical traction, in legislation in connection with electric power, and in passing and administering the Light Railways Act of 1896, the provisions of which gave new impetus to tramway enterprise in suburban and inter-suburban districts.

Improvements were made from time to time in the tramway rails. The original step-rail was soon replaced by the grooved rail, and the rutting difficulty was got rid of by the practice of block paving the whole line for eighteen inches outside each rail. Here it may be remarked that by the disuse of horses this paving of the centre track is no longer necessary for tramway working *per se*, although it is still insisted upon, and in modern practice always fully undertaken. The next stage of improvement in this

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country was that an iron substructure replaced the American practice of using timber longitudinals and cross ties. Steel girder rails were thereafter introduced, and Sir James Gowans, of Edinburgh, invented a form of grooved girder rail. By this and other developments there was attained a solid road bed, gradually advancing in cost, but at the same time improving in general efficiency. The entire method of construction was being changed and the capital cost was, of course, being increased. It was, therefore, necessary to find some method of increasing the revenue or of decreasing the working cost. This was one main cause that led up to the desire for mechanical traction and eventuated in the many proposals and inventions in that direction which recent years have seen. The steam locomotive, which first suggested itself as a remedy for the many difficulties accompanying horse haulage, may be passed over as now obsolete.

While the 1870 Act was designed to give municipalities every opportunity of constructing and owning tramways and of acquiring the undertakings on easy terms when they did not construct them, it expressly precluded municipal working. Municipalisation was, however, made easy to all authorities after the expiry of twenty-one years.

QUESTION OF MUNICIPALITIES PAYING GOODWILL
TO COMPANIES.

By the clause of the Act affecting purchase, the local authority has only to pay "*the then value*" of the tramway—in other words, the original cost, less depreciation. It was evidently felt that a tramway company which obtained the use of the streets gratuitously for twenty-one years was not entitled to a claim for goodwill or to receive compensation. This interpretation of the clause was at first disputed by the tramway companies. It first came under review by Sir Frederick Bramwell, acting as Arbitrator between the London County Council and the London Street Tramways Company, and by Mr. Henry Tennant, acting in a similar capacity between the Edinburgh Tramways Company and the Edinburgh Corporation. Both read the Act in the same way, and came to the same conclusion. Sir Frederick Bramwell refused to consider evidence relating to the prospective value of the tramways or past profits, and only took into account evidence bearing on the original cost of construction and the depreciation of such value. Mr. Tennant also held that "*the then value*" was the amount which it would cost to construct the lines, less reduction for depreciation. The London Streets Company claimed £604,000 for about four and a half miles of line and depôts, but the Arbitrator decided that "*the then value*" was only £101,798. The tramway companies

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concerned appealed. Then the House of Lords pronounced final judgment, which upheld the interpretation placed on the clause by the Arbitrators, and this decision has been the basis of all subsequent negotiations.

SPECIAL ACT FOR GLASGOW.

In spite of the provision in the General Act precluding municipal working, the Glasgow Tramways Act, further referred to hereafter, slipped through Parliament with a clause which authorised the municipality to take over the lines at the expiry of a twenty years' lease to a company, with all that company's powers and rights. From time to time, too, the Board of Trade made concessions by allowing tramways to be worked under licence, but only when no "reasonable offer" could be obtained from private enterprise. The conditions in such circumstances were not very favourable to success.

Huddersfield was the first town in Great Britain to set an example in the municipalisation of tramways. It obtained authority in 1882 to directly operate its tramways. Plymouth followed in 1893, and Leeds in 1894.

PARLIAMENTARY VAGARIES.

As instancing Parliamentary vagaries it is noteworthy that Parliament, which gave every facility for municipal ownership, was so anxious to prevent municipal working that a Standing Order of the House of Commons supplemented the interdiction in the Act and precluded any Bill with the object of giving local authorities power to run tramways from being introduced. It was not until the session of 1896 that the Standing Order was suspended, and the House at once made reparation by unanimously passing the Sheffield Bill, which authorised the Corporation of that city to work its own tramways. Dover and Hull soon thereafter obtained similar powers.

RAPID PROGRESS OF MUNICIPAL ENTERPRISE.

Undoubtedly no branch of municipal enterprise has made such rapid progress during recent years as that relating to tramways. Almost without exception every large town has completely municipalised its tram service or is about to do so. The expiry of tramway companies' leases coincides with the introduction of new methods of traction, and before many years the facilities for rapid transit in our great centres of population will be completely revolutionised. Municipal Corporations, anxious to get tramways completely under their control at the earliest possible moment,

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do not, in some cases, wait for leases to expire, but buy out the companies on terms which are profitable to the community. It is now recognised that no tramway service can be of the fullest benefit to the people unless it is operated as well as owned by the municipality.

APPOINTMENT OF PARLIAMENTARY COMMISSION.

The rapid development of municipal enterprises during recent years has aroused hostility in certain quarters, and, mainly through the instrumentality of the London Chamber of Commerce, a Joint Committee of members of the House of Lords and the House of Commons was appointed in May of last year "to consider and report as to the principles which should govern powers given by Bills and Provisional Orders to municipal and other local authorities for industrial enterprise within or without the area of their jurisdiction."

Originally the Committee was constituted as follows:—Lord Rothschild, Earl of Crewe, Viscount Peel, Viscount Hampden, Lord Windsor, Mr. Grant Lawson, Sir Leonard Lyell, Sir Walter Foster, Mr. Lewis Fry, and Mr. Hobhouse. Subsequently Sir Leonard Lyell gave place to Sir William Dunn. The Earl of Crewe was elected Chairman of the Committee.

The Committee commenced its sittings on the 18th of May, and continued to meet bi-weekly until the end of July, when an interim report was presented to the Houses of Parliament. In this report the Committee pointed out, after examining many witnesses, "that, having been appointed at a comparatively late period in the session, it is not possible to bring their inquiry to a satisfactory conclusion during the present session." They, therefore, recommended that they should be reappointed during the next Session of Parliament.

Altogether thirty-seven witnesses were examined, representing Government, municipal, and private trading interests. The following are among the witnesses who gave evidence:—

As Government witnesses: Sir Courtenay Boyle, Permanent Secretary Board of Trade; Hon. E. Chandos-Leigh, K.G., Counsel to the Speaker; Mr. S. B. Provis, Permanent Secretary Local Government Board; Mr. A. Bonham-Carter, Examiner of Private Bills; Earl of Morley, Chairman of Committees in the House of Lords; Mr. C. W. Champion, Examiner and Taxing Officer, House of Commons; and Sir Robert Hunter, Solicitor to Post Office.

Among the municipal witnesses were: The Birmingham Elective Auditor; the Town Clerk, Birmingham; Sir Thomas Hughes, for Liverpool Corporation; Mr. G. W. Southern, for Manchester Corporation; the Lord Provost of Glasgow; the Town

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Clerk, Leeds, on behalf of Municipal Corporations' Association; the Town Clerk, South Shields; Mr. D. S. Waterlow, for London County Council (Housing); the Mayor, Blackpool, for non-County Boroughs' Association; Mr. J. W. Benn, for London County Council (Tramways); and Mr. W. Maxwell, President of Scottish Co-operative Wholesale Society Limited.

Many of the witnesses were connected with large electrical or tramway undertakings.

This Commission has not yet been reappointed, but it is to be hoped that it will be, and thus enabled to make a definite report, which would no doubt be of much interest.

TRAMWAYS EXTENSION BEYOND MUNICIPAL BOUNDARIES.

While the Commission was sitting the Huddersfield Corporation Tramways Bill came up for consideration by a Parliamentary Committee. That Bill involved considerable extensions of the tramways beyond the municipal boundaries, and the Committee decided that, in view of the Commission then inquiring into the subject of municipal trading, they could not grant such large extensions. The Bill thereupon, in due course, came before the House of Commons, and after discussion was sent back to the Committee for reconsideration of the question of extension because the appointment of a Commission on municipal trading was not intended to affect this question. The Huddersfield Bill was finally passed with the inclusion of the originally proposed extensions, so that following this and other precedents it is evident that, where the outside local authorities consent, tramway extensions beyond the municipal boundaries will be granted.

The only novelty in last year's legislation was a clause in the Rochdale Bill which says, in respect to the lines outside the borough, that "as far as is reasonably practicable the revenue shall not be less than expenditure"—a harmless condition.

Joint action of the local authorities in one centre is very necessary for an efficient tramway service, and is being taken in many cases. Glasgow Corporation was the first example of an authority operating tramways outside the city boundary.

The largest system of municipal tramways in the country is that now in process of construction in Manchester and the neighbouring towns. The Manchester Tramways and Carriage Company at present operate 143 miles, and the new electric system when completed will be much larger. Manchester Corporation will operate the lines within the areas of about a dozen suburban authorities. Salford will work the lines in Eccles

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and Swinton, and the boroughs in the neighbourhood of these two large centres; Oldham, Stockport, Hyde, Ashton-under-Lyne, Rochdale, Middleton, Bury, Bolton, and smaller places will all be joined together in one large network of tramways, operated almost entirely by the principal authorities. These numerous towns will not only be connected with the great centre of population, but will be joined together by cross lines. This will be by far the biggest tramway system in Europe.

RECENT SCHEMES.

The remarkable progress which the tramway movement continues to make is instanced by the fact that last year no fewer than fifty-six schemes were authorised either by way of Bill or Provisional Order, the estimated cost ranging from £4,719 in the smallest to £3,000,000 in the largest.

According to the last return of the Board of Trade on tramways, which only brings us to 30th June, 1900, the following was the position of tramways in the United Kingdom:—

Tramways.	Capital Expendit're on Lines and Works open for Traffic.	Total Expendit're on Capital Account.	Length open for Traffic.						No. of Under-takings.
			Double.		Single.		Total.		
	£	£	M.	CH.	M.	CH.	M.	CH.	
Tramways belonging to Local Authorities	7,005,186	* 10,203,604	351	43	233	90	584	73	70
Tramways belonging to other than Local Authorities	8,908,831	† 11,532,384	238	27	353	79	592	26	107
Total—United Kingdom ..	15,914,017	21,735,988	589	70	587	27	1,177	19	177

* These figures include, in several cases, the amount expended by the lessees of local authorities on buildings and equipment for working the lines.

† These figures include cost of buildings and equipment in respect of certain local authorities' lines worked in conjunction with other lines.

The most notable development in municipal enterprise within the last year or so has doubtless been that which has taken place in regard to electric tramways. A large number of new systems have been converted and a greater number of local authorities have decided to inaugurate municipal tramways, and the work of reconstruction is now being carried out. London, which has hitherto been behind most of the go-ahead provincial towns and cities in its system of locomotion, has also an advance to record.

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OPERATIONS IN MUNICIPALITIES.

GLASGOW.

Of all the experiments in municipal operation none has done so much to hasten municipalisation in Great Britain as that of Glasgow. A study of Glasgow's tramways is important, therefore, not only because it may throw some light upon the general question of municipal control of tramways, but because it shows what factors have influenced other cities to follow.

The first tramway line in Glasgow, extending from St. George's Cross to Eglinton Toll, was opened on August 19th, 1872. This tramway and further extensions of the system were constructed by the Corporation under the powers of the "Glasgow Street Tramways Act, 1870," and several Acts passed in subsequent years. In 1870 two separate Bills were promoted by two London syndicates. The Corporation opposed these two competing Bills, and, as each of them sought powers to lay tramways on the same streets, neither of them had any chance of passing except by the promoters and the Corporation coming to an agreement. On June 30th, 1870, an agreement was concluded between the Corporation and the promoters to amalgamate the two Bills, and also that within six months after the passing of the Act the Corporation should have the option of stepping in and substituting themselves for the promoters. The Corporation did, within the specified period, exercise the powers thus conferred upon them, and were thus brought face to face with the construction of a system of tramways for the city. By having themselves substituted for the promoters, the Corporation acquired the powers conferred upon the promoters to work the tramways as well as to construct the same. Thus it came that on July 1st, 1894, the Corporation started to work the tramways as a municipal department without requiring to go to Parliament for further powers.

In May, 1871, another agreement was entered into between the Corporation and the original promoters whereby the Corporation agreed to lease the tramways about to be constructed by them to a company. This company was immediately formed as "The Glasgow Tramway and Omnibus Company." The lease which was granted to this company was for a period of twenty-three years from July 1st, 1871.

After the adjustment of preliminaries the work of construction was immediately commenced. The first line, as has been said, was opened on August 19th, 1872, and by the close of that year about nine miles had been completed and opened for traffic. During 1873 other four miles were added, and so on slowly from

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year to year further powers for extensions were obtained until, by 1888, tramways had been laid on upwards of thirty-one miles of street.

In view of the termination of the lease, the Corporation and the lessees in 1887 agreed that five years before its close negotiations should be opened regarding the terms of renewal. In 1889, therefore, conditions of letting were prepared by the Corporation and submitted to the company. The company, however, did not see it to be to their advantage to offer for a renewal of the lease on the conditions laid down, as they considered that many of the conditions were impossible of fulfilment.

While these negotiations were going on the citizens showed great interest in the subject, and began to evince a strong feeling in favour of the Corporation working the tramways as a municipal department. So much did this feeling grow that at the municipal elections in November, 1890 and 1891, the working of the tramways was made a test question, and it was after this decided expression of opinion on the part of the citizens at the latter election that the Town Council on November 12th, 1891, passed a resolution in favour of working the tramways after the expiry of the lease on June 30th, 1894.

PREPARATIONS FOR MUNICIPALISATION.

No sooner had the Corporation come to a decision to work the tramways as a department of municipal enterprise than preparations were commenced for the formation of a new Corporation department. The first step was to approach the lessees with a view to the purchase of their premises, stud, plant, and general equipment. The Corporation were willing to take everything over at a valuation as a going concern, and an arrangement to that effect was almost concluded when it transpired that the lessees meant to reserve the right to run omnibuses in competition with the Corporation cars. The Corporation would not yield on this point, and negotiations were finally broken off in April, 1892.

The Corporation were now brought face to face with the formidable task of providing an entirely new equipment for the whole tramway system. This was a task which had never been attempted by a Corporation. Ground was secured in suitable localities, plans of buildings prepared, contracts entered into, and the work of preparation was soon in full swing. The stables were calculated for 3,500 horses, and the car sheds for over 300 cars, besides other vehicles. Arrangements were made for the erection of extensive workshops for the building and repairing of cars, and

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also for the erection of a general granary and provender stores, &c. The whole of the plans and designs for all the buildings of the new department were prepared by the staff. Several pattern cars were made by different makers, and, after much consideration, a type of horse car was produced and decided upon.

By the end of February, 1894, the first of the stables were ready, and, as there were only about three months in which to purchase over 3,000 horses and have them all tried in harness and to some extent trained in car work, the General Manager commenced immediately to purchase horses and to fill the stables. Men, of course, had to be also employed and taught to handle cars and horses.

Some time before June 30th, 1894, the Tramways Committee had under consideration a scheme of reduced fares prepared by the General Manager. The fares charged by the company were very reasonable, but the Committee made some considerable reductions. The most daring part of the scheme was the recommendation of

HALFPENNY FARES

over the whole system for stages of about half a mile. In the face of much ridicule from tramway authorities it was decided to make this important departure.

At midnight, Saturday, June 30th, 1894, the leases expired, and the company withdrew its cars, horses, and men promptly. The following morning between four and five o'clock the Corporation began operations with all its paraphernalia in readiness. The Corporation cars, as they emerged from the different depôts throughout the city, met from the citizens a hearty reception. So complete were the arrangements that, in the words of Sir James Bell, then Lord Provost, everything seemed to go like clockwork from the start.

The popularity of the Glasgow tramways is manifested by the number of passengers carried:—

Tramways.	Years.	Passengers Carried.
Tramway Company..... during	1885	41,588,322
" " " " " " " " " " " "	1889-90	50,237,995
" " " " " " " " " " "	1893-94	53,729,472
Corporation Tramways (11 months)	1894-95	57,104,647
" " " " " " " " " " "	1895-96	86,462,594
" " " " " " " " " " "	1896-97	98,966,658
" " " " " " " " " " "	1897-98	106,344,437
" " " " " " " " " " "	1898-99	118,775,668
" " " " " " " " " " "	1899-1900	127,628,484
" " " " " " " " " " "	1900-01	132,557,724

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In the four years from 1889-90 to 1893-94 the traffic of the company increased 14 per cent., while under municipal management it increased over 100 per cent. in the same length of time. It should be noted that when the Corporation took over the tramways the "displaced—and displeased"—company had started a cheap omnibus service in opposition to the Corporation cars. This competition went on for some months before the company found that the game was not worth the candle, and latterly, as someone put it, "as a not inappropriate way of burying their hopes of beating the Corporation the company went into the 'undertaker' business."

The criticism has been made that the Corporation was very foolish to continue horse traction, particularly when it was necessary to provide a new plant; that electric traction should have been introduced at first. It is to be remembered, however, that there were only two years between the time when the old company refused to sell its equipment and the time when the Corporation was compelled to begin operations. In any case the Corporation could not interfere with the traffic of the old company by tearing up the tracks for electrical conversion. Further, there was then no general consensus of opinion as to which was the best system of mechanical traction.

INTRODUCTION OF MECHANICAL TRACTION.

From the moment when municipalisation was resolved on the adoption of mechanical motors was also determined. The necessary powers were obtained in the Corporation Act of 1891, and in that year a Sub-Committee was appointed to inquire into the various systems of mechanical traction in use in Britain and other countries, and to report as to the system most suitable for Glasgow.

The Corporation were certainly in no hurry to arrive at a decision, for it was not until the middle of 1896 that the Sub-Committee reported "That the overhead system of electric traction is the simplest, cheapest to construct and work, more accessible for maintenance and repairs, and on the whole the most efficient system of mechanical traction which has yet been demonstrated by practical working."

In September, 1896, the General Manager and the Engineer were instructed to proceed to America and make full inquiry on the spot into the practice and working costs of the various forms of mechanical traction in typical cities. These officials on their return issued a very complete report, and their conclusion was—"That there is nothing in existence at the present moment to equal the electrical overhead system."

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The cable system had been carefully considered and found wanting. The controversy really lay between the conduit and the overhead trolley system of electric traction. While pursuing their inquiries and making arrangements for a change of traction, the Committee were not unmindful of immediate requirements, and on November 11th, 1896, the Corporation took over from the Glasgow Tramway and Omnibus Company their lease from the Govan Commissioners of the Govan and Ibrox Tramways owned by the Govan Commissioners. Since those tramways were taken over all the lines in and around the city have been worked by the Corporation as one system without any reference to municipal boundaries. Cars from the northern and eastern districts of the city are now run through to Govan, Ibrox, and beyond, and this arrangement has been found to be a great convenience to the travelling public who had formerly to change cars at the city boundary.

On May 6th, 1897, the Corporation approved a recommendation of the Tramways Committee to equip experimentally one line of route. The line—a double track—was opened for traffic on October 13th, 1898. The cars were built at the works of the department at Coplawhill, to the designs of the General Manager and the Engineer. The single-deck car consists of two compartments, measures 33ft. 6in. in length over all, is 7ft. 9½in. high, and carries fifty passengers. The double-decked car has seating capacity for fifty-five passengers. The centre doorway of the single-deck car, however, has been found inconvenient in practice, and has not been adopted on the extension routes.

CONVERSION OF WHOLE SYSTEM TO ELECTRIC TRACTION.

A trial balance at the end of December, 1898, was so satisfactory as showing the saving by electric traction on the Springburn route that on January 5th, 1899, the Corporation resolved that immediate arrangements should be made for converting the whole Corporation system. The immediate object in view was to have so much as possible of the system converted before the Glasgow International Exhibition (1901) was opened. The conversion of the track was at once began, and was proceeded with in sections. The question whether the current should be generated by the Electric Lighting Department—now called the Electricity Department—and supplied to the Tramways Department at a fixed price per unit or whether the Tramways Department should build a generating station for its own use was considered at great length. The result was that the Corporation on March 16th, 1899, decided,

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by a majority, that the Tramways Department should generate power for the whole tramway system, apart altogether from the Electricity Department. The majority thought that for a tramway system of such magnitude it was preferable to have an independent generating station. There are thus now two electric power generating Departments in the Corporation. Mr. H. F. Parshall, C.E., was appointed Consulting Engineer for the scheme, which provides for one high-tension generating station with five sub-stations. Those five sub-stations are completed, and the electrical plant at each is in operation. Some work has yet to be overtaken at the generating station at Pinkston. Four of the main units are now in operation, and the remainder of the plant will shortly be ready for use. A description of equipment, machinery, plant, &c., would require more space than can be given here.

PERMANENT WAY.

During the past financial year to May 31st, 1901, over three miles of extensions of the system have been completed. The total length of tramways, including those extensions, owned and leased by the Corporation, is now as under:—

Tramways.	Double Track.		Single Track.		Length of Street in which Tramways are laid.		Total length of Single Track.		Depôt Lines.		Crossings, Sidings, and Passing Places.							
	M.	F.	YDS.	M.	F.	YDS.	M.	F.	YDS.	M.	F.	YDS.						
1. Owned by the Corporation ..	39	1	171	1	0	185	40	2	136	79	4	87	3	2	36	1	1	196
2. Leased from Govan Commissioners ..	4	0	201	0	0	18	4	0	219	8	1	200	0	0	181	0	1	81
TOTAL ..	43	2	152	1	0	203	44	3	135	87	6	67	3	2	217	1	3	57

Further extensions are in progress. The work of renewing the track for electric traction has now been completed. Since the spring of 1899 twenty miles of double track have been relaid, in addition to four miles of double track belonging to the Govan Commissioners. The total amount expended during the year on the reconstruction for electric traction of the track belonging to the Corporation has been £81,129. 16s., which, added to the sum of £142,500 expended during the preceding year, makes a grand total of £223,629. 16s.

TRAMWAYS AND MUNICIPALISATION.

FINANCIAL RESULTS.

I. OWNERSHIP AND LEASE.

From the financial point of view the system of ownership and lease was a success both to the Corporation and the company. The company made all payments promptly, and the Corporation thus was enabled to fulfil all its obligations. During the twenty-three years of the lease a capital expenditure to the amount of £345,000 had been incurred, of which £201,500 had been paid off, leaving £143,500 in loans outstanding. The tracks had been kept in repair and were worth more than the remaining indebtedness, £126,900 had been spent upon renewal of permanent way, and £63,628 had been carried to the "Common Good"—an average of nearly £2,766 per year. This had been made possible, not by any express provision of the lease, but merely by the method of dealing with the sinking fund. The mileage rate, amounting to some £3,000 during each of the last two years, went, of course, to the "Common Good." Then a further annual profit, amounting to £2,600 for the last year of the lease, was secured in this way. The company was obliged to pay to the Corporation interest on the capital expenditure, but the sinking fund, with accumulated compound interest, was used to reduce the loans actually outstanding. Thus the Corporation received interest on the gross capital expenditure, but paid interest only on the capital, less the accumulated interest on the sinking fund, as is shown by the following summarised account for 1893-4:—

Payments by the Glasgow Tramway Company to Corporation for year to May 31st, 1894:—

	£
Interest on Capital Expenditure.....	12,466
Mileage Rate	3,070
Sinking Fund	6,725
Renewal Fund to meet obligations of Company in maintaining lines	7,456
Allowances for Chamberlain's Office, &c.	300
Total.....	£30,017

Payments by the Corporation out of the above were as follows:—

	£
Interest.....	9,876
Sinking Fund	6,725
Sum repaid to Company for maintenance of lines	7,456
Expenses of Chamberlain's Office, &c.	300
Common Good	5,660
Total.....	£30,017

TRAMWAYS AND MUNICIPALISATION.

II. MUNICIPALISATION.

The following statements are interesting as demonstrating the results of the working of the Corporation Tramways Department:—

TRAFFIC RETURNS FROM JULY 1ST, 1894, TO MAY 31ST, 1901.

	Average Cars and 'Buses. (16-hour Day).	Mileage.	Passengers Carried.	Receipts.	Average per Mile.
For 11 Months to May 31st, 1895	170·97	5,192,031	57,104,647	£ 222,121 11 0	d. 10·26
" Year " " 1896	227·66	6,932,650	86,462,594	328,827 8 8	11·38
" " " " 1897	268·20	8,127,111	98,966,658	365,761 3 10	10·80
" " " " 1898	290·96	8,483,012	106,344,437	389,216 9 6	11·01
" " " " 1899	305·85	9,071,640	118,775,668	433,128 0 6	11·46
" " " " 1900	316·96	9,657,429	127,628,484	464,796 15 2	11·55
" " " " 1901	322·02	9,847,545	132,557,724	484,872 17 10	11·82

ANALYSIS OF REVENUE AND EXPENDITURE FROM JULY 1ST, 1894,
TO MAY 31ST, 1901.

	Gross Revenue.			Working Expenditure.			Balance to Net Revenue Account.		
	Amount.	Average per Mile.		Amount.	Average per Mile.		Amount.	Average per Mile.	
HORSE TRACTION.									
11 Months to May 31st, 1895 ..	£ 226,414 3 4	d. 10·46		£ 190,715 0 1	d. 8·81		£ 35,699 3 3	d. 1·65	
Year " " 1896 ..	334,377 13 6	11·57		251,110 5 7	8·69		83,267 7 11	2·88	
" " " 1897 ..	370,882 4 4	10·95		286,286 1 3	8·45		84,596 3 1	2·50	
" " " 1898 ..	394,111 12 0	11·15		293,572 17 1	8·30		100,538 14 11	2·85	
" " " 1899 ..	416,184 15 3	11·51		307,542 4 2	8·51		108,642 11 1	3·00	
" " " 1900 ..	416,253 12 3	11·44		320,468 13 0	8·81		95,784 19 3	2·63	
" " " 1901 ..	409,077 3 4	11·51		335,672 19 6	9·44		73,404 3 10	2·07	
ELECTRIC TRACTION.									
Oct. 13th, 1898, to May 31st, 1899	23,039 6 5	13·91		10,563 13 11	6·98		12,475 12 6	7·53	
Year to May 31st, 1900	53,711 18 8	13·89		24,252 18 3	6·26		29,459 0 5	7·63	
" " 1901	80,392 5 3	14·62		36,407 18 7	6·62		43,984 6 8	8·00	

From the foregoing statement it will be seen that the gross balance for last year is £7,855. 9s. 2d. less than for the preceding year, although the revenue shows an increase of £19,503. 17s. 8d. This reduced balance is chiefly brought about through the increased price of provender throughout the whole year and the increased sum which has been paid in local and Imperial taxes. The net balance shows a decrease of £34,946. 6s. as compared with the previous year. This is due to the increased interest and sinking fund charges on the large amount borrowed for the conversion of the system from horse to electric traction, and which was, until the last few weeks of the financial year, entirely unproductive.

TRAMWAYS AND MUNICIPALISATION.

ABSTRACT OF ELECTRIC TRACTION REVENUE AND EXPENDITURE ACCOUNTS.

	From October 13th, 1898, to May 31st, 1899.				Year to May 31st, 1900.				Year to May 31st, 1901.			
	Amount.		Average per Mile.		Amount.		Average per Mile.		Amount.		Average per Mile.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Revenue	23,039	6 5	1891	53,711	18 8	1989	80,392	5 3	1462			
Expenditure:—												
Power Expenses.....	2,145	3 3	130	5,560	9 2	92	5,147	8 5	93			
Traffic	5,001	10 2	302	11,615	19 8	300	17,050	15 6	310			
General	1,021	13 8	61	2,769	1 7	70	4,813	2 1	88			
Maintenance and Re- newals	2,395	6 10	144	6,367	7 10	164	9,396	12 7	171			
Balance to Net Revenue Account.....	12,475	12 6	753	29,459	0 5	763	43,984	6 8	800			

APPLICATION OF BALANCES CARRIED TO NET REVENUE ACCOUNT FROM JULY 1ST, 1894, TO
MAY 31ST, 1901.

As at	Balances.						Depreciation written off Capital.	Payment to Common Good.	Permanent Way Renewal Fund.	General Reserve Fund.			
	Horse Traction.		Electric Traction.		Rent of Govan and Ibrox Tramways.						Interest on Capital.	Sinking Fund.	
	£	s. d.	£	s. d.	£	s. d.							
May 31st, 1895	35,699	3 3	.....	11,494	9 1	9,193	19 7	8,260	5 6	6,750	9 1	16,259	7 3
" 1896	83,267	7 11	.....	12,656	12 5	10,541	19 2	17,809	9 1	17,000	0 0	20,000	0 0
" 1897	84,596	3 1	.....	13,834	14 9	13,510	3 8	9,000	0 0	15,000	0 0	35,484	1 7
" 1898	100,538	14 11	.....	13,497	18 10	11,975	12 11	9,000	0 0	3,955	11 4	58,772	11 0
" 1899	108,642	11 1	12,475	12,926	12 8	29,157	13 10	9,000	0 0	.....	.....	46,568	12 0
" 1900	95,784	19 3	29,459	17,292	11 8	11,817	5 5	12,500	0 0	.....	.....	11,622	6 0
" 1901	73,404	3 10	43,984	38,979	0 0	13,470	13 4	29,758	16 7	.....	.....	183,656	17 10
TOTALS	581,933	3 4	85,918	120,681	19 5	75,063	11 8	69,260	5 6	42,705	0 5	183,656	17 10

£607,852. 2s. 11d.

£607,852. 2s. 11d.

TRAMWAYS AND MUNICIPALISATION.

BORROWING POWERS.

The total amount of borrowing powers authorised by Acts of Parliament from 1872 to 1899 was £1,400,000. Of the amounts borrowed from time to time there has, up to the 31st of May last, been repaid by means of the Sinking Fund £276,533. 13s. 1d. The net borrowing powers, as at the latter date, were thus £1,123,466. 6s. 11d. The amount of borrowing powers exercised as at said date was £1,680,732. 0s. 1d., being £557,265. 13s. 2d. in excess of the sum then authorised. Additional borrowing powers to the extent of £1,000,000 have, however, been provided for under Provisional Order, 1901.

CAPITAL.

The amount of the Capital Account on June 1st, 1900, as reduced by depreciation, was £937,033. 5s. 9d. The additional capital expenditure during the year to May 31st, 1901, amounting to £886,659. 18s. 11d., was principally in connection with the conversion of the system from horse to electric traction and for the construction of additional lines. This expenditure has been added to Capital Account, and the sum of £29,758. 16s. 7d. has been deducted, being the amount of depreciation written off for the year.

The gross capital expenditure to May 31st, 1901, has been £1,947,730. 19s. 9d., from which the total amount of depreciation written off since 1894 has been £153,796. 11s. 8d., thus leaving the Capital Account as at May 31st, 1901, at £1,793,934. 8s. 1d.

The total amount borrowed for capital purposes is now £1,680,732. 0s. 1d., of which £846,000 has been borrowed during the past year.

GENERAL REMARKS.

The sum of £223,629. 16s., which has been expended, as already stated, on the reconstruction for electric traction of the track belonging to the Corporation, is still carried forward in Suspense Account, as the Committee do not consider it advisable to apply the Reserve Fund until the whole work of conversion has been completed and the exact cost ascertained. The amount of £50,750 paid to account for renewing and equipping the Govan and Ibrox Tramways for electric traction has been added to the Lease Account.

EXTENSIONS.

Arrangements have been made with the Govan Commissioners for the extension of the lease of the Govan and Ibrox Tramways till 1935.

TRAMWAYS AND MUNICIPALISATION.

Powers have been asked under the Glasgow Corporation (General and Tramways) Order, 1901, which is unopposed and awaits confirmation by Parliament, for the construction of twenty-five miles of tramways measured as single track. These include extensions to Renfrew, Clydebank, Bishopbriggs, and Cambuslang. This order has the consent and support of all the local authorities interested. When these extensions are made the total length of tramways owned by the Corporation will be 137 miles of single track.

About 400 cars will be required for a full service on the present system. This number will be gradually increased, and when the sanctioned extensions are completed in the course of the next year the number required will reach 600.

PAYMENTS TO "COMMON GOOD."

In lieu of mileage rate, &c., paid by the lessees, which averaged £2,766. 8s. 9d., the Common Good has, since the tramways were taken over by the Corporation, received as free revenue from the Tramways Department the sum of £9,000 annually till May 31st, 1899. It was thereafter arranged between the two Committees concerned that this payment should be increased to £12,500 per annum for the three years from June 1st, 1899, and to £15,000 per annum for the following two years.

EMPLOYEES.

The relations between the Corporation and the employés of the department have always been of the most cordial nature. Increases in the wages of the staff have been given from time to time without any request from the men. On May 1st, 1901, the maximum wage of motormen, and conductors who have qualified as motormen, with three years' continuous service, was from 28s. to 30s. per week. Since 1898 the employés who at the close of each year have been twelve months continuously in the service have been allowed five days' holiday with pay.

A Departmental Friendly Society was inaugurated on January 1st, 1896. On January 25th, 1899, the Corporation, on the recommendation of the Tramways Committee, approved of the formation of a Superannuation Fund in connection with the society, and agreed that the department should contribute one penny per week per member to the fund. The fund will be accumulated for the benefit of the members, and all members who, after having been fifteen years in the society, become incapacitated for work, will be eligible for a weekly allowance.

TRAMWAYS AND MUNICIPALISATION.

OTHER LOCAL AUTHORITIES TAKE NOTE.

The success which has attended the efforts of the Corporation in providing the citizens of Glasgow with a smart and cheap service of cars has been closely watched by local authorities, not only in Britain, but also in America, and many Corporations both in England and Scotland have taken over their tramway systems. It has been a source of much satisfaction to the Tramways Committee and the Corporation to know that they have been of service to many other Corporations and public bodies in tramway matters. Deputations from many of these Corporations have visited Glasgow during the past few years, and have been granted every facility for obtaining full information on all matters.

SPREAD OF POPULATION.

It has been for many years the aim of Glasgow, through the efforts of the Health Committee, to sweeten and prolong the lives of the workers in the city, and it is gratifying to know that these efforts have been eminently successful. In the Corporation Tramways, driven by electric power, there has been placed in the hands of the local authority an instrument that is working, and will in a few years work even a more beneficent change in the homes of the labouring classes. As before stated, the tramways have been and are in a further course of being extended to the outlying districts both within and beyond the city boundaries. Houses for the working classes have already been built along some of the routes, and there is no doubt that, when all these lines are constructed, a large number of such houses will be erected in the vicinity. It is the intention of the Corporation, by means of a frequent, rapid, and cheap service of cars, to facilitate the spreading of the population over the greatest possible area. Glasgow is fortunately situated in this respect. At present all the tramways in and around the city are worked by the Corporation as one large system; and the extension of the system has been made comparatively simple owing to the mutual good feeling displayed between the Corporation and the local authorities in the surrounding counties and burghs, and the business-like way in which they all combined to make reasonable arrangements whereby the whole community, without regard to municipal or county boundaries, can enjoy the great benefit of a good electric tramway system to and from the centre of the city.

ABERDEEN.

Aberdeen Corporation acquired the undertaking of the Tramways Company in October, 1898, and a section of the line has been converted from horse to electric traction on the overhead

TRAMWAYS AND MUNICIPALISATION.

trolley system. The Corporation intend to electrically equip the whole of the tramway system. Power has also been obtained from Parliament to extend the lines to certain districts not yet served by the tramways. The municipal operation has been a signal success, as the following figures show :—

NUMBER OF PASSENGERS CARRIED.

UNDER COMPANY.		UNDER CORPORATION.	
Year ending June 30th,		Eleven months ending	
1897	4,720,984	May 31st, 1899....	5,153,936
Year ending June 30th,		Year ending May 31st,	
1898	5,315,415	1900	7,364,731

It should be noticed that the above result has been obtained by working exactly the same length of lines. The increase in the number of passengers carried may be explained by the fact that the Corporation has introduced halfpenny fares in one section, and assimilated the inside and outside fares all over the system.

Capital expenditure to May 31st, 1900, £146,000; revenue for year ending on that date, £31,557; expenditure, £23,027; balance, £8,530, to provide for interest, sinking fund, and depreciation.

For year ending May 31st, 1901, the revenue amounted to £35,452. 10s. 9d., of which £34,608. 15s. had been derived from passenger fares. Compared with the preceding year the passenger fares showed an increase of £3,827. 19s. 4d., and the total net increase was £3,895. 10s. The average return per car mile amounted to 10·25d. The total increase in the return from the various routes was £4,010. 11s.

BLACKPOOL.

The acquisition of the tramways by the Blackpool Corporation in 1893 was provided for in the lease that was granted to the old Tramway Company, and of which the Corporation availed themselves. It was understood for a long time previous to the expiration of the lease that the tramways would be taken over. This action on the part of the Corporation was prompted largely on account of the strained position existing between the company and them, generated in several ways.

As regards the question of the best method of working tramways, it may be interesting to note that originally the two miles of double line and three miles of single line in Blackpool were worked on the conduit or underground system. When the Corporation came into possession they expended a considerable sum of money in improvements. Notwithstanding further expenditure in 1894 the conduit still failed to give satisfaction owing to continual breakdowns. The Committee went closely

TRAMWAYS AND MUNICIPALISATION.

into the causes of the failure, and the then Engineer was instructed to report on electric traction in England and on the Continent.

A deputation then visited Hamburg, Berlin, Dresden, Leipzig, Hanover, Paris, and Brussels, and, after careful inspection of the several systems, they recommended the adoption of the overhead trolley system as being the most economical to construct and work. The latter system is now installed, and the Corporation has obtained power to construct additional lines.

The fare was reduced from 2d. to 1d. at various periods during the year. Number of passengers carried in year, 3,421,736; number of car miles run in the year, 318,885, being an increase of over 19 per cent. and nearly 23 per cent. respectively over last year's numbers.

The total capital outlay stands at about £100,000.

BOLTON.

The Corporation of Bolton took over the tramways in 1899 because (to quote a prominent official) "it was thought advisable for all such undertakings to be controlled by the Corporation." The lines, 25½ miles, were formerly leased to a company. The lease would not expire till December, 1904, but the Corporation bought out the company for £55,000. The tramways are worked by electricity on the overhead system, and nearly £300,000 has been expended upon the undertaking. The current is obtained from the municipal electricity department.

The electric traction is proving an unqualified success. There are now thirty-one miles of track, and powers are asked to extend the system by fifteen miles. Eighty-one cars have been delivered or are on order. The following is the result of the working for the last six months published:—Car miles run, 683,113; passengers carried, 8,578,148; receipts, £35,762; working expenses, £17,225; interest and sinking fund, £6,385.

The fares have been reduced as compared with those charged by the company, in some cases by more than one-half.

BRADFORD.

The Corporation of Bradford have always owned the tramways there, but the rights of running have been leased for a number of years to two companies. These leases are now running out, and the Corporation are taking over the lines and equipping them electrically. In addition to those which were leased, several sections have been laid, opened, and worked by the Corporation electrically, the first one being the Bolton section, which was opened on July 29th, 1898.

TRAMWAYS AND MUNICIPALISATION.

DOVER.

The Dover Corporation had not to buy out any company. It started its whole enterprise from the beginning, and obtained power in 1896 to construct and operate tramways and to employ mechanical traction. Lines were constructed running the whole length of the borough, with a branch line to Maxton. The Corporation decided to adopt the overhead trolley system, which cost £35,000, this sum including cost of sixteen cars, two car sheds, and workshop. Electric current is obtained from the Dover Electricity Supply Company's Station, the charge per unit being from 2½d. to 3d. During the first nine months of working the receipts amounted to £3,445, and the expenses to £2,664. 5s. The balance was more than sufficient to pay the interest and sinking fund charges during the period. During the year halfpenny fares were introduced for the early morning cars, and the wages of the drivers increased.

DUNDEE.

The tramway lines in Dundee were constructed by and remained the property of the Town Council, who leased them in 1893 to the Dundee and District Tramway Company Limited for fourteen years. The principal reasons which prompted the Town Council to acquire the unexpired portion of the lease as from June 1st, 1899, were, first, the desirability of the existing lines being equipped in accordance with modern ideas; and, second, the necessity for numerous extensions of the tramway system. The company would not face the expenditure in connection with these improvements unless the Corporation agreed to a substantial extension of the lease to the company. This the Corporation were unwilling to do. Negotiations were opened between the parties which resulted in an agreement, dated November, 1897, whereby the Corporation assumed full control of the system in June, 1899. The system is being converted to the electric overhead system. Power will be supplied from the municipal electric lighting station.

CAPITAL: Total expenditure, £94,294; repaid, £17,263; outstanding, £77,031.

REVENUE (1899-1900): Traffic receipts, £19,719; advertising, &c., £478; making total receipts, £20,197.

EXPENDITURE: Working expenses, £13,971; interest and sinking fund, £2,739; maintenance of lines, £1,052; miscellaneous, £2,456; making total expenditure, £20,218.

HALIFAX.

Here the Corporation themselves instituted and worked the tramways—electric traction—but not till June, 1898. Extensions are being carried out.

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HULL.

The position of the tramway undertaking in Hull has been somewhat unique. The Hull Tramway Company, organised in 1872, within a few years from that time completed nine miles of line and provided a service of horse cars, but, owing to over-capitalisation, the company was unable to extend its facilities as the needs of a thriving town required, or even to maintain its plant in proper condition, consequently the service became ridiculously inefficient, but the company maintained an independent existence until 1889, when its affairs were wound up by the Court of Chancery and an Official Receiver was appointed, who managed the business for several years. Under the Tramways Act the Corporation became entitled to purchase the undertaking in 1893, but the Council were disinclined to make any experiments, and did not take immediate action. Private promoters made overtures for the purchase of the undertaking provided the Corporation would grant a renewal of the concession for a term of years. The terms offered were, however, not satisfactory to the Council, and in 1895 the Corporation purchased by negotiation the permanent way and depôts of the Tramway Company for £12,500. In the session of 1896 a Tramways Provisional Order was obtained confirming the purchase, and giving the Corporation powers to borrow £300,000 to reconstruct the tramways, and if they thought fit to work them. Opposition was made to municipal management, and the Corporation tentatively leased the tramways. After much hesitation and delay the Corporation decided themselves to undertake the work of reconstruction and the subsequent management of the enterprise. The first section of the electric system (four miles) was opened for traffic on July 5th, 1899, and other six miles were gradually added up to December, 1900. From July, 1899, till March, 1901, the receipts were roughly £100,000, and out of this £23,000 profit was applied to reduction of rates, while the remaining profit, £14,000, was retained in hand.

LEEDS.

The Leeds Tramways Company was one of the first to come under the provision of the Act of 1870 enacting that in the event of the Corporation desiring to take over the tramways and not being able to agree with the existing company the matter should be settled by arbitration. As terms could not be agreed upon between the Leeds Tramways Company and the Corporation, arbitration was resorted to, the late Sir Douglas Galton being appointed Arbitrator by the Board of Trade. In accordance with his award the undertaking of the company was transferred to the Corporation on February 2nd, 1894.

TRAMWAYS AND MUNICIPALISATION.

A section of the system was worked by steam engines and the remainder by horses. The electric overhead mode of traction is being gradually applied to the system. The Corporation paid £58,000 for the track; £23,250 for land, depôts, and offices; £12,100 for engines; and £7,397 for horses. The total purchase price was £112,225. The arbitration expenses amounted to £6,589.

Up to March 25th, 1900, the total capital expenditure, including above, was £628,167; income (1899-1900), £129,137. 15s. 10d.; expenditure, £99,110. 3s. 11d.; showing gross profit, £30,027 11s. 11d.; interest, £12,050. 16s. 2d.; sinking fund, £11,809. 7s. 3d.; net surplus profit in 1900, £6,167. 8s. 6d.

LIVERPOOL.

Tramways first appeared in Liverpool in 1860, when a line was laid between the Old Swan and the city boundary, but it proved defective and was short lived. A new undertaking was promoted, mainly by Americans, in 1868. The original lines were extended, and in 1879, when the Corporation bought the lines, there were seven miles of single line, for which £30,000 was paid, the Corporation undertaking to reconstruct lines and make new extensions. At the time of the enlargement of the city in 1895 there were forty-eight miles of single line. In 1895 the rental was £29,844. 15s. 5d., and the payments £6,965. 9s. 7d., a profit of £22,879. 5s. 10d.

Difficulties and disputes arose about the beginning of 1897 between the Corporation and the Tramway Company with regard to the maintenance of the tramway lines, the expenditure on which had recently been greatly increased, and having regard to these matters, and to the fact that the leasehold rights of the company would not expire until 1915, and that until that date it would be impracticable to introduce the use of mechanical power or any other important improvement, a Special Committee which had been appointed by the Corporation decided that it was desirable that the Corporation should acquire the company's undertaking if obtainable on reasonable terms. Terms were agreed upon with the company, and the Corporation began to work the city tramways on September 1st, 1897.

The capital of the company at the end of 1896 was £452,500. An additional £13,000 had been spent on capital account. The value of the land, buildings, tramway lines, and plant, &c., was estimated at £364,656. The leasehold rights and goodwill of the company were estimated at £244,499. The profits in 1896 were £38,369, and the average profits for ten years were £33,475. The Corporation acquired the undertaking as from January 1st, 1897, for £567,375. The capital has to be paid back in thirty years,

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which makes the annual charge for interest and sinking fund about £30,000 a year, or considerably less than the average profits have been.

In 1898 a Provisional Order was granted for the construction of additional tramways, length eleven miles double, four miles single, and in November of that year an experimental line on the electrical overhead system was opened to Dingle, in the southern extremity of the city, a distance of 2.35 miles. An extension, forming junctions at both ends with the Dingle line, was completed and opened in April, 1899, length of single track 2.27 miles; another line, 1.48 miles long, branching to Prince's Park, being opened in January of last year. There are altogether fifteen main lines, the longest being $4\frac{1}{2}$ miles in length. Cross connections have been made permitting of easy communications across the city. With these connections a complete circle has been formed (just completed) with the city business centre as a base. The route is eight miles long, of which about one mile only is single track. Total capital expenditure, £1,161,279.

Nearly a quarter of a million passengers per day are carried. Numbers of passengers carried in 1897 (horse cars), $38\frac{1}{2}$ millions; in 1899 (with electric cars), over 63 millions. The mileage for the same two years was 5,991,776 and 7,600,000 respectively.

LONDON.

COUNTY COUNCIL TRAMWAYS.

As far back as 1895 the London County Council, after the much-debated meaning of Section 43 of the Tramways Act, 1870, had been defined by Sir Frederick Bramwell, acquired a portion ($44\frac{1}{2}$ miles) of the tramways undertaking of the London Street Tramways Company. Other portions (about 45 miles in length) of the North Metropolitan and the London Street Tramways Companies' systems falling in in the following year, an arrangement was entered into whereby the Council acquired the London Street Tramways, and these, together with the North Metropolitan Company's lines, were leased to the latter company for a term of fourteen years, expiring 1910. It will thus be seen that practically the whole of the tramways in the administrative County of London north of the Thames are owned by the Council and worked by the company.

The main provisions of the lease are: that the company shall pay a rent of £45,000 a year, and $12\frac{1}{2}$ per cent. of the amount by which the gross receipts from the company's lines, both inside and outside the County of London, shall exceed those for the year ended December 31st, 1895, and the payment under this head is to increase, on an average during the period covered by the lease,

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at a rate of not less than £750 a year; that no new system of traction shall be introduced without the approval of the Council, and that the Council shall receive 80 per cent. of the increased profit derived therefrom; that the lines shall be maintained, and, if necessary, reconstructed, out of a fund to be set aside by the company out of its receipts, so that during each of the first four successive periods of three years during the lease the sum set apart shall be £37,500, and in each of the last two years £12,500; that the company shall pay to the Council 5 per cent. per annum on the cost of the freehold, and 6 per cent. per annum upon the cost of the leasehold, depôts, and other properties; and shall work on similar terms and conditions to those in the lease any additional lines that may be purchased or constructed in connection with the lines purchased, and 8 per cent. per annum interest upon the total cost of construction of additional lines; that the fares shall not be raised above those prevailing at the date of the lease; that workmen's cars shall be run, as required, up to 8 a.m.; and that the hours of labour of employés shall not exceed, nor their rates of wages fall below, those of certain tramway companies in London.

With regard to the tramways south of the Thames, a portion of the London Tramway Company's lines, about $2\frac{1}{2}$ miles, fell in to the Council in 1897. After arbitration this portion, for which the amount of the Arbiter's award was £22,872, was worked by the company on terms until the remainder of the system fell in at December 31st, 1898. In this case the Council decided not only to acquire but to operate the lines themselves, and, therefore, on January 1st, 1899, the Council commenced its control of the working. It is understood that the question of taking over the working of the tramways was decided on party lines.

The purchase price was £850,000. The total length of the lines purchased is about twenty-five miles. The rolling stock consisted at the time of the transfer of about 350 cars and 40 omnibuses. It has since been increased.

The Council took over almost the whole of the company's staff, consisting of nearly 1,900 employés. Soon after the transfer the Council raised the wages of some of the lower grades of the tramway employés; and has arranged, as far as possible, that no employé shall be required to work more than six days a week, but that the total annual earnings of each man shall not be decreased. The Council has established on some routes all-night services of cars and omnibuses, and these services have been greatly appreciated by the public. Reductions of fares have been made on some of the routes, and, while persons are allowed to travel far greater distances for the fares previously paid, no loss of revenue has resulted from the change.

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The receipts for the year ending March 31st, 1900, amounted to £468,630; working expenses, £375,639; gross profit, £92,991; balance during previous year, £14,957; interest and sinking fund charges for a year and a quarter, £53,101; surplus balance, £54,847. A repairs and renewals fund, amounting to £31,576, was also established during the year. Balance at end of the year, £7,308. Number of passengers carried, 117,992,713. Average fare, .90d. Miles run, 10,208,161.

The Council is seeking powers to construct several extensions of its tramways for the purpose of opening up new routes and of connecting existing lines of communication sixteen miles north of the Thames and twelve miles south of the Thames. Estimated cost of tramways, £844,200; street widening, £993,760.

Having obtained powers to introduce electric traction, the Council decided to favour an experiment with the conduit system. The works are being carried out on the Westminster and Tooting sections. The estimated cost is £240,000, or £15,000 per mile single line. The Council is empowered to borrow £3,000,000.

MANCHESTER.

The city of Manchester is the chief centre of a great tramway system which links together a number of towns. The Corporation itself owns fifty-seven miles (measured as single track), the debt on which is being rapidly paid off. The Manchester Carriage and Tramways Company, which works the lines, owns fifty miles (measured as single track) itself, and also operates lines belonging to the Corporations of Salford, Oldham, Eccles, and the District Councils of Moss Side and Withington—about 150 miles of single track in all. Last year the company's gross receipts were £538,764, its working expenditure £468,866, and its net revenue £83,777. As regards Manchester Corporation, it receives a rental from the company not only sufficient to keep the lines in repair, to pay all interest on loans and liquidate the capital, but also to give a substantial subsidy to the city rates. Last year the rental income from the company was £22,555, and other items made the total income £30,435. Between 1876 and 1900 the Corporation received in rents from the company (and income from other sources) £419,497. It set aside £88,159 for depreciation, liquidated the capital expenditure on the tramways to the amount of £118,317, and paid £137,930 in aid of the city rates. The main lease to the company expires this year, when the entire system will be municipalised. It will be divided into three, or possibly four, groups. The Manchester Corporation will work one group, comprising the lines within the city and in the districts of Failsworth, Droylsden,

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Audenshaw, Gorton, Denton, Levenshulme, Heaton Norris, Stockport, Moss Side, Withington, and Stretford. The next group will be that of the Salford Corporation, which will work its own lines and also the lines in Eccles and Swinton. The Oldham Corporation will work the lines in its own borough, and this will form the third group. The fourth group will be the Ashton and Stalybridge lines, although nothing definite has yet been determined as to the future working of such lines. The Manchester Corporation has also entered into an agreement with the Middleton Corporation to take a twenty-one years' lease of lines proposed to be constructed by the Middleton Corporation within their borough; and negotiations are now pending with the Prestwich and Whitefield District Councils for similar leases of lines proposed to be constructed by those Councils within their respective districts.

NEWCASTLE-UPON-TYNE.

The Corporation is now laying down, under the powers conferred on them by their Act of 1899, about twenty miles of tramway, double throughout, to be worked by the municipality on the overhead trolley system. Contracts have been let for converting about sixteen miles of double track. The power house is being built, and the car-sheds are in course of construction. The traffic in the meantime is carried on by horse tramways under a temporary arrangement with the company. By the time the power station is completed a large portion of the forty miles of single track authorised by the Bill of 1899 will be ready for working. Negotiations are in progress with some adjoining authorities for the extension of the lines beyond the boundaries of the city.

NOTTINGHAM.

The Nottingham Corporation came into possession of the tramway undertaking at the end of 1896, having paid the company owning same £80,000 therefor and compensated the directors for the loss of office up to £1,500. The capital expenditure of the company was over £100,000. The whole route is being equipped with electric traction, and the system will be considerably extended. The estimated cost of the scheme is £425,000. Since the acquisition of the undertaking the hours of labour of all classes of men have been reduced and their pay increased. Drivers and conductors have been provided with smart uniforms, and more frequent and better accommodation afforded the public. Electric cars commenced to run in February last.

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PLYMOUTH.

The chief reason why the Plymouth Corporation took possession of the tramways was as follows:—The company that owned the lines from 1889 to 1892 failed to work the tramways in a manner satisfactory to the Corporation, or even to keep the lines in proper repair. The Corporation accordingly gave the company notice that, as the condition of the lines was a source of danger to other vehicular traffic, they (the Corporation) would put all the lines in proper order and charge the company the cost of so doing. This work was carried out, but the company were unable to pay the bill. Thereon negotiations took place between them and the Corporation with a view to the latter purchasing the whole undertaking, which ended in the Corporation acquiring the property and rights of the company for £12,500.

The service has greatly improved in every way in the hands of the Corporation, who are equipping it with electric cars on the overhead system, the first section having been opened a year ago. The municipal electric light works supply the power.

When the Corporation came into possession the system was very much run down, and £57,091 was spent in reconstruction.

SHEFFIELD.

In 1872 a company tried to obtain power to work tramways in Sheffield. The Corporation were not a consenting party. Eventually an Act of Parliament was obtained in that year, entitled the Sheffield Tramways Act, 1872. Under the provisions of that Act the Corporation could elect to lay the tramway lines and to lease the same to the Sheffield Tramways Company for a period of twenty-one years from the completion of the last section thereof, the whole of the sections only extending over nine miles. The cost to the Corporation was £90,500. The terms of the lease (financially) were a payment by the company to the Corporation of a certain rate of interest on the cost of construction and an annual payment of £100 per street mile of nine miles of tramways.

Under the before-mentioned Act it was provided that upon the determination of the lease by effluxion of time or otherwise the company should sell and the Corporation should purchase all the lands, buildings, stabling, works, fixtures, plant, and materials then belonging to the company at a price to be ascertained in the manner provided by the 43rd Section of the Tramways Act, 1870. In 1896 the company promoted a Bill in Parliament to compel the Corporation to extend the lease. The Corporation opposed it, and were successful in their opposition, and, inasmuch as an Act of Parliament had been previously passed for making light railways in England, the Corporation got the Standing Orders of Parliament

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suspended and obtained powers to work the tramways themselves. Under the provisions of the said Act of 1872, and under an agreement with the company, the question of the purchase price of the land, buildings, and equipments of the company was submitted to arbitration. The purchase price was thereby fixed at £30,753, £3,253 thereof being established as the measure of the depreciation and in reduction of the £30,753 payable.

In 1897 the Corporation promoted a Bill and obtained an Act of Parliament for the conversion of the old lines and trucks from horse haulage to electric or other motive power. They also in the same Act obtained powers for extensions, so that the system when completed will be approaching thirty-four miles. Last year the Corporation commenced to work a portion of the lines by the electrical "overhead" system. Other lines are being similarly equipped, and a big extension scheme is also to be carried out. The estimated cost of the whole scheme, including cost of converting present lines, will be £621,440.

SUNDERLAND.

The Corporation of Sunderland took over the tramway system in January, 1900, by amicable arrangement after a good deal of negotiation between their Tramway Committee and the Tramway Company. What led up to the final transaction was the expiration of the original lease to the company on the greater portion of the tramways. As the Corporation were naturally anxious to get possession of the whole system at one time so as to enable them to reconstruct the whole for electric traction, they paid something like £4,000 or £5,000 to the company to give up a lease, which had still about a year or two to go, to work a few miles on Corporation lines. The Corporation have the whole system now in full operation with electric traction.

STREET RAILROADS OF FOREIGN CITIES.

The following are condensed notes of the data obtained by the Sub-Committee of the Glasgow Corporation on the mechanically worked street railroads of foreign cities in 1896:—

1. *Brussels*.—Population approximately 500,000. The company owned in 1896 twenty-five miles of tramways, nineteen miles of which were still worked by horses. Six miles had been since 1894 operated on the electric overhead system. The lines were formerly worked by teams of four horses for each thirty-two passenger car. The electric installation was supplied by the Union Electric Company of Berlin. The cost of electric working had been so satisfactory that the tramway company took over the installation from the contractors some months before the expiry

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of the two years' guarantee. The trolley wires are generally supported by bracket arms or span wires, wall rosettes being used where possible. Where telephone wires cross the track protection is afforded by wooden guard-strips. The track is laid with girder rails weighing 90lbs. per yard.

2. *Hanover*.—Population approximately 166,000. The system in operation included fifty-nine miles of single track, twenty-five miles of which had been worked electrically since the close of 1894, and thirty-four miles were operated by horses. The steepest gradient is 1 in 18, and the radius of the sharpest curve 28ft. The working pressure on the line was 550 volts. *Overhead wires are not allowed in the centre of the town, where the streets are narrow and the traffic is heavy.* The cars through this district were operated by accumulators placed in the cars, and which, while running, were charged from the trolley line.

3. *Hamburg*.—Population 650,000. In 1896 the company had 102 miles of single track. The trolley wire is carried by span wires, fixed to buildings where possible, and suspended from poles elsewhere. Maximum current pressure, 550 volts. The running speed within the city limits varied from $7\frac{1}{2}$ to $8\frac{1}{2}$ miles per hour, and in the outskirts from 9 to 11 miles. The overhead lines and motors for this installation were supplied by the Union Electric Company of Berlin. Power was obtained from the lighting company's station.

4. *Berlin*.—Population 1,667,000 (in 1900). Of a total 125 miles worked in 1896 by horses about ten miles were being equipped for electric traction by Messrs. Siemens and Halske, of Berlin. Since that date the Berlin system of electrical street lines has been created.

5. *Dresden*.—Population approximately 276,000. In 1896 there were about fifty-five miles of street railroad track, controlled by two companies, both of which were then experimenting with electric traction on the overhead system and Messrs. Siemens and Halske's sliding contact; the current used was 500 volts. The steepest grade is 1 in 22. One route was operated by Luhrig gas motors, charged with gas every hour. The speed was about the same as with horses, and the smoke and smell very objectionable.

6. *Budapest*.—Population 500,000. The tramways were in the hands of two companies in 1896. Within a certain zone an open conduit system, with the slot in one rail, was laid down; outside this zone the ordinary overhead system was used. The whole electric current is insulated, the rails carrying no current. This arrests telephone disturbances and prevents "electrolysis" troubles. The conduit, similar to that used on cable tramways, was reported as not satisfactory, stoppages of fifteen or twenty minutes having

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been caused by rainfalls. The sharpest curve is 72ft. radius, and the steepest grade 1 in 40. This conduit system cost £6,219 per mile of single track, as compared with £3,887 for the overhead system. All the newer cars were equipped each with two 25-horse power motors. It was not claimed for these lines that the conduit is as good as the overhead system, but that it is the best substitute where the latter is forbidden.

7. *Vienna*.—Population 1,594,000 (in 1900). At the date of the report the street railroads of Vienna were worked almost entirely by horses.

8. *Milan*.—Population 440,000. The General Italian Edison Electric Company owned fifty-two miles of single track, of which about twelve and a half miles were operated on the electric overhead system. It was intended that many other lines should be converted. On the Milan system there are practically no gradients, and the sharpest curve has a radius of 55ft.

9. *Genoa*.—Population 210,000. The tramways of this city extended over thirty-seven miles of streets, about seven miles being worked electrically with a current pressure of 500 volts.

10. *Paris*.—Population 2,511,600 (in 1900). The municipal authorities forbid electric traction on the overhead system. Serpollet's steam cars were run on some routes, and are said to work economically; there were also accumulator cars and compressed air cars on the Mekarski system. Although at the present time the development of power-worked tramways has been very great in Paris, no definite system has been decided on by the municipality, which, subject to certain regulations, has encouraged the use of many systems with the object of obtaining information.

11. *Rouen*.—The tramways had in 1891 been converted from horse traction to overhead electric trolleys. They showed a steady increase of traffic. Besides electric motors the only other means of traction reported on were the Luhrig gas engines, the Serpollet steam boilers and engines, and the Mekarski compressed air system. None of these appeared at all suitable for Glasgow.

ADVERTISEMENTS ON TRAMWAY CARS.

Mr. A. R. Kimball, an American writer, has designated London as "the abomination of advertising desolation." Referring to the London County Council's barring advertisements from its tramcars, and thus relinquishing £1,500 a year, Mr. Kimball says:—

In the example thus set to private corporations London has followed the precedent of Glasgow (sacrificing an income of £2,000 a year), Liverpool, Hull, Sheffield, and many other towns. To the American visitor, at least, the relief will be considerable on the strictly practical ground of being able to read the destination of a car without the labour of deciphering it.

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This reflection of itself suggests the hideous London 'bus. It is said that the attempt of Scapa to induce the Chief Commissioner of Police to denude the 'bus of its placards, though it accomplished little, attracted the attention of Mr. H. Muthesius, technical attaché to the German Embassy. His report of the Scapa movement, published in the official journal of the Prussian Minister of Public Works, put the 'bus in the foreground as an "awful example," with the result that the Berlin President of Police issued an ordinance prohibiting advertisements on the outsides or on the windows of public omnibuses. This prohibition accords with the police regulation of public advertising in Berlin, providing that such advertisements are only to be placed on specially prepared columns, boards, &c., and in form must be approved by the local authorities. It may be mentioned that these public advertising columns are rented out to a contractor who pays for the privilege of controlling them \$63,500 a year.

The London United Electric Tramways admit no advertisements either on or in the cars on their system.

MUNICIPAL CONTROL.

During the last few years municipal enterprise has been the subject of much controversy, and the action of local authorities in taking over the control of tramways has been criticised a good deal, perhaps even more than other undertakings, such as the supply of gas, electric light, &c. The term "Municipal Trading" has been and is still very commonly applied—or rather misapplied—to all such work undertaken by municipal corporations. We will confine ourselves, however, to the tramway question.

Mr. J. Clifton Robinson, Managing Director and Engineer to the London United Tramways and the Imperial Tramways, and Engineer to the Bristol Tramways, in an article on "Overhead Electric Tramways for London," which appeared recently in the *Tramway and Railway World*, says:—

In my wide experience with traction undertakings I have always been an exponent of enlightened rules of organisation, and an advocate of public usefulness, as the be-all and end-all of successful tramway management and administration. I have, in all changes of method and detail, steadily kept in view these great principles: The more complete and comprehensive the system, the more thoroughly designed, equipped, and operated, the more full and satisfactory has been the service for the public, whilst an efficient and contented staff and a prosperous financial condition are equally essential to the successful existence of any tramway system. As the result of practical experience, strengthened by what has been done under my own eye in Bristol, Dublin, Middlesbrough, and London, that all these conditions of success are most likely to be secured where the design, construction, and equipment of the line are retained in the company's own hands, and carried out by its own directorate, engineers, and staff.

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In "Cassier's Magazine," Electric Railway Number, 1899, Mr. Benjamin Taylor, writing on "The Municipal Ownership of Tramways in the United Kingdom," remarks:—

As regards tramways, it is to be observed that municipal enterprise may take one of two forms. A municipality may construct and own the track while leaving the working of the tramways to private individuals; or a municipality may both own the track and work the cars. . . . Now, as to the municipal ownership of the track there is not much room for difference of opinion. It is, indeed, now generally admitted that in the case of a street railway it is desirable that the local authority, or municipality, should own the lines, so as to preserve complete control over the streets in the public interest. Where the track has not been, in the first instance, constructed by the municipality, difficult questions are raised when acquisition is desired. . . . The lesson which all municipalities may now deduce from the experience of London and other cities is that, when a tramway system is projected, it will be better and cheaper for the municipality to construct and retain the ownership of the track from the outset than to allow a company to construct with a view to ultimate purchase by the local authority. There is a general consensus of opinion, confirmed by experience, that municipal ownership of the tramway track is not only profitable, but, as a general rule, most desirable.

When we come to the question of operating, however, there is a wide difference of opinion. It seems to be a well established fact that no municipality can conduct any enterprise as economically and efficiently (from a commercial point of view) as can individual traders working on ordinary business principles. On the other hand, a municipality does not aim at pecuniary profit—at all events not in the first instance—but at the greatest good for the greatest number of citizens. Thus it is not easy to find a common plane on which to compare municipal with private enterprise in such active work as tramway management. But, generally speaking, the most perfect tramway system is procurable when the municipality owns the track and leases the lines to a company under municipal regulations.

After reviewing the experience at that date (1899) of the following six municipalities who operate as well as own the tramways, viz., Glasgow, Huddersfield, Blackpool, Leeds, Sheffield, and Plymouth, Mr. Taylor concludes his article with the following statement:—

This review, then, of municipal enterprise in the working of tramways in the United Kingdom leads to the conclusion that in no single instance has it been perfectly successful. Glasgow furnishes the nearest approach to success, but in Glasgow, with a small track for an enormous dependent population, it would take very bad management indeed to produce financial failure. . . . In no single instance has municipal management fulfilled the socialistic ideal, either in respect of its servants or its passengers. . . . Any well-managed company, in possession of the advantages which any of these Corporations whose work has been reviewed possesses, would have, long ere this, produced much better results both for itself and for the public.

On the other hand, we have the view of the Editor of the "Municipal Journal," as expressed in a contribution by him on the broad subject of "Municipal Trading" last July to the monthly supplement to *Engineering* on "Traction and Transmission." Dealing with the question of tramways, he discusses the subject with great ability.

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The keenest controversy of late has raged round tramways, and the municipalities are being held responsible for the backward state of electric traction in this country. The provisions of the Tramways Act of 1870 certainly put a check on private enterprise. The prospects of profit were not very attractive. Few tramway companies could earn a return of 6 and 7 per cent.; the average was about 3 or 4 per cent. The most successful of them did not write down the value of their undertakings sufficiently to prepare for extension without loss in twenty-one years' time. Their only interest during the latter part of their leases was to increase their profit, which they did partly by allowing their plant and rolling stock to get out of date. The result has been a few years' delay in the development of electric traction, but there are many compensating advantages, as it will be better for the people in the future that vested interests in tramways are not generally created, and that towns maintain absolute control over their streets. In many Continental cities tramway companies have obtained long concessions for monopolies. In America the use of the streets has been given over to companies for nothing—companies which have exercised the most corrupt influence upon municipal life.

On "Trading beyond Borough Boundaries," he says:—

Critics who confess to certain advantages of the municipal operation of tramways and the municipal supply of electricity desire to draw the line at the cities' boundaries. It is said that authorities are guilty of illegitimate trading when large cities supply their smaller neighbours. Still, the system has answered very well in the past. Large towns supply their smaller neighbours with water and with gas. Bury Corporation supplies more water outside its municipal boundaries than within its jurisdiction. Salford Corporation supplies twenty boroughs and townships with gas. In several cases Corporations also supply suburban districts with electricity, and if this system is to the advantage of the neighbouring authorities there is every reason, from a municipal, economic, and business point of view, why it should be done. The system is more necessary in the case of tramways than in any other undertaking. Yet it is this development of tramways which causes the greatest opposition. The contributor of a long letter in the *Times* on municipal trading, which appeared on June 1st last, regards the example of Huddersfield in obtaining power to work its tramways beyond its borders as a dangerous precedent. "We now have," he objects, "a Parliamentary precedent likely to be followed in future that, where the outside local authorities consent, tramway extensions beyond the municipal boundaries will be granted." And why not? we should like to know. Who would provide the suburbs of Huddersfield with tramways if not the Huddersfield Corporation? The whole community is one: the major portion of it is Huddersfield. The movement of traffic is from the centre of Huddersfield outwards. It would be impossible to have various disjointed systems of tramways; companies operating in the suburbs would be altogether handicapped, and the travelling public would be worse served.

Efficiency of Municipal Management.—Whether an undertaking is in the hands of a public authority or a company, the execution of the work must necessarily depend on paid officers, and I think that the constitution of municipal committees compares very favourably as regards business qualifications with the directorate of the average companies. Looking over the lists of the directors of the leading electric lighting companies I find that the predominating elements are lords, members of Parliament, solicitors, superannuated admirals, and military men. The managing directors are generally practical men, but not always, as in one case I notice the managing director of an electric company is a restaurant keeper. Directors are almost invariably appointed by reason of financial considerations, not for the sake of

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a practical knowledge of the business which they are supposed to direct. Members of electric lighting and electric tramway committees, on the other hand, are appointed to their positions simply because of the unselfish interest they take in the undertakings for their own sake. If it were not so, they would not seek to serve on them, and no one will deny that a great deal of the unpaid, though not unskilled, services in this country will compare very well for seriousness of purpose and conscientious discharge of duties with paid services. The results of municipal trading are, indeed, the best testimonials of good management, and conclusively disprove the charge that municipal undertakings are in the hands of amateurs. This statement can also be met by an analysis of the occupations of town councillors. It will show that they attract the men of highest standing and best business training, and that the composition of a Council is an index to the leading local industries. Thus in Birmingham it is found there are on the City Council forty manufacturers and tradesmen associated with the metal and jewellery trades. In Burnley, nearly half the members are manufacturers and tradesmen, connected chiefly with the cotton industry. In Hull, shipping interests are strongly represented; and in Huddersfield the woollen manufacturers are prominent. On the Sheffield City Council the staple industry is represented in all its phases, from directors of steel companies and steel manufacturers to steel workers and moulders. The members of the Glasgow Corporation, which has carried municipal trading further than any other authority, consist of twenty-one merchants and shopkeepers, twenty-six manufacturers and tradesmen, sixteen professional men, and four following no calling; and when one examines more closely one finds that the great trading interests of Glasgow are well represented. From examining the position of town councillors generally, I do not think that the statement made in another article that the intellectual and social level of public authorities is decreasing is correct.

Finally, on "Checks to Private Enterprise," the writer asks:—

Who reaps the benefit of this system, and who is injured by it? The whole community reap the advantages, and it is difficult to see how any trader can be injured by it. The advantages of a cheap, wholesome supply of water would be universally admitted. Cheap gas is to the advantage of the manufacturer as well as of the householder. We are told that the progress of British industries depends on cheap electric power, and municipalities have been supplying that. Traders benefit from cheap tramways to almost as great an extent as the people who travel by them. Cheap means of rapid transit helps to ease the housing problem. It enables workers to live under better conditions; it leads to the development of cities, and increases the value of property—all elements which are certainly not detrimental to a trader, whatever industry he may be engaged in.

CONCLUSION.

The latter view is to my mind the most reasonable and most correct. It may be said to be an up-to-date reasoning of the results of tramway working by municipalities. Such tramway working is undoubtedly a class of business that has been and may be advantageously undertaken by Corporations. The nature of the business is such that results can be obtained by municipal control which would be unattainable with private ownership, and the community can obtain a better and cheaper service by these means than could be obtained from private enterprise.

American Shipbuilding.

BY EDWARD PORRITT.



FOR the first sixty years of the nineteenth century the United States was Great Britain's closest competitor for the carrying trade of the world, and in the closing decade of that period the United States was almost on even terms with Great Britain. This was the period in which the world's commerce was carried in wooden bottoms; and in the building of wooden ships the United States, in the possession of unlimited supplies of cheap timber, had great advantages in the struggle for commercial supremacy on the ocean. New England was then the centre of the American shipbuilding industry, and there were shipbuilding yards on every river from the St. Charles, which empties into Boston Harbour, to the St. Croix, the river which forms the boundary line between the State of Maine and the Dominion of Canada. The Maritime Provinces of Canada, New Brunswick and Nova Scotia, had the same natural advantages as the New England States. They, too, had unlimited supplies of timber. Almost every inlet on the coast-line of New Brunswick and Nova Scotia had its shipyard; and at this time, had it not been for the shipping built in the Maritime Provinces and sailed under the British flag, commercial supremacy on the ocean might have passed to the United States.

It was during the Crimean War that the United States came nearest to taking first place in the world's carrying trade. By this time steamers were coming into general service, and between 1854 and 1856 the fastest steamers sailing under the British flag in the Liverpool and New York trade were withdrawn for transport service. At this time there was in existence a fleet of ocean-going steamers, sailing under the American flag, known as the Collins Line. It was heavily subsidised by the United States Government, and its steamers were in service between New York and Liverpool. Although the Collins Line never paid expenses, and was in existence for not more than ten years, its vessels were excellently designed and splendidly built; and in the middle fifties, when the

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best English Atlantic steamers were in Government service, the steamers of the Collins Line were pushed to the front, and for a brief period the Collins Line carried the Atlantic pennant.

The Crimean War marks the period of greatest achievement of the American mercantile marine. Another war, only a few years later, the War of the Rebellion of 1861-5, marks the decline of American shipping and shipbuilding. In the United States it is often asserted that the war caused the decline, which is dated from 1861. The war admittedly led to the transference of an enormous amount of sailing tonnage from the United States to foreign flags. These transfers were made to escape the devastation of the Confederate cruisers and privateers. But the war alone cannot be held answerable for the complete and permanent disappearance of American shipping from the ocean from 1861 to the end of the nineteenth century. There were other reasons. In the sixties and the early seventies iron was generally taking the place of wood as shipbuilding material, and at this time also steamers were increasingly displacing sailing vessels. For building vessels of wood the United States had peculiar advantages, and until the high protective tariff was established in 1861 vessels of wood could be built more cheaply on the New England rivers than in any other part of the world. Some of this advantage was lost after 1861. Wages were higher after the war than they had been up to 1860. The tariff also added to the cost of building ships, and in the sixties New Brunswick and Nova Scotia were supreme in wooden shipbuilding.

For building vessels of iron, especially for building iron steamers, the United States, in the sixties and the seventies, was not well equipped. Great Britain was then easily supreme in the iron industry, and vessels of iron could be built much more cheaply on the Clyde, the Tyne, or the Wear than on the Delaware or on any other river in the United States. Moreover, under the American navigation laws no vessel could be sailed under the American flag either in the coastwise or the ocean trade which had not been built in an American shipyard; and, in addition to these adverse conditions as regards shipbuilding, there came after the War of the Rebellion a period of tremendous expansion in the home trade and commerce of the United States. The Far West was now being peopled and developed. Railways had to keep pace with this development; and, with this new and widespread prosperity at home, American capital found much more profitable employment than in the ocean carrying trade.

The net result of all these conditions—the War of the Rebellion and the transference of American shipping to foreign flags; the substitution of iron for wood in shipbuilding; the substitution of

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steamers for sailing vessels; the inability of the United States to build vessels of the new kind cheaply; and the many new opportunities for capital, due to the expansion and development attendant on the opening out of the Far West between 1850 and 1880—was that coincident with the changes from wood to iron and from sail to steam the United States completely lost its old place in the world's carrying trade.

During the era of iron ships the United States was almost unrepresented in the mercantile fleets of the world. Its flag was so seldom seen that it may be said to have disappeared. During this period 95 per cent. of the American sea-borne imports and exports was carried in vessels sailing under the British, the German, the French, and the Norwegian flags. Steel began to supersede iron in shipbuilding in 1879; but the first fifteen or twenty years of the era of steel brought no change in the position of the United States on the ocean, no large additions to the amount of the world's commerce carried in steamers flying the American flag.

The last three or four years, however, have seen an extraordinary change in the economic position of the United States. Since 1898 the United States has taken rank among the nations exporting manufactured goods, and it is now threatening the home and export trades of all the manufacturing countries of the Old World. The centre of the world's finance is appreciably moving towards New York; and to-day any scheme in any part of the world which will stand investigation, and which promises a fair return on the investment, has as good, if not a better, chance of acceptance in New York as it has in London, Paris, or Berlin. To-day steel can be made much more cheaply in the United States than in any other centre of the industry. Political, physical, and economic conditions, especially the physical and economic conditions of steel manufacturing all help to this result.

The United States is again in command of the raw material of shipbuilding as securely and as easily as it was in the days of wooden ships. This command as yet is undisputed, although it would now seem from developments which are proceeding apace in Canada that, as in the days of wooden shipbuilding, Canada will soon run the United States close in the cheap production of the newer shipbuilding material. Besides this command of steel, the United States has to-day an enormous and constantly growing export trade, most of it as yet carried in vessels flying foreign flags. Further than this, it has vast accumulations of capital waiting investment; untold wealth whose holders are willing and eager to put it into any service which will return 3 or 4 per cent. In a word, at the opening of the new century the United States is

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making a push to recover the place it held from 1800 to 1860 in the shipbuilding and ocean carrying trade. It is moving to put itself in these lines of industry alongside Great Britain and Germany. It is about to contend with these great countries for the places they have made for themselves and held on the ocean for the last forty years. Both in shipbuilding and in ocean transport the United States has already entered on this contest, and the aim of this article is to set out the conditions in shipbuilding and in ocean transport as they exist in the United States in the present stage of what promises to be a momentous industrial contest.

THE REVIVAL OF AMERICAN SHIPBUILDING.

Although numerous small ironclad vessels were built in the United States from 1861 to 1864, and the Rebellion was the first war in which ironclads were used, in the era of iron vessels for ocean-going merchant service the United States had scarcely a part. Its entire contribution to the ocean-going merchant fleets of the world in the period in which iron was the material used for ships' hulls was not more than nine or ten vessels; and at no time between the end of the War of the Rebellion and the substitution of steel for iron in shipbuilding were there more than 800 men at work in the iron shipbuilding yards of the United States. In the United States steel was first used for vessels for the Navy, and on the Atlantic and Pacific coast the shipbuilding industry until about 1898 was developed not in consequence of a demand for merchant tonnage, but with the building of the United States War Navy.

Since steel first began to be used by shipbuilders the United States has moved upwards from near the bottom of the list of the world's naval powers to the fourth place. It has now a fleet of 153 serviceable vessels, including 15 battleships and 26 armoured and protected cruisers. All these battleships and cruisers are modern vessels, nearly all of them launched since 1892; but, with two exceptions, all these vessels have been built in what in England would be described as private yards. The United States has Navy Yards at Norfolk, Virginia; League Island, Philadelphia; at Brooklyn, and at Boston, all equipped for building warships of the largest size; but its policy almost from the beginning of the new Navy has been to build its war vessels by contract, and this policy has directly brought many of the present yards into existence. It has kept the older yards busy, and has been a direct cause of their recent extension.

How the American steel shipbuilding industry has been developed since the middle eighties, when the building of the

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present United States Navy was begun, can be shown by citing two facts in the history of the Navy. In 1883, when Congress at Washington first turned its attention to the Federal Navy, there were only three shipbuilding yards in the United States equipped for the building of iron vessels. All three were on the Delaware; and all were yards in which monitors and ironclads had been built during the War of the Rebellion. To-day over seventy war vessels are in building in sixteen yards. All these are private yards, as distinct from Navy Yards; and this number does not include one of the three yards which was in existence in 1883. This yard is still flourishing, but for ten years it has confined itself to merchant and yacht work, and its name does not appear in the Chief Naval Constructor's list.

All the yards now building for the Federal Navy are on the coast. Thirteen are on the Atlantic, and three on the Pacific. In addition, there are three new large steel yards on the Atlantic coast and one on the Pacific which have not yet been placed on the Navy list, and eight splendidly equipped yards on the Great Lakes, at which war vessels of several classes could be built and easily transferred from the Lakes to tidal water were it not for an existing convention between the United States and Great Britain. The deepening of the St. Lawrence canals from nine to fourteen feet and the enlargement of the locks—a great engineering work undertaken by the Canadian Government, which was completed in 1900—now makes it possible to get ships under 260 feet in length from the Lakes to the St. Lawrence. But the Rush-Bagot Convention, a diplomatic agreement dating back to 1825, prohibits the building of any war vessels on the Lakes, either by the United States or Canada; and for the present the American lake yards, although well equipped for the work and near to the steel plants, can have no part in the building of the Federal Navy.

The coast yards divide themselves into two groups. In the first are what may be termed the historic yards, the yards which had their part in the building of the fleet of ironclads and monitors which was called into service in the War of the Rebellion, and in which, also, the only iron vessels which have carried the American flag in oversea trade were built. In the second and more numerous group are the yards which have been established since steel superseded iron in shipbuilding, the yards which have come into existence with the building of the American War Navy.

All the historic yards are on the Delaware, the Clyde of the United States. Nearest the sea is the Harlan and Hollingsworth yard at Wilmington, Delaware. Then comes the Roach yard at Chester, and still higher up the river the great Cramp yard at Philadelphia. The history of American iron shipbuilding in the

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period between 1860 and the beginning of the new Federal Navy in 1883 all centres about these three yards. Two of them, the Cramp and the Roach yards, share in the distinction of being the only American shipyards in which iron ships for ocean service were ever built, and of being the first American yards to build for European War Navies. Between 1876 and 1880 cruisers were built for Russia in both these yards. From the time these Russian vessels were completed, however, until 1897 no other warships for foreign Powers were built in American shipyards. In 1897 an armoured steel cruiser was built for Japan at the Cramp yard, and a sister ship was added to the Japanese Navy at the yard of the Union Ironworks Company, San Francisco. To-day, after an interval of twenty years, the Cramp yard is again building for the Russian Government. Early in 1901 it completed an armoured cruiser for the Russian Navy, and at the time of writing this article a first-class battleship for Russia is receiving its armour at the Cramp yard.

United States shipyards have in all, up to 1901, built nine warships for foreign Powers. These nine ships, seven for Russia and two for Japan, comprise all the tonnage that has been built in the United States for foreign account.* The first merchant steamer to be sailed under a foreign flag has yet to be ordered; and, if the iron vessels I have described as having been built on the Delaware between 1870 and 1883 are excepted, up to 1900 only two ocean-going merchant steamers, the "St. Louis" and the "St. Paul," had been launched from American shipyards.

The shipyards of the United States were, until 1898, when the revival of the ocean-going mercantile marine began, employed chiefly on two classes of work—vessels for the Federal Navy and for the coastwise trade. For American shipbuilders 1899 and 1900 were memorable years; for then, for the first time, four classes of work were employing the coast yards. First in importance were battleships and cruisers for the Federal Navy. Next came the tonnage in building for the coastwise trade; then the ocean-going vessels for service between the United States and the new insular possessions, Porto Rico, Hawaii, and the Philippines, a service which is monopolised by American vessels through the extension of the coastwise laws to these new possessions; and finally, vessels of the largest size for the European and China trade.

The shipbuilding plants on the Atlantic coast which have come into existence with the development of the Federal Navy, and

* Since this article was written the Mexican Government has placed orders for two cruisers with the Lewis Nixon Shipyard at Elizabethport, New Jersey.

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chiefly by their part in the building of the Navy, are the Trigg Company's yard on the James River at Richmond, Virginia; the Newport News Shipbuilding Company's yard at Newport News, Virginia; the Columbian Ironworks at Baltimore; the Maryland Steel Company's yard at Sparrow Point, Baltimore; the Neafie and Levy yard at Philadelphia; the Nixon yard at Elizabethport, New Jersey; the Seabury yard at Morris Heights, New York; the Fore River yard at Weymouth, Massachusetts; the Lawley yard at South Boston; and the yard of the Bath Ironworks Company at Bath, Maine. On the Pacific coast the yards now on the Government list are the Union Ironworks at San Francisco, famous for the building of the battleship "Oregon;" the Wolff and Zwicker yard at Portland, Oregon; and the Moran yard at Seattle, in the State of Washington.

In addition to these yards, there are the three older yards on the Delaware—the Cramp, the Roach, and the Harlan and Hollingsworth yards—the Sewall yard at Bath, where only sailing vessels of steel are built; and two yards which began work only in 1900, one at Camden on the Delaware, owned by a company capitalised at six million dollars, and the other on New London Harbour, Connecticut, which was organised especially to build five ocean-going steamers for the Pacific service of the Great Northern Railway Company. These yards comprise all the plants on the Atlantic and Pacific coasts at which sea-going vessels of steel for the Federal Navy or the merchant service are now in building. They are now employing in the aggregate from 26,000 to 28,000 men; and these figures, in which are not included the men in the yards on the Great Lakes or in the Government yards on the coast, tell in a word the story of the development of shipbuilding in the United States since the new War Navy was begun in 1883. At that time both the plans and much of the material and armament for the first warships authorised by Congress had to be obtained from England, and in the three iron shipbuilding yards then in existence on the Delaware, as I have already stated, not more than 800 men were at work.

In actual warfare the United States Navy has earned a distinction which has put its vessels in the first place among the warships of the world. Except for Japan, which did not build her own Navy, American vessels alone of the vessels of modern navies have been put to the test, and have given the world proof of their capability and power. The achievements of the American Navy have gone into history. I take no pleasure in the growth of War Navies; in particular, I regret the tendencies in the United States which in the last ten years have pushed the Republic into its present high place in the list of the War Navies of the world.

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But no student of American economic development can ignore the part which the building of the Navy has had in the creation of an industry which in the early years of the new century must inevitably become one of the great industries of the country. Steel universally superseded iron soon after the Navy was begun; and it is not asserting too much to say that it was the building of the Federal Navy which carried American shipbuilding from the age of iron well into the age of steel. Coastwise tonnage is now built of steel; but work on the new Navy was well advanced before this change came over the American coastwise fleet.

The largest of the newer shipyards on the coast is that at Newport News. It is typical of the grand scale on which nowadays American capitalists go into an industry. It is the creation of the late Collis P. Huntington, who as a railway magnate ranks with the Goulds and the Vanderbilts. Between \$11,000,000 and \$12,000,000 have been expended on the yard and plant, which in conception, organisation, equipment, and situation is the finest shipyard in the world. It has a frontage of half a mile on the James River, which at Newport News flows into Chesapeake Bay, and is three miles wide. The yard has the two largest dry docks on the Atlantic coast; one of them, completed during the present year, is so spacious that it is possible to dock in it on end two of the largest battleships in the United States Navy. On the construction of this dock alone \$1,000,000 were spent. During the present year 7,000 men have been at work at Newport News.

The capacity of the plant may be judged by the accompanying list of war and merchant vessels under construction at the time this article is written:—

Name and Class.	For whom.	Displacement.	Contract Price.
Battleship (new).....	United States Government	Tons.	\$
Armoured Cruiser (new)...	" "	15,000	3,593,000
" "	" "	13,800	3,885,000
Battleship "Missouri"....	" "	13,800	3,775,000
" "Illinois".....	" "	12,500	2,885,000
Monitor "Arkansas".....	" "	11,525	2,595,000
Steamship "Siberia".....	" "	3,250	960,000
" "Korea".....	Pacific Mail Line.....	18,400	2,000,000
" "El Alba"....	" ".....	18,400	2,000,000
" "El Dia".....	Morgan Line.....	6,000	600,000
" "El Libre"....	" ".....	6,000	600,000
" "El Siglo"....	" ".....	6,000	600,000
Total.....		130,675	\$24,093,000

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Notwithstanding the enormous tonnage in building, the Newport News yard is so spacious and so well arranged that there is not the least appearance of overcrowding.

The Newport News yard belongs entirely to the age of steel. No iron vessels have ever been built there. It is the most modern shipyard in the world. Money has been so lavishly spent on its site and equipment, on its dry dock, on its immense shipways, on its mammoth derrick, and on its labour-saving machinery, that among the coast yards it has pioneered new inventions and shipyard improvements much in advance of the Government Navy Yards, and for two or three years past Newport News has been the shipyard which British and Continental experts in shipbuilding, representing both Government and private yards, have made their first care on arriving in the United States. The first work of the Newport News yard for the Federal Navy was a light-draught gunboat launched in 1894. This was the first vessel built there. Since then the yard has built four of the first-class battleships. Of the others, four have been built at the Cramp yard and four at the Union Ironworks yard at San Francisco. There are three more now in building, one at each of these yards.

Philadelphia is the largest of the American steel shipbuilding centres. It is the Glasgow or Belfast of the Atlantic coast. Over 12,000 men are at work in the yards on the Delaware between Philadelphia and Chester, fourteen miles nearer the sea, where the Roach yard has long been established. The Cramp yard is one of three American yards which have gone through all three stages of nineteenth century shipbuilding. It began with wood in 1830, and in a very small way. In the early sixties it built ironclad wooden ships and ships of the monitor type of iron. In the seventies it built ocean-going steamers of iron and war vessels for Russia; and in the middle eighties it began building vessels of steel for the Federal Navy. It is pre-eminent among American shipyards not only on account of the conspicuous place it has had in connection with the old and the new Federal Navy—the Navy of the War of the Rebellion and the Navy of the Spanish War of 1898—but also by reason of the fact that until 1901 it was the only yard which had built iron or steel steamers for the Transatlantic trade, and as yet it is the only yard on the Atlantic coast which has built warships of steel for foreign Powers.

The Cramp yard since 1897 has built for Japan and Russia. It shares with the Roach yard at Chester and the Harlan and Hollingsworth yard at Wilmington in the distinction of having built war vessels for Russia. Russia had five iron vessels built on the Delaware. They were cruisers ranging from 2,480 to 2,800 tons. The orders for them were given at the time of the

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Centennial Exposition of 1876, and were the only orders from a foreign Power to American shipbuilders until 1897, when Japan, following her defeat of China in the war of 1894, began to add largely to her Navy and placed orders for war tonnage in both Great Britain and the United States.

Since American clippers were superseded by steamers in the mail service between New York and Liverpool there have been three American-owned and American-built lines of Atlantic steamers. Two of these lines have built their steamers at the Cramp yard. The steamers for the ill-fated Collins Line, the first of these American lines, were of wood, and were built in New York. After the failure of the Collins Line, the vessels of which were on the Atlantic from 1850 to 1858, there were no American-built steamers for the Transatlantic trade until 1872, when the first of four vessels, the "Indiana," the "Illinois," the "Pennsylvania," and the "Ohio," was launched from the Cramp yard for the American Line. These steamers were all built at Cramp's, and are all of iron. They are 357 feet long, 43 feet beam, and of a gross register of 3,126 tons. They made the trip across the Atlantic in eight days, and for ten years were sailed under the American flag. They failed, however, to hold their own with the newer British vessels engaged in the same service, and for many years past they have been of the tramp class of ocean steamers, and the most that is now claimed for them in Philadelphia is that they "served to tide the American merchant marine over a score of weary and disheartening years."

Twenty-one years elapsed between the launching of the last of these four iron steamers and the laying of the keel at the Cramp yard of the "St. Louis," the first American-built steel steamer to go into the Transatlantic trade. The "St. Louis" and her sister ship, the "St. Paul," were built in pursuance of an Act of Congress under which American registration was given to the Inman Line steamers the "City of Paris" and the "City of New York." These steamers in 1892 were taken over by the International Navigation Company, now the owners of the American Line, running between New York and Southampton. They had been built on the Clyde in 1888 and 1889; and to secure American registry for them, and a heavy subsidy for mail service from the United States Post Office, which was dependent on American registry, the International Navigation Company undertook to build in an American shipyard two steamers of equal tonnage. The Act which gave American registry to the "City of Paris" and the "City of New York" was passed in May, 1892. Work was at once begun on the new steamers; and in the summer of 1894 both the "St. Louis" and her sister ship were

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in the Transatlantic service, and since then, and up to the time of writing, they have been the only American-built steel steamers in the Transatlantic trade.

At the time these ships were being designed the United States had not begun to export steel rails and steel ship plates to Great Britain. British steel manufacturers were still doing an export business to the United States; and when it was known in Great Britain that the "St. Louis" and the "St. Paul" were to be built at Philadelphia efforts were made by British steel manufacturers to obtain orders for the material to go into the new ships. Several years earlier than this, however, the United States Government had stipulated in its contracts for war tonnage that the vessels should be built exclusively of American-made material. There were consequently, in 1892-3, plants in the United States equipped for the manufacture of plates and structural steel for shipbuilding, and all the materials used in the "St. Louis" and the "St. Paul" were American made. "They are," said Mr. Charles H. Cramp, in describing the new steamers at a meeting of the American Society of Naval Architects and Marine Engineers in the autumn of 1893, "American from truck to keelson. No foreign material enters into their construction. They are of American model and design, of American material, and they have been built by American skill and muscle."

From the kinds of work which I have described as being constructed at the Cramp yard, battleships and ocean liners of the largest type, it will have been inferred that the yard is a large one. As regards its capacity, it is larger than the Newport News yard. It now employs about 7,500 men, and early in 1901 fourteen ships were under construction there. But the yard was established seventy years ago, on the water front at Philadelphia. It is now hemmed in by railroad coal docks and by other shipbuilding plants, and gives none of the sense of magnitude and grandeur so characteristic of the more recently established yard at Newport News.

THE DEVELOPMENT OF SHIPBUILDING ON THE GREAT LAKES.

Since 1883, as I have shown, the number of coast yards has been increased from three to nineteen, largely through the building of the Federal Navy. The yards on the Great Lakes have not been affected by this Government work. The Rush-Bagot Convention has excluded them from any part in the up-building of the Navy, and the difficulty and cost hitherto attendant on the passing of vessels through the old Canadian nine-foot canals and down the St. Lawrence to tidal water has hampered the Lake yards in competing with those on the coast for such coastwise

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tonnage as could have been built on the Lakes. A few coastwise vessels and steam yachts have within the last two or three years been built on the Lakes and been taken through the Canadian canals with pontoons or by cutting the vessels in two. But this Lake competition has until 1901 been scarcely felt by the Atlantic coast yards, and the development of steel shipbuilding on the Lakes, which is as recent and as remarkable as the great development on the coast, has been due entirely to the increase of traffic on the Lakes, and to the new conditions under which the Lake traffic is carried on.

In times of industrial prosperity like the present the steel plants in the States of Pennsylvania, Ohio, and Illinois require from 18,000,000 to 19,000,000 tons of ore each year. All this raw material of the iron and steel industry is obtained from mines in the country at the head of Lake Superior, and is brought down the Lakes to Chicago, Astabula, Conneaut, Lorain, and Cleveland, whence it is shipped inland by railroad to the furnaces. Conneaut, Ohio, is the largest of these lower Lake ore ports. It is the port of the Carnegie plant of the United States Steel Corporation, or the Steel Trust, and is connected with the furnaces in the neighbourhood of Pittsburg by a railway 200 miles long, built especially for the ore traffic by the Carnegie Company before its undertakings were merged in the Steel Trust.

The ore shipping season continues from the middle of April, when the ice on the Gréat Lakes breaks up, until the middle of November; and in these seven months the ore supplies for the blast furnaces are brought down the Lakes. At Conneaut, at the height of the Lake season, as much as 25,000 tons of ore are shipped to the plants at Pittsburg in a single day. The Steel Trust now owns or controls about 70 per cent. of the ore mines and the ore-bearing lands of the Lake Superior country. In 1900 nearly 12,000,000 tons of ore were shipped down the Lakes to the numerous plants which in March, 1901, went into the possession of the Trust; and in the navigation season of 1901 the Trust had a fleet of 112 steamers, in addition to chartered vessels, freighting ore from Lake Superior to the lower Lake ports, where the ore is put on the railroads for shipment to its sixty-three blast furnaces.

The enormous development in ore mining in the Lake Superior country has mostly taken place since 1893, and it is the phenomenal development of the ore-carrying business of the last five or six years that has brought about the most important changes in shipbuilding on the Great Lakes, and in the last three or four years has crowded the Lake shipbuilding yards with work. Iron ships were built at Cleveland, Ohio, from about 1880. Steel shipbuilding did not begin at any of the Lake ports until the early

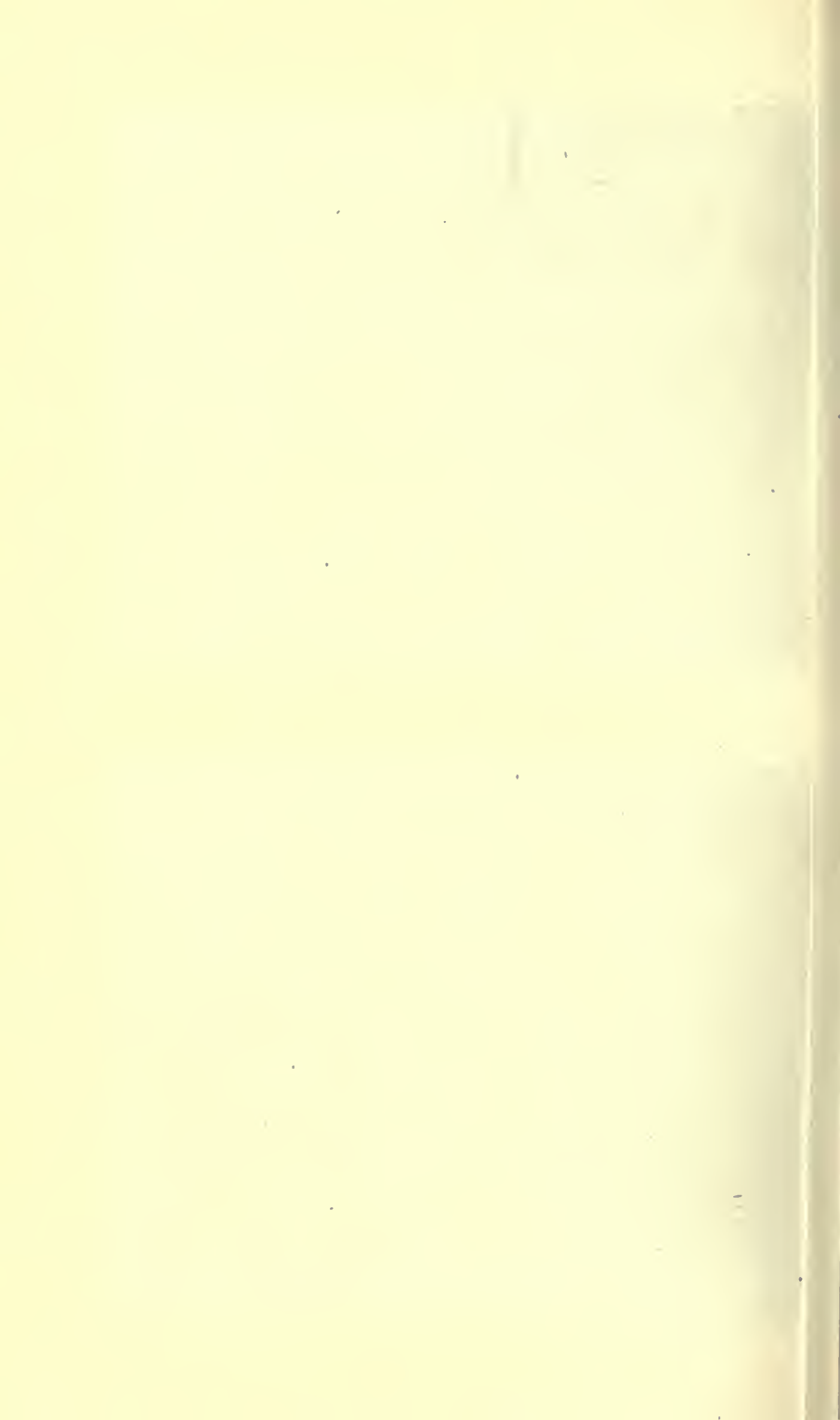
ILLUSTRATIONS
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AMERICAN SHIPBUILDING.

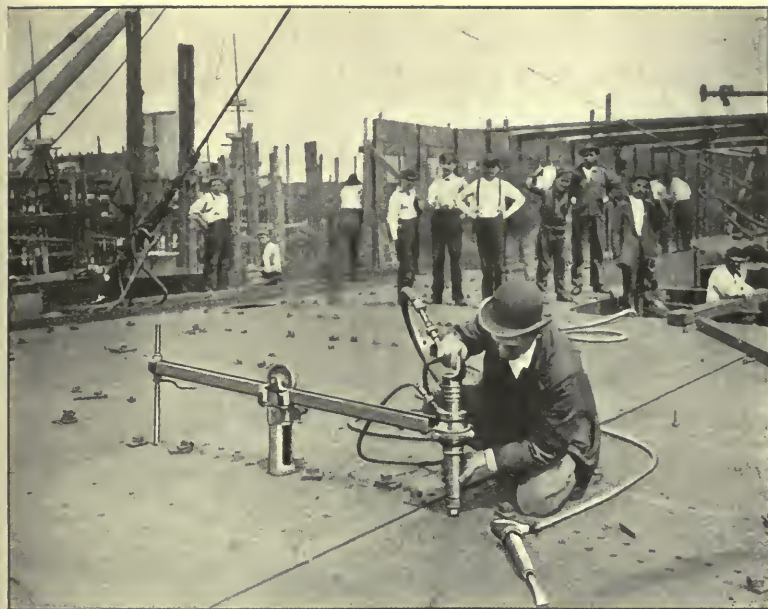


DRILLING ON SHIP HULL WITH PNEUMATIC DRILL.

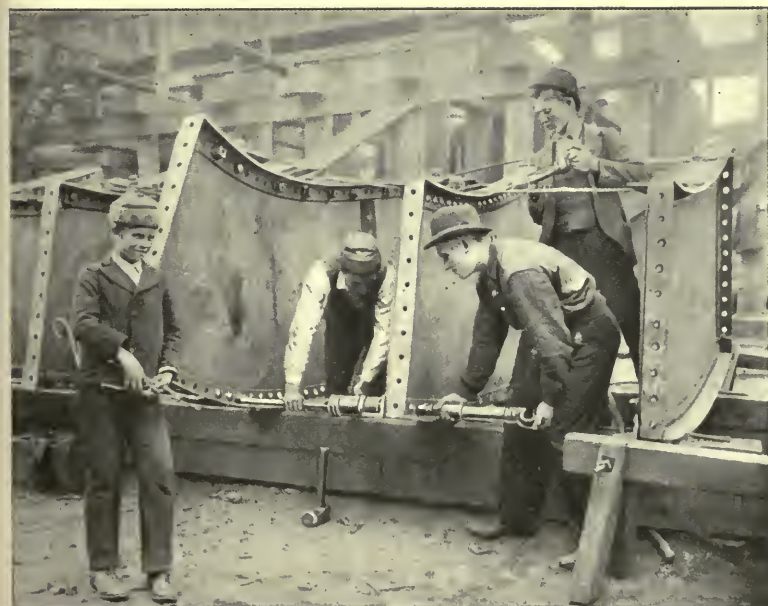


SIDE-LIGHT CUTTER IN CONNECTION WITH DRILL.



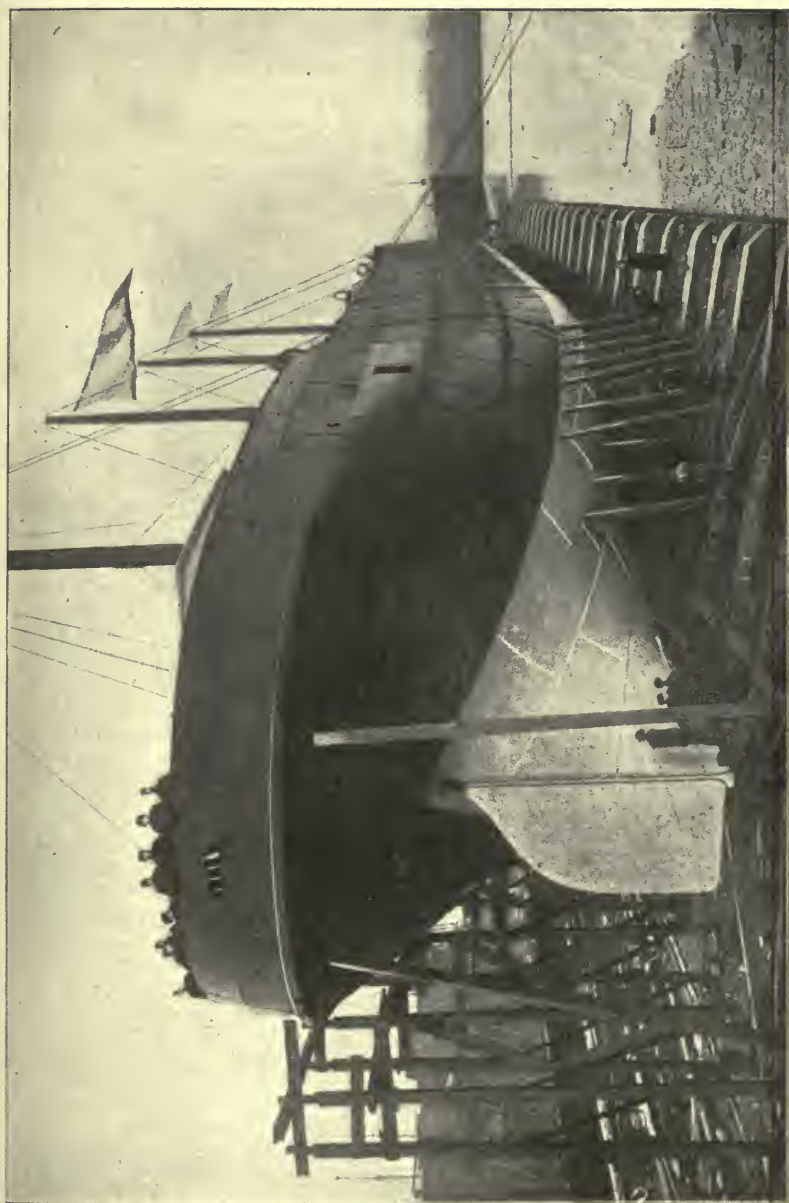


LONG-STROKE HAMMER, USED IN CONNECTION WITH SHELL RIVETER ON FLUSH DECK RIVETING.



LONG-STROKE HAMMER AND HOLDER-ON RIVETING SHIP FRAME.





READY TO LAUNCH—SHOWING TRIGGERS.



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nineties. But in the last six years large steel shipbuilding plants have been established at Cleveland, Lorain, Toledo, Detroit, Chicago, Milwaukee, West Superior, and West Bay City, and to-day about 7,000 men are at work in these Lake shipyards.

All the Lake yards are splendidly equipped with machine tools. The Lake yards, in fact, and in particular the Calumet River yard at South Chicago, have led the way in the utilisation of labour-saving appliances in shipbuilding. In this respect they were for a while in advance of the shipyards on the Atlantic coast. Drilling, riveting, caulking, and chipping by pneumatic power were first successfully adopted at the South Chicago yard; and to the Lake yards must be credited the introduction of the best labour-saving appliances for the shipbuilding art since iron, and then steel, superseded wood. These tools, of which some illustrations accompany this article, are now in use in all the well-equipped American yards. They have been universally adopted on account of their convenience and adaptability for many lines of work, and the extent to which they save hand labour on ship hulls. For the pneumatic riveters it is claimed by American shipbuilders that they not only save labour, but that the plating now used in ship construction is so heavy that to draw it up rivets are required which are too large to be properly driven by hand.

In visiting the shipyards on the coast and on the Great Lakes, one immediately notices a marked difference in the plan of the two sets of yards. This is due to the fact that vessels are launched in a different way into the Lakes and into tidal water. The yards on the coast are naturally on deep water. On the Lakes, owing to the formation of the shores, deep water is not accessible from the shipbuilding ways. The shipyards are consequently on rivers emptying into the Lakes, usually near the mouths. None of these rivers is sufficiently wide to admit of an 8,000 tons vessel being launched stern first as vessels are launched into tidal water. Hence at the shipyards on the Lakes the shipways are built alongside inlets from the river. Each of these inlets is so constructed as to serve two shipways, and when the hull of a steamer is ready for the water it is launched sideways from a cradle into the inlet, as shown in the accompanying photograph of a launching at the Calumet River, Chicago.

The operation of launching consists first of driving in the wedges to transfer the weight from the keel blocks and shores to the cradle. All shores are then taken down, the outside shores first. Then all the keel blocks are taken out, except three or four at each end. When these are down the ship is resting entirely on the cradle, and this in turn on the greased ways, but is prevented from moving by levers and dog shores at each end. At a signal a

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sharp axe in the hands of a ship carpenter comes down on each trigger lanyard, releasing the trigger. The shores drop out, the ship is free to move, and inside of four or five seconds is in the water, and after a few oscillations settles quietly to rest. Vessels are sometimes launched with a clear drop of five feet from the top of the ways to the water. A drop of two or three feet is common; and Lake yard statistics show that there is less liability to damage and less trouble and expense from vessels sticking on the ways in side launching than in end launching according to the universal custom on salt water.

The first launching by this method that I saw was of a 7,000 ton ore carrier at Lorain, Ohio. As I watched the process and realised the plan of the yard it occurred to me that yards on a similar plan would make the building of ships of the largest size possible anywhere on the Manchester Ship Canal. All that would be required would be a bay from the Canal deep enough and large enough to float the vessels to be built. At ordinary times the bay could be used as a wet dock for new vessels receiving their engines and internal fittings, or for vessels at the yard for the overhauling of the engines or for other internal repairs.

Many of the Lake vessels in the ore carrying trade have a cargo capacity of 8,000 tons. Few of the newer vessels are of a capacity of less than 6,000 tons, and many of them are built with engines of sufficient power to tow down the Lakes a steel barge with a carrying capacity equal to that of the steamer itself. These ore carrying steamers are as strongly built as ocean-going vessels, but from the nature of the service in which they are employed there is infinitely less work in a 6,000 or 7,000 ton Lake carrier than in a vessel of similar size built for ocean service. Boilers and engines are well aft. The accommodation for officers and men is on the main deck. There are no fittings below deck. Deck beams are laid to give strength, but there are no decks; and the Lake ore carrier is little more than a great floating warehouse, built in ship fashion, with many hatches to facilitate loading and unloading.

In the best equipped Lake yards a vessel of this type can be built ready for launching in seven weeks, and when once in the water there is much less to be done to complete a Lake steamer than remains to be done when an ocean-going steamer of similar size leaves the shipways. Since steel superseded iron passenger steamers as large and as luxuriously fitted up as many ocean-going vessels have been built at the Lake ports. But it is the enormous development in the ore and the grain carrying business, what vessel men on the Great Lakes describe as the bulk freight business, which has of recent years kept the Lake yards busy, and

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afforded marine architects an opportunity, of which they have abundantly availed themselves, of designing and building the most easily-handled and most economical bulk freighters afloat.

THE NEW OUTLET FROM THE LAKES TO THE SEA.

The canals which connect the Great Lakes with the St. Lawrence are owned and maintained by the Dominion Government. As originally constructed they were only barge canals; but in the seventies they were deepened to nine feet, and between 1894 and 1900 they were again deepened, this time to fourteen feet. Several lengths were also straightened, and all the locks were greatly enlarged. The purpose of these alterations was to make the canals more serviceable to the Province of Ontario, and to give vessels of a larger size access from the Lakes to the St. Lawrence at Montreal.

American vessels have the use of the canals on the payment of the same tolls as Canadian vessels; and as yet by far the greatest advantage from the deepened waterways is accruing to American exporters, to American shipping, and to the American Lake shipbuilding industry. The development of the Lake Superior country and the dependence of the iron and steel industry on cheap ore and cheap transport are gradually making that part of the State of Ohio which borders on Lake Erie the centre of the iron and steel industry of the United States. Several of the newer iron and steel plants, built within the last two or three years, have been located at Lorain and other ports on Lake Erie, where the ore is easily accessible. Other industries are also grouping themselves at the Lake Erie ports; and this will increasingly be the tendency, now that the United States is so largely exporting manufactured goods, and that, owing to the deepening of the Canadian canals, there is access for ocean-going vessels from the Lakes to the St. Lawrence.

The deepened canals were not opened until the navigation season of 1900; but, in view of their opening, several sea-going vessels were built in 1899 at the Lake yards, and the enlarged waterways have in the last two years opened out a larger field of work for the Lake yards and brought them into competition with the yards of the Atlantic coast. Since 1899 ten sea-going vessels have been built or are now in building at the Lake yards. Four of these, already in service, were built for a line of freight carriers now running between New York, Cuba, and Porto Rico. Four others, two of which went into service when the Lake navigation season of 1901 opened, are to be of a large fleet for the grain and produce trade between Chicago and Liverpool.

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These vessels for the Chicago and Transatlantic service are 252 feet long on the keel, 42 feet beam, and when loaded for the trip down the Lakes and canals to Montreal or Quebec can carry 2,000 tons. To enable them to carry every possible ton of cargo these steamers take on only sufficient coal at Chicago to carry them to Montreal or Quebec. There they coal again and take on more cargo, usually deals or wood pulp. At Sydney, Cape Breton, which is only eight days' steaming for a slow freighter from Liverpool, the steamers coal again; and by this method of coaling and taking on cargo they make the voyage across the Atlantic with the fullest possible load. The voyage occupies fifteen or sixteen days. By shipment in this way from Chicago the long railway haul from Chicago to tidal water at New York, Philadelphia, or Boston is saved. Outward cargo for these vessels is abundant. Of return cargo from England there is usually little offering which is destined for the West.*

The Lake and St. Lawrence route is available only eight months out of twelve; for from November to April the St. Lawrence is closed with ice. At these seasons these American Lake vessels are to be put into the coastwise trade. Two of the plants of the American Steel Trust are on the shores of the Lake, one at South Chicago and the other at Lorain. The numerous plants at Pittsburg owned by the Trust are connected by a railway, also owned by the Trust, with Conneaut, on Lake Erie; so that the new means of access from the Lakes to the ocean, due to the large expenditure of the Canadian Government on the St. Lawrence canals, is likely to be of advantage to the Trust in its competition with British and German manufacturers in the heavier lines of the steel trade. The first through cargoes from the Lakes to the sea shipped in 1900 consisted entirely of steel rails from the Carnegie mills at Pittsburg.

These new conditions—the dependence of the steel plants on Lake-borne ore, the prevailing tendency of industries to establish themselves on the American shores of the Lakes, and the new outlet to the sea—are already giving added importance to the shipbuilding industry on the Lakes, and must make the Lake yards a factor to be taken into account when American shipyards begin to compete with Great Britain and Germany for the building of the world's war and merchant tonnage. The Lake yards are now competing with the coast yards in the building of vessels for

* Since this article was written difficulties have arisen between the owners of the Chicago steamers and the insurance companies, which have led to the temporary withdrawal of the steamers.

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the American coastwise trade, and the abrogation of the Rush-Bagot Convention, with the provision against building war vessels on the Lakes, for which the Lake shipbuilders have long been pressing at Washington, would ensure to the Lake yards a large share in the work for the United States Navy, and would enable them to compete for a similar class of work for foreign Governments which are compelled to build their fleets abroad.

All the principal Lake shipbuilding yards are in a trust. The Newport News yard and three of the newer yards on the Atlantic coast are similarly organised, and it is exceedingly probable that all the larger yards on the Atlantic and the Pacific coasts, together with those on the Lakes, will be formed into one gigantic organisation. Shipbuilding and the cotton trade are almost the only great American industries not yet dominated by trusts. The shipbuilding industry is peculiarly adaptable for consolidation on the model of the Steel Trust. It would not be surprising if it went into the Steel Trust, and any consolidation on these lines will give American shipbuilding further advantages in the competition for the world's trade.

WHAT THE COAST YARDS ARE BUILDING.

In describing the Atlantic coast yards and their work I confined myself to the work which had been done in them up to the end of 1900. But a survey of the work actually in hand in 1901 is necessary to a realisation of the extent to which Americans are now preparing to push for part of the world's carrying trade. A glance at the work now in progress in the coast yards makes it clear that in the next few years there are to be large additions to the American mercantile fleet, and that British and German built steamers are no longer to monopolise the trade on the Atlantic and the Pacific.

At Newport News during 1901 there have been in building two large steamers for the Pacific Mail Company. They are twin ships, and up to the time of their projection they were the largest mercantile vessels laid down in the United States. They are 572 feet long, 63 feet beam, 27 feet draught, and of 18,600 tons displacement. The engines are of 18,000 horse power, and are to give the vessels a speed of from eighteen to twenty knots. The first of them was launched in March, 1901. Both vessels are to be in service on the Pacific in 1902. At Sparrow Point, Baltimore, where the Maryland Steel Company in 1898 established a yard, there are in building two steamers of even larger dimensions than those for the Pacific Mail Company. They are for the Atlantic Transport Line, which for ten years past has been dominant in the

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trade between New York, Philadelphia, Baltimore, and London. The vessels of the Atlantic Transport Line are sailed under the British flag, and are officered and manned by British seamen; but the fleet is the property of American capitalists, and its vessels are on the British register because they have not been built in American shipyards. Except by a special Act of Congress no vessel built elsewhere than in the United States can have American registry and fly the American flag.

Six vessels for the Atlantic Transport Line are now in building in American yards, two at Sparrow Point and four at the new yard of the New York Shipbuilding Company at Camden, on the Delaware. These new vessels are 630 feet long, 65 feet beam, and will carry 18,000 tons dead weight. They are designed chiefly as freight carriers, and are to have a speed of seventeen knots. Alongside these two vessels for the Atlantic Transport Line there are also in building at Sparrow Point two ocean-going freight steamers for a newly-organised Boston Shipping Company. They are to be 505 feet long, 58 feet beam, and are to be twelve knot vessels. At the Cramp yard there are now on the shipways two steamers for the International Navigation Company, the owners of the American Line, for which, in 1893-4, the same yard built the "St. Louis" and the "St. Paul." The new vessels are for the Transatlantic service. They are 558 feet long and 60 feet beam. At Camden, on the other side of the Delaware from the Cramp yard, there are in building the four steamers for the Atlantic Transport Line which I have already described, and three 12,000 tons vessels for the American-Hawaiian Steamship Company. Camden is one of the newer Atlantic coast yards. The installation of its plant was not begun until June, 1899. Its first launching is as recent as March, 1901. At New London, Connecticut, where a shipyard was established as recently as last year, there is now in building a steamer which will have a cargo capacity of 22,000 tons. It is larger than the "Celtic," of the White Star Line, and it is to be the first of a fleet of five similar steamers to be built at New London for the Great Northern Railway Company for its freight service between Tacoma and the Orient. On the Pacific coast, in May, a steamer of 12,000 tons gross burden was launched from the yard of the Union Ironworks, San Francisco, for the American-Hawaiian Steamship Company, for which three sister ships are in building at Camden.

All this ocean tonnage may be small when compared with a year's work on the Clyde. Its significance for British shipbuilders and British shipping lies in the fact that it is the beginning of a great industrial movement, and in estimating the importance of the building of these twenty-one ocean-going steamers it has to be

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borne in mind that as recently as 1899 the "St. Paul" and the "St. Louis" were the only modern steamers which were carrying the American flag in any other than the American coastwise trade.

Wars seem to mark the ups and downs of the American mercantile marine. The Crimean War saw it at its best, almost supreme in the world's carrying trade. The War of the Rebellion marked its decline; and now it would seem that the war with Spain is to mark the beginning of its recovery from a period of depression and utter insignificance extending over forty years. As the War of the Rebellion accounts in part for the decline in American shipping from 1860 to 1900, so the war with Spain accounts to some extent for the present revival. At the beginning of the war the Government purchased at high prices all the available American steamers for use as transports and colliers. New tonnage was immediately built to replace the old and mostly out-of-date vessels which had been taken over by the Government, and before this new tonnage had left the ways orders poured in on shipbuilders for American-built vessels for the services between the United States and the insular possessions which had accrued as a result of the war. As the trade between American ports and the new possessions was promptly declared by the United States Government to be coastwise, and so reserved exclusively for American-built vessels, none of the tonnage for the services to Porto Rico, Hawaii, and the Philippines could be built in Great Britain or in Germany. It had to be built in the United States; and it was this work, and the replacing of tonnage taken over by the Government in 1898, which caused the unprecedented boom in shipbuilding which began in that year. Coincident with the war with Spain, but in no way arising out of it, the United States suddenly forged into a front place among the countries exporting manufactured goods; and this new position in the industrial world has much to do with the number of large ocean-going steamers which are in building in American shipyards in 1901.

LABOUR CONDITIONS IN AMERICAN SHIPYARDS.

The steel shipbuilding industry in the United States is so comparatively new that as yet the trade unions have not a firm hold in it. A little while ago, when it was my good fortune to make a round of the shipyards on the Atlantic coast and the Lakes, I made frequent inquiry as to the position of the unions. Nowhere did I find that the unions, where they existed, were recognised as the Boiler Makers' and Iron Shipbuilders' Union and the Amalgamated Society of Engineers are recognised in the shipyards of Great Britain. No recognition whatever is given to the unions in the great plant at Newport News. Union men there

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may be among the 7,000 men employed, but the superintendent of the yard is for all practical purposes unconscious of the existence of unionists and trade union rules. That the unions have no recognition soon becomes obvious to a visitor to the plant who is familiar with industrial conditions in the States. A thousand or fifteen hundred coloured men are at work there. Hundreds of them are doing skilled work, side by side with white men, a condition of things which would not be possible if the yard were governed by trade union rules. When the late Mr. C. P. Huntington established the shipyard he made it his policy to give equal treatment to white and coloured workmen, and to give negroes, who form about half the population of Virginia, equal industrial opportunities with white men in any work for which they prove themselves capable. Newport News is within five miles of Hampton, an institute which, with Tuskegee, aims to give negroes a thorough industrial training.

Elsewhere in the Southern States negroes have but few opportunities of becoming skilled workmen. Where there are no trade unions, and trade unionism has in general no place in Southern industrial life, what is known in the United States as the colour line serves to keep negroes out of any but the roughest and most laborious kind of work. White men, North and South, will not work side by side with them at a bench or in a cotton factory, and, although my travels have taken me all over the Southern States in which there are any manufacturing industries, Newport News is the only place in which I ever saw white and coloured men working side by side, both doing skilled work. In the North, where trade unions are comparatively well established, negroes are nowhere admitted to the unions, and the industrial outlook for the negro is exceedingly limited. The place which the coloured man has made for himself at Newport News gives it an additional interest to a visitor to the South, and establishes beyond question the fact that it is possible for the negro, if opportunity be given him, to become something more than a hewer of wood and drawer of water for his white neighbours.

Baltimore is the only shipbuilding centre on the Atlantic coast in which I found the unions at all strongly entrenched. The men at the Columbian Ironworks yard there obtained a nine hours working day in 1899. But at Baltimore at that time the circumstances were peculiar. The president of the shipbuilding company was active in Baltimore city politics. He was Mayor of the city in 1899, a circumstance which largely accounts for the fact that the Baltimore yard was the first on the Atlantic coast to reduce the working day from ten to nine hours. Elsewhere on the Atlantic coast I found that labour unions counted for little or

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nothing in the internal economy of the industry. It was the same at the Lake yards. On the Great Lakes, as I have stated, all the larger yards are controlled by a trust, and the superintendent of one yard at Cleveland assured me that, while there might be a number of union men at work, no recognition whatever was given to the unions, and that as regards the use of labour-saving machinery, and all other details concerning the working economy of the yards, all the superintendents had a free hand.

Wages vary according to the geographical situation of the shipbuilding plants. They are lower in centres like Newport News, Wilmington, and Bath than in centres like Baltimore and Philadelphia, for the reason that in Newport News and Wilmington, which are primarily industrial towns, house-rent is lower than in great cities like Baltimore and Philadelphia; and in these places provisions, especially garden and farm produce, are cheaper than in the larger cosmopolitan cities. Taken generally the wages of skilled labour, where they are paid by the day, are eight to twelve shillings a week higher in American centres of the shipbuilding industry than in those of Great Britain, and in no American shipyard are unskilled labourers paid less than one dollar a day. A dollar and a quarter is the more general rate, and in the Delaware river yards wages are as high as a dollar and a half a day for unskilled labour.

Until the summer of 1901 ten hours was almost uniformly the working day in the shipyards. In June, however, there was a general demand for a nine hours day, and in many of the shipyards a nine hours day was conceded without any reduction in wages. The employers had been expecting the demand since the boom commenced in 1898-9. Many of them were prepared to make the concession; where delay in granting it occurred it was usually due to an accompanying demand for recognition of the unions, and on this question the men were in nearly every instance defeated. In good times, when demands for increased wages are made, American employers are generally willing to make concessions. But they continually and persistently fight off any attempt to secure recognition for a trade union which carries with it any interference with the working economy of their plants.

All the labour-saving appliances to which I have referred in describing the yards on the Great Lakes have been generally introduced within the last three years. I was curious to know how they had been regarded by the men in whose methods of work they wrought such a revolution. Wherever I made inquiry I was told that the men had quickly adapted themselves to them, and had been universally loyal to them. One reason for this

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loyalty may have been that the coming of these new power tools was coincident with the extraordinary growth of the shipping industry, that they were introduced in a period of extraordinary activity, when there was work in the shipyards for every man who came along. Another reason may have been the fact that the shipyard superintendents know nothing of any trade union rules framed to govern the use of labour-saving machines; therefore, if one man or set of men will not take hold and get the best possible results out of a labour-saving appliance or any machine, other men are obtained who will. But from my observations of a variety of American industrial plants, observations which now go back over a period of more than ten years, I have generally found that American workmen accept these innovations in no grudging spirit, and are usually disposed to be loyal to any machine with which they may be entrusted.

Labour saving, in fact, is in the atmosphere in the whole American industrial world, and its spirit so affects the best American workmen—they are so eager to devise some tool which will save themselves labour—that in some large industrial establishments there are workshop rules which forbid any employé drawing material from the stores to make a labour-saving appliance without the permission of the foreman of the department in which he is at work. As time goes on, and as American trade unions become stronger and better organised, and as reliable trade union leaders take the place of the self-seeking and unreliable leaders who have for so long given a bad name to trade unionism in the United States, trade unions may become as well recognised in American industrial life as they are in England. The consolidation of industries and the dominance of capital in politics as well as in industry is making such a wholesome change in American trade unions much more necessary than ever it was in the era of small capitalists and individual enterprise. Only trade unionism well organised and conservatively led can stand between capital and labour, and wrest for labour its due. But when this desirable change comes, and American trade unions reach the high plane of stability and respect on which English trade unionism has long stood, it is hardly conceivable that this change will bring with it any adverse change in the attitude of American labour towards labour-saving machinery.

THE FUTURE OF AMERICAN SHIPPING.

It is not an easy matter to make clear how American shipping stands at the time of this revival of American shipbuilding. The position is complicated by the distinctions which exist under the United States navigation laws between foreign and coastwise trade,

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and by the fact that a large number of American-owned but not American-built vessels are sailed under foreign flags. There are at the present time only two lines of steamers on the American register in what is known under the navigation laws as foreign trade. These are the American Line, whose four steamers are in service between New York and Southampton, and the Pacific Mail Line, whose steamers run between San Francisco and the Chinese and Japanese ports. Until three years ago these were the only American-built vessels on the ocean. To-day there are other lines flying the American flag whose vessels are engaged in ocean service. But all these new lines are in the trade with Porto Rico, Hawaii, and the Philippines, and this trade, under the navigation laws, is classed as coastwise. From it all but American-built vessels are excluded.

Before Hawaii was annexed to the United States, in 1897, British steamers on the Pacific, calling at Honolulu, carried passengers and freight to San Francisco, and on their westward voyages carried passengers and freight from San Francisco to Honolulu. As soon, however, as Hawaii came under American rule all trade between the United States and the islands was declared coastwise, and in consequence British and all other foreign vessels were completely ruled out. A similar declaration was made as soon as Porto Rico and the Philippines came into the possession of the United States, in 1898; so that to-day neither passengers nor freight can be carried between the United States and Porto Rico, Hawaii, or the Philippines except in vessels which have been built in American shipyards and which fly the American flag. From the earliest days of the United States the coastwise trade has been rigidly reserved to American vessels, to protect American shipbuilders; and immediately that the United States took over its new insular possessions the shipbuilding interest, always strong at Washington, secured an extension of the coastwise laws to all the outlying islands.

Hitherto it has been only through the working of the navigation laws that American shipbuilders enjoyed any advantages under the long-established protective system of the United States. There is no law to hinder American citizens from owning foreign-built vessels and sailing them under the British or Norwegian flag. These vessels can come into American ports and obtain cargo on equal terms with any other foreign vessels; but in the coastwise trade no vessel can carry passengers or cargo from one American port to another unless it has been built in an American shipyard, and in all other respects complies with the coastwise navigation laws. As a result of these laws an enormous trade has been reserved to American vessels, and by their operation American

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shipbuilders have been more completely protected as regards home trade than American manufacturers have been by the high protective tariffs on manufactured goods.

The existence of these navigation laws also accounts for the many vessels owned by Americans which are not on the American register, and which are classed as of the mercantile fleets of the countries under whose flags they are sailed. There are four lines of Transatlantic steamers owned by American capitalists, but sailed under foreign flags. First among them in importance is the Leyland Line, which passed under American control in May, 1901. Then there is the Atlantic Transport Line, which for ten years has had almost a monopoly of the trade between New York, Philadelphia, and Baltimore and London. Next comes the large fleet known as the Red Star Line, engaged in the passenger and freight service between Antwerp and New York, owned by the International Navigation Company, and finally a fleet of thirty-five steamers, owned by the Standard Oil Trust and its associated companies. All these vessels have been built abroad, nearly all of them in Great Britain and Germany. They have been built abroad because hitherto American shipbuilders could not compete with British and German shipbuilders, and they are sailed under foreign flags because their owners found it more profitable to build them abroad than to pay the higher prices in the United States in order to meet the conditions of the navigation laws and secure American registry.

Thus at the time of the revival of American shipbuilding, when it seems likely that American shipyards will soon be in a position to compete advantageously with Great Britain and Germany, although there are only two fleets of steamers documented as American, there is an enormous amount of American capital invested in the foreign carrying trade. Much of this investment is of comparatively recent date, and the significant fact for British shipbuilding and British shipping in connection with these shipping enterprises is that they are largely controlled by American railway companies. The Leyland Line, the Atlantic Transport Line, the American Line, and the Red Star Line are at bottom largely railway company enterprises. Nearly all the vessels for the foreign trade which I have described as now in building in the Atlantic coast yards are to be additions to these railway-controlled fleets. The five enormous freighters in building at New London, Connecticut, are to constitute a new fleet for the Great Northern Railway Company, one of the Transcontinental lines, which is to go into service on the Pacific Ocean. Ever since the revival of American shipbuilding began in 1899 a close connection between the railway companies and the ocean transport service has been

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apparent. This close connection is in accordance with the whole trend of industrial movement in the United States in the last five years. In the railway and transport world it means that the railway companies in the United States are intending to control not only transportation on the American continent but on the Atlantic and Pacific Oceans as well.

Until a few years ago, until the era of combination and "community of interest," American railways were content to carry freight to tidal water and turn it over to the ocean transport companies. To-day it is increasingly their policy not to relinquish a consignment of freight as long as there is another cent to be made out of its handling either on land or on sea. Consolidations have lately brought the American railway systems under the control of less than a dozen enormously powerful capitalists, and with these consolidations has come the pushing of American railway companies into the business of ocean carriers. Their advantages in the competition with ocean transport lines not closely allied with railway companies are obvious. The railway company controlling ocean steamship lines can make a through rate from the inland shipping point in the United States to the European ports to which their steamers run, and as it is collecting every profit accruing from the land and ocean carriage, and paying no commission anywhere, it can underbid a steamship company which receives the goods only for transport across the ocean. These American railway-controlled lines of steamers will have this advantage in handling the enormous freight going eastward, and to some extent they will enjoy the same advantage in the still keener competition for westward-bound freight which has to be carried inland from the Atlantic ports.

Since 1896 the shipbuilding and shipowning interests have been continuously and zealously working for Government subsidies for American ocean-going shipping, to equalise, as they assert, the Government aid which is given to British and German shipping. Their case is that the heavy payments for mail services given to fast British steamers, and the subventions which the Admiralty pays in respect of steamers to be used as auxiliary war vessels, are in reality subsidies to British shipping, and they are demanding subsidies from the United States Government to offset these British payments. The Republican party, which will be in control at Washington until March, 1905, by its national platforms of 1896 and 1900 is committed to Government aid to American shipping; and frequently while the late Mr. McKinley was President he pressed on Congress the necessity of affording help to the American mercantile marine.

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Two Bills granting subsidies to shipping have been before Congress since 1898. The second and most important was introduced in the Senate in the session of 1899 and 1900. Under its provisions subsidies based on speed, tonnage, and mileage were to be paid to all vessels in foreign trade. The provisions were complicated with much technical detail; but, in general, it may be said that the subsidies were on such a liberal scale that they would have amply covered the coal bills and wages charges of an ocean-going steamer. At the time the Bill was before the Senate the Republicans had only a small majority there, and by the obstructive tactics of five or six Democratic Senators it became impossible to take a vote on the Bill before the day appointed by law for the session to come to an end. In the new Congress, which will be in session in 1901-2, the Republicans will be much stronger in the Senate than they were in 1900-1, and as Senator Hanna, the Republican National leader, is determined on passing the Bill, and has repeatedly pledged himself to the shipbuilders and shipowners, another subsidy measure, on the lines of that of last year, is certain to be reintroduced.

The recent enormous growth of the export trade, a growth which is popularly accepted as due to the tariff, has given rise to a strong and widespread sentiment in favour of the revival of the American mercantile marine; and, although what is now going on in the shipyards on the coast is adequate proof that American shipping can hold its own without Government aid, there will be little popular opposition which will account for anything at Washington against any scheme which promises to help the United States in recovering its old place on the ocean. With or without Government help, the present movement for a larger share in the business of ocean transport will go on increasingly during the next few years. At the present time, when the industrial boom in the United States has not nearly spent itself, it is costing American shipowners a little more to build their tonnage in the United States than in Great Britain or Germany. But in normal times, with the physical and economic advantages which the United States has in the production of steel at a low cost price, American shipbuilders will have an advantage over their British and German competitors in obtaining the raw material for their industry, and the close connection of the great railway companies with the ocean-going steamship lines must increasingly tend to divert freight business on the Atlantic and the Pacific to American-owned and American-controlled steamship lines.

Farmington, Connecticut.

The Condition of Labour,

BEING SOME ACCOUNT OF

Wages, Prices, and the Standard of Living in Foreign
Countries and our Colonies.

BY GEORGE H. WOOD, F.S.S.



THE standard of living adopted by a people is chiefly determined, at any given period, by the two elements money wages and the cost of food. What a week's wages will buy of the necessaries and comforts of life is the weekly net or real wages of a labourer, and it is the writer's purpose to examine these and other conditions of the workers' lives in some of the chief countries in the world, with the object of comparing them with those of the United Kingdom. The subject is necessarily of great importance to British workmen. For the first seventy-five years of the 19th century we were practically without serious rivals in the world's markets, and came, therefore, to rely on our foreign trade for the remunerative employment of millions of our people. If our supremacy is not entirely gone from us it is threatened, for other nations are rapidly forging ahead, and curiosity alone would justify us in inquiring, "What are the conditions of labour of these peoples that they are able to make such progress while our own is retarded?"

The plan of the paper will be to first examine the money wages of certain selected wage-earners in various countries, the hours of labour, and the prices of the chief necessaries of life. Here we shall have the bed-rock of our inquiry, but other features are strikes, child labour, factory legislation, &c., and to treat these fully would require much more space than is here allotted to me.

THE CONDITION OF LABOUR.

In the Appendix will be found a table showing the standard wages or average earnings of certain typical British wage-earners, which will serve to facilitate comparisons by acting as a standard of reference. The difficulty in making international comparisons arises from the different divisions of labour adopted in various countries, generally according to the development of the industries in those countries. Some wage-earners, however, do a similar kind of work in every place, as, for instance, the building trades artisans, cabinet-makers, engine fitters, &c. The carpenter and joiner may be taken as a typical artisan, and his rate of wages is usually stated in every comprehensive wage list. I have, therefore, given in the form of a diagram the wages of this worker in all the chief towns for which statements were found for approximately contemporary years, and, as most statements were forthcoming for the period 1890-3, I have adopted this period for the sake of uniformity even where they have been given for later years. The wages in a particular town may change rapidly, but, as the relative international levels of wages change but slowly, the positions of the various places ten years ago will be very little altered to-day.

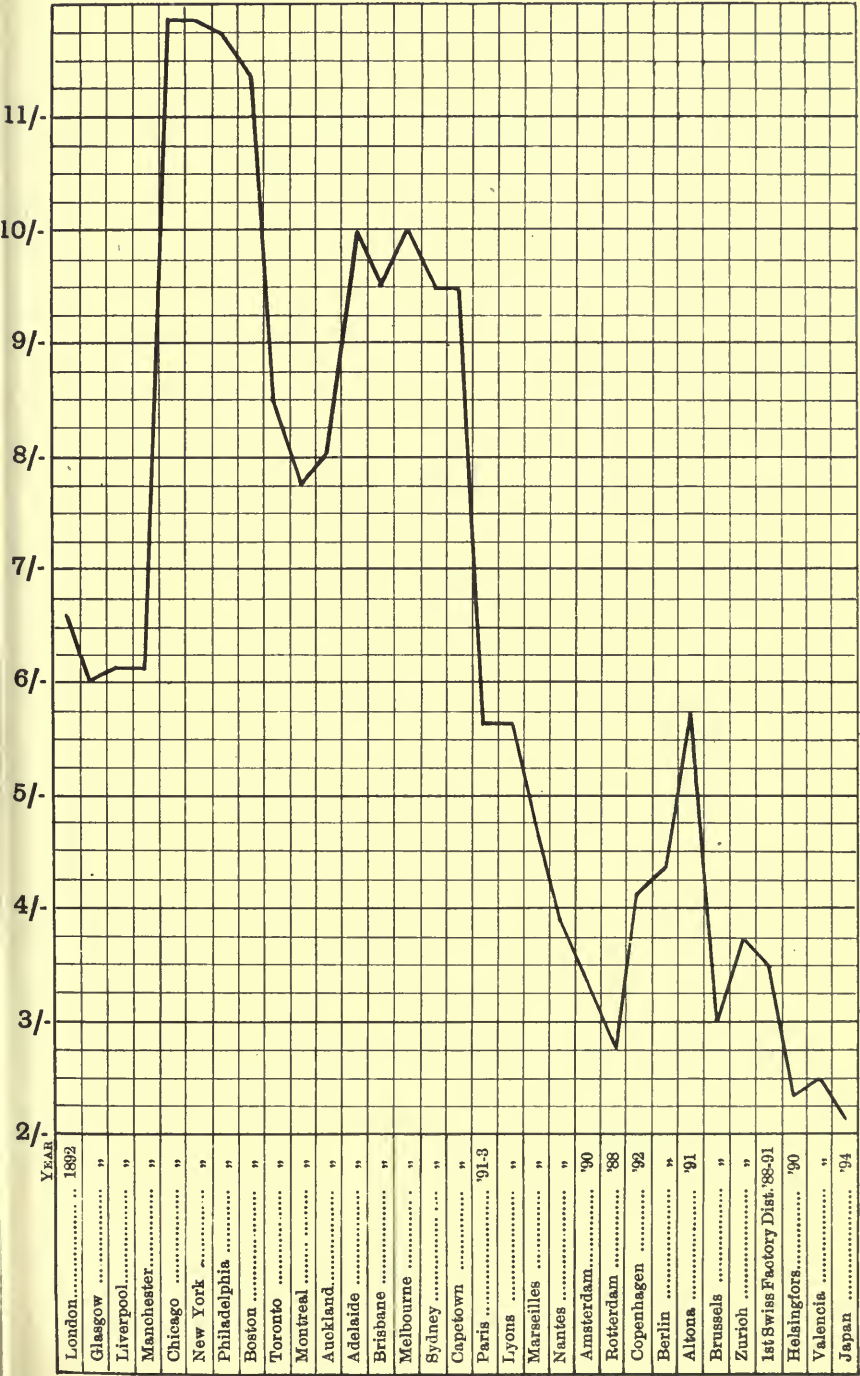
The relation of wages in these centres, as indicated by the diagram, is substantiated by the comparisons, made later, of wages in the countries in which they are situated. Here it may be sufficient to notice that our large towns seem to stand midway between the maximum of Chicago and New York and the minimum of Japan. In our chief colonies there is a near approach to the maximum, and in no large colonial town are wages so low as in London, where the highest point of this country is reached. The near approximation of wages in Finland, Spain, and Japan is suggestive of the backward condition of the first two of these countries, and of the rapid approach to Western standards in the case of Japan.

So far we have been considering the wages of a worker in an industry where the relative efficiency of the labour is of little or no importance. If we turn to the textile industries this question becomes a vital one. The manufacture of cotton, woollen, and other fabrics is almost universal, and the comparison of wages in either of these industries affords useful evidence of a nation's industrial development. The cotton industry is the largest textile industry, and has everywhere reached a further stage of centralisation and the application of machinery; hence our time will be most usefully spent in examining it in preference to either of the others.

The accompanying tables show the wages of the various workers in the most important cotton centres.

Summer Daily Wages of a Carpenter.

CIRCA 1892.



THE CONDITION OF LABOUR.

WAGES IN THE COTTON INDUSTRY. CIRCA, 1891.

Sex.	Occupation.	Lancashire.	Massachusetts.*	Switzerland.	Holland.	Belgium
		1891.	1897.	1889-91.	1891.	(Ghent). 1891.
		s. d.	s. d.	s. d.	s. d.	s. d.
M.....	Spinners	35 0	55 2	13 10½	20 6	20 9
F.....	Rover Tenters	18 6	..	9 9	10 9	11 6
F.....	Cardroom h'ds.	15 0	31 3	..	..	..
M.....	Strippers	25 0	26 11	10 9	..	12 1½
M.....	Grinders		35 8				17 3
M.&F...	Weavers	20 2	4 looms, 27 5 6 " 30 9 8 " 36 6	M. 12 4½ F. 9 7½	16 0	13 7½
F.....	Winders	15 3	..	8 9	..	..
Hours		56½	60	65	65	..

* In Massachusetts 1897 was below 1891 by 6 per cent.

WAGES OF MEN AND WOMEN IN THE COTTON TRADE.

Place.	Year.	Men.		Women and Girls.		Av'rage of all.	Remarks.
		s. d.	s. d.	s. d.	s. d.		
Lancashire.....	1891		25 11		13 4	..	Spinning and Weaving.
Italy	1891		11 0		5 9	..	" "
Canada: Quebec....	Circa 1891	20 0 to 25 0		18 9 to 20 0		..	" "
" Nova Scotia ..	1891		31 3		16 9	..	" "
Massachusetts	1891		..		..	27 7	" "
North Bohemia.....	1888		9 8		6 6	..	Spinning.
" "	1888		8 10		6 6	..	Weaving. (16 years and up.)
Paris	1891-3		24 3		13 0	18 3	Textiles.
French Provinces	1891-3		16 6		10 1½	13 3	"
Sweden.....	Circa 1891	10 11 to 21 7		6 4 to 11 4		..	Spinning and Weaving.
Germany: Baden	1896		13 4		10 6½	12 4	Spinning.
" "	1896		15 3		11 10	12 4	Weaving. (16 years up.)

From these tables we find that wages are highest in this industry in the United States of America and Canada, while Great Britain follows next. A strictly accurate estimate is not possible, but we are probably not far from the truth if, taking the Lancashire wage as our standard, we say that in Massachusetts cotton operatives' wages are about 41 per cent. above this standard;

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in Nova Scotia, 22 per cent. above; in Quebec, 7 per cent. above; in Paris, 7 per cent. below; in Holland, 20 per cent. below; in Belgium, 25 per cent. below; in the French provinces, Sweden, Baden, and Switzerland, from 30 to 40 per cent. below; and in Italy and North Bohemia about 60 per cent. below.

Here arises the question of the relative efficiency of the labour. Weekly wages are certainly lower on the Continent than in England, but it does not follow that the labour paid at the lowest rate is the cheapest. The crucial test is the cost of production, and this is determined greatly by the output of the worker for a given wage. This question has received much attention from Brentano, Shultze-Gaevernitz, Schoenhof, and others, and it has been found that it does not follow that the country which has the lowest paid labour produces at the lowest net cost. For instance, wages in cotton mills are probably lower in India than anywhere else, but the Indian cotton spinners have calculated that the production of the English worker is to the production of the Indian as 56 to 23.

The following table illustrates this varying efficiency in the case of weaving:—

Country.	Production per Operative.	Cost per Yard.	Hours per Day.	Weekly Wages per Operative.
	Yards.	d.		s. d.
Switzerland and Germany	466	0·303	12	11 8
England	706	0·275	9	16 3
America	1200	0·200	10	20 3

Obviously, if the United States of America could not successfully compete against Great Britain and the Continental cotton centres the reason would not be found in the high wages earned by her workers. But that she does compete is well known, and so formidable is her competition that we have to fear it more than that of any nation in the world.

In spinning, also, the lower efficiency of the badly paid Continental worker is evident, for, as Shultze-Gaevernitz has shown in his work on the cotton trade, the Oldham spinner produces much more of a given yarn than his Continental competitors, though he only works 55 hours weekly, while they work 64 and 65.

This is not the place to inquire further into this subject, but it seems certain that where the earnings are highest and, with the exception of the United States, the working week is shortest the industry is in the fullest stage of development, and the proportion

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of wages to the final cost of production is lowest because of the greater efficiency of the labour. Our concern is with the relative levels of wages, but it is pleasing to know that the high earnings of the Lancashire operative do not necessarily handicap us in the struggle for markets.

The coal and iron trades employ labour of a different class of efficiency, but the exertion is similar in form in all countries. Comparisons of wages in these trades is as instructive as in the case of the cotton trade. The following statistics are published by the United States Labour Department, and show the average annual earnings of the heads of families in the coal, iron, and steel industries. Being the average of a large number of workers in each country the figures are thoroughly reliable:—

Country.	Bituminous Coal.	Bar Iron.	Steel.
	£ s. d.	£ s. d.	£ s. d.
United States	85 6 11	139 13 11	115 14 1
Great Britain	75 6 10	87 15 11	97 9 4
Belgium	58 6 0	42 14 0	....
Germany	51 10 0	48 15 8	46 8 2
France .....	....	66 6 5	....

Again taking the English wage as our standard, these countries stand in similar relation as in the case of the cotton workers. The American worker is still the highest, being about 30 per cent. above the English, while the French worker is about 25 per cent. below, the Belgian about 35 per cent. below, and the German worker about 45 per cent. below. It is probable that most other manufacturing industries would show similar conditions.

Wages are gradually rising in nearly all countries, and the index-numbers of wages in the United Kingdom, France, and the United States, from 1840 to 1891, presented by Mr. A. L. Bowley to the British Association in 1898, show clearly the sympathetic movement of wages in these countries.

In the accompanying table I have added a similar series of numbers for New South Wales, the details of which are published in the "Statistical Journal" of June, 1901. The increases have not been uniform, neither have they been at such a rapid rate since 1874 as from 1840 to that year, but it is clear that a great improvement has taken place in the condition of the workers. Further, the upward movement does not show signs of being spent, though in New South Wales a crisis took place in 1892-3 which reduced wages by 21 per cent. in three years. They have since risen, however, and are steadily approaching the level of 1891.

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CHANGES OF AVERAGE WAGES AS PERCENTAGES OF 1891.

Country.	1840.	1850.	1860.	1866.	1870.	1874.	1877.	1880.	1883.	1886.	1891.
United Kingdom	61	61	73	81	83	97	94	89	92	90	100
France	52	52	65	70	75	80	83	86	91	90	100
United States	49	54	59	66	81	87	80	85	95	92	100
New South Wales	58	51	83	79	81	94	101	101	108	103	100

Leaving now the question of wages, we may briefly examine the cost of the chief necessaries of life in some of the large centres.

AVERAGE RETAIL PRICES OF FOODSTUFFS IN CERTAIN LARGE TOWNS, 1892.

Country.	Beef.	Flour.	Wheat-bread.	Potatoes.	Coffee.	Sugar. (Lump.)
	Per lb.	Per lb.	Per lb.	Per lb.	Per lb.	Per lb.
France—						
Paris	7½d. to 1s. 4d.	2d. to 2½d.	2d. to 2½d.	¼d. to ½d.	2s. 6d.	6½d.
Lille	7½d. „ 1s. 5¾d.	2½d.	1¾d.	⅞d.	2s. 0¾d.	5½d.
Germany—						
Berlin	6d. „ 10¾d.	1¾d.	2¼d.	¼d. to ½d.	1s. 4¾d.	4d. to 4½d.
Frankf't-on-M. ..	7d. „ 9d.	2½d.	2d.	½d.	1s. 6d.	4d. „ 4½d.
Hamburg	7½d. „ 11¼d.	2d.	3d.	1d.	1s. 5d.	4¾d.
Austria—						
Vienna	7d.	1¾d. to 2d.	1¾d.	½d.	1s. 8½d.	3¾d. to 4d.
Hungary—						
Buda-Pesth ..	6½d. to 7½d.	1 ⅞d.	1 ⅞d.	¼d.	1s. 5½d.	4¾d.
Prague	6d. „ 7d.	2½d.	1¾d.	¼d.	1s. 8¾d.	3¾d.
Italy—						
Rome	6d. „ 8½d.	2d.	2d.	¾d.	1s. 11d.	7½d.
Florence	5d. „ 9d.	2d. to 2½d.	1¾d. to 2d.	½d.	1s. 10d. to 2s. 3½d.	6½d. to 7½d.
Belgium—						
Brussels	6½d. „ 10 ⅞d.	1¾d.	1¾d.	¾d.	1s. 2¾d.	4¾d.
Great Britain—						
London	7½d.	1¾d.	1¾d.	½d.	1s. 2d.	2½d.
New S. Wales—						
Sydney	4d.	..	1¾d.	..	1s. 10d.	3d.
New Zealand—						
Canterbury ..	5d.	..	1¾d.	..	1s. 6d.	3d.

In comparison with the large amount of wages material that for prices is very meagre, but it is sufficient to enable us to see that not only are wages lower on the Continent than in England, but the cost of living is much higher, if judged by our English

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standards. Unfortunately prices cannot tell us all we would wish to know, for the staple foods are not the same in each place. It is plain, however, that bread is rarely cheaper than in London, and that something less substantial than bread and meat must form the staple diet of the poorly paid workers of the European Continent. This at once accounts for the relatively high cost of production, for an underfed worker can never be an efficient wealth producer. It is true that allowances have to be made for differences of climate. The South European worker could not consume the quantity of solid food which is a prime necessity to the Northern worker, and if the actual standard of living is low, as in Spain and Italy, any rise which might take place would necessarily be shown in an increase in the consumption of foodstuffs other than meat and bread. Although estimates of consumption of various articles of food, &c., per head of the population in various countries afford means of interesting comparisons, nothing but actual experience acquired by long travel would allow a writer to say where the standard of life is really at its lowest, or in what definite relations nations stand to each other in this respect.

Statisticians disagree somewhat in estimating the percentages of the annual income necessarily expended in purchasing food, but there is a general agreement between Mulhall, Gunton, and E. R. L. Gould in placing the United States first in the order of lowest percentages. Next follow Great Britain, Belgium and France, Holland, Scandinavia, Germany, Austria, Italy, Spain, and Russia. In no other places except, perhaps, Canada and Australasia would the percentage of necessary expenditure on food be less than the highest of these countries. Rent everywhere forms a serious item in the family expenditure, and in the United States the worker spends a larger percentage on this than in any other country. I give the percentages spent on food as estimated by Mulhall and Gunton, that my reader may see for himself what measure of agreement obtains.

PERCENTAGES OF EXPENDITURE ON FOOD:

Country.	Mulhall.	Gunton.
	Per cent.	Per cent.
United States	25·2	37·6
Great Britain	42·2	38·0
France	44·0	40·0
Germany	49·1	51·6
Italy	51·2	54·0
Belgium	43·4	44·3
Russia	52·0	60·0
Austria	50·8	53·0
Spain	51·2	54·6
Scandinavia	42·9	49·0

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Having proceeded so far with such general comparisons as will enable us to form a general idea of the relative economic conditions of the workers in other lands, we may profitably turn to a more detailed view of the position in a few of the more important countries and our large colonies.

No country is of more importance to Great Britain than the United States of America. With a population of nearly 80,000,000, and a combined import and export trade of about £450,000,000, she is probably the greatest industrial nation in the world. Over her vast area it is to be expected that wages will vary greatly, but they are uniformly higher than in this country. These local variations are very clearly exhibited in the wages of agricultural labourers, who earn more than twice as much in the North as they do in the South. The following table shows the wages of these workers in 1892:—

AGRICULTURAL LABOURERS' WAGES IN THE UNITED STATES.

	Per Month. Without Board.		
	£	s.	d.
Eastern States.....	5	10	3
Middle „	4	19	4
Southern „	3	1	11
Western „	4	14	3
Mountain „	6	14	8
Pacific „	7	10	8
Average	£3	17	6

It is interesting to notice that between the years 1866 and 1879 agricultural labourers' wages fell from £5. 12s. to £3. 6s. 11d., and have since risen to a higher point in the above average, though how far above I am unable to state.

Wages in the building trades have already been indicated by the diagram, but those of compositors give a useful view of wages in some of the large towns. In 1898 they were as follows:—

Town.	Per Day.	Town.	Per Day.
	s. d.		s. d.
New York.....	13 0½	St. Louis.....	12 2½
Chicago.....	12 6	Boston.....	10 11½
Philadelphia.....	9 8¾	Baltimore.....	11 3

The 'stab wages of a compositor in London in the same year were 38s. weekly.

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Where wages are so high it would follow that the cost of living would also be high, but the standard of life in the United States is certainly above that in Great Britain. Mr. Geoffrey Drage, in his report to the Labour Commission, estimated that while wages were 62 per cent. higher, the cost of living was only 48 per cent. higher. The standard of life would seem, by these estimates, to exceed that of Great Britain by 10 per cent.

In no country have Trusts and other trade combinations been so greatly developed as in the United States, and it is interesting to note what has been the effect of these combinations on the wages of the employés. This question formed the subject of an inquiry by the American Labour Department, and from their report we find that distinct rises have taken place. The figures applying to nine combinations are given as follows:—

	Average Wages Paid.						Increase per Cent.
	Under Companies.			Under Trusts.			
	£	s.	d.	£	s.	d.	
Skilled Labourers	129	3	4	146	17	6	13.71
Unskilled Labourers.....	61	5	0	73	2	6	19.39
All Employés	95	16	8	107	18	4	12.61

These wages are, of course, per annum. In view of the possibility of American methods extending to this country, it is pleasing to note that wages have increased so largely after the formation of "combines." If they have injured the workers at all, it is probable that the injury has arisen through the closing of the concerns which earned a low rate of profits, thus lessening the number of the employed. The immediate effects of a trust on the labour market are similar to those caused by the introduction of new labour-saving machinery, viz., an increase of wages but a decrease in the number employed.

Hours of labour are as important as wages, but the material for the purpose of comparison is not extensive. The working week is certainly longer than is usual in Great Britain, and even in large cities more than 54 hours seem the rule. In New York they are usually from 56 to 60; in Brooklyn, from 57 to 61; in Buffalo the ten hours a day seems established; and in Rochester 59 to 62 hours is the rule.

In Chicago the working week is shorter, and in the building trade the 48-hours week was adopted as the result of a strike in 1900. In Alabama the eight-hour day has been established in all Government workshops, but ten hours seem still the general rule in other establishments. The State of New York fixed the hours

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of labour in brickyards at ten daily in 1893. These hours are exclusive of meal times. The State of Utah fixed eight as the maximum daily hours for miners in 1898. Generally speaking, though wages are higher than in Great Britain the working week is longer, though not proportionately so.

The movement towards a shorter working day is gaining ground in America, and a large number of strikes take place yearly over questions of hours. As in other countries, rarely is there an increase in the hours of labour, and of the 16 per cent. of the disputes shown in the following analysis to have been due during 1881-94 to questions of hours 15·63 per cent. were due to demands for a decrease.

CAUSES OF TRADE DISPUTES, UNITED STATES, 1881-94.

Cause.	Number of Establishments Involved.	Per cent.
Wages	38,259	50·85
Hours of Labour	12,153	16·15
Working Arrangements	1,494	1·98
Other causes	23,327	31·01
Total	75,233	100·00

In 1886 and 1890 the agitation for an eight-hour day took an active form, especially in New York, and a larger number of strikes for shorter hours is recorded in these years than in any others. In a very few cases the eight-hour day was obtained.

No country which will come under our notice presents, at first sight, so fair a face as the United States, but on looking closer the view is marred by many disfigurements. One of these is the prevalence of the "Truck System." The British workers owe much to the late Mr. Bradlaugh for the great and successful fight he made to get this system made illegal, but it is very prevalent in America, especially in the mining districts. Combined with the system of fortnightly, monthly, and even irregular payment of wages, it keeps the workers in absolute dependence on the employers, who often keep in hand large sums of money due to the workers as wages, and force, or "expect," them to spend such as they do receive at stores where the provisions are bad and the prices high. Dr. R. T. Ely says that the truck system is probably more prevalent in the United States than anywhere else, and that the employes are often paid in orders on stores in which the employer has an interest. Such orders are only accepted at other

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stores at a discount. Another form of payment in kind consists in the occupation of houses owned by the employer, and those who live elsewhere are usually the first discharged in times of depression. In Ohio, a small committee investigated this subject in the mining districts, and reported that "at most of the mines" the miners "are *expected*, and thus *indirectly obliged*, to purchase their supplies, in whole or in part, at the company's stores." "If their cash balances are too large, they are sometimes reminded of their duty to spend more at the stores." Continuing, they expressed the weighty opinion that "the truck system has a depressing and demoralising influence upon the labourer. This system, however designed and guarded, inflicts upon the communities where it is in force the evils of a depreciated currency, in addition to the extravagance and over-trading which it everywhere encourages."

Another evil especially affecting miners is the employment of cheap foreign labour. This prevails largely in Massachusetts, and the foreigners are usually Poles, Hungarians, and Italians. These are housed in sheds belonging to the employers, and can live at a very low cost. It was said by a journalist, in evidence before a Commission, that in 1888 the introduction of foreign labour in mines had reduced wages by 50 per cent., the foreigners receiving not more than 1s. 10½d. to 2s. 1d. a day. The railway companies were the greatest offenders in this respect, although they had mines, not to compete in the open market, but to supply fuel for their engines and works.

The usual minimum age at which children may be employed in factories is twelve years. In a few States it is thirteen; in New York it is fourteen, but in New Hampshire, Rhode Island, and Vermont it is as low as ten years. The legal working week for children is almost universally the same as for women. In the States of Connecticut, Alabama, and Wisconsin the hours are eight per day, but in no others are they less than ten. Massachusetts, however, reduces the length of the working week to 58 hours, and allows more than ten hours to be worked on other days that the half-holiday may be taken on Saturdays.

These regulations are not always strictly adhered to, as the United States are far behind us in factory inspection. Only fifteen States provide for inspectors, and even in these the inspection is often inadequate. Where there is no inspection it is certain that the laws will not be carried out, and the most we can assume, if we judge by the history of our own country, is that the hours laid down by the factory laws are the minimum worked in the various States, and that the maximum will be higher just in inverse proportion to the amount of severity with which offences are punished.

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Sweating is another disagreeable feature of some American cities. In New York, Brooklyn, Chicago, and other large cities some of the work is done under the most vile conditions. In the clothing and other industries women and children are employed in overcrowded rooms situated in slums, often working over 90 hours a week for wages which scarcely suffice to keep body and soul together. Cigar-making was also formerly carried on under similar conditions, but the occupation was so unhealthy that it was forbidden in tenement-houses in 1884. The law by which the prohibition was enforced only remained operative for three years, being declared unconstitutional by the Court of Appeal in 1887. It had some effect, however, in permanently lessening the number engaged in the industry under these conditions.

All things considered, we may conclude that for the artisan and manual labourer the United States offers the highest standard of life, and, though the evils we have noticed are usually found in a more or less aggravated form in every industrial country, workmen seeking to emigrate are more tempted by the high wages to be obtained there than by the temptations other countries have to offer. Over 60 per cent. of the British and Irish emigrants in the year 1899 were bound for the United States, as against 11 per cent. for British North America, 9 per cent. for Australasia, and 12 per cent. for South Africa.

After the United States the country which claims our attention is Germany. Much has been written and said about German competition and methods, and it is undoubtedly true that as an industrial nation her influence is world wide. The population of the German Empire, at the census of 1895, was 51½ millions, and in 1892-6 her combined imports and exports averaged in value £361,970,000 per annum. In 1898 her exports were worth £3. 10s. and her imports £4. 10s. per head of the population, so that she now ranks as an importing rather than an exporting nation. Her industrial progress during the past twenty years has been enormous, and, as it has been continuous, bids fair to increase her already vast influence. The occupations of her people, as shown at the last census, tell how she is becoming more of an industrial and less of an agricultural nation. Of the total employed there were

	1882.	1895.
	Per cent.	Per cent.
Engaged in Agriculture.....	43·38	36·19
„ „ Industry.....	33·69	36·14
„ „ Commerce and Transport.....	8·37	10·21

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We have seen that wages in Germany, in all the industries in which we made international comparisons, are much below those obtaining in this country, and the cost of living is higher. Shultze-Gaevernitz says that "while for the mass of the workers in centralised industries the nourishment (mostly potatoes and rye bread) may at least scantily supply the physiological demands, that of the cottage workers shows, in comparison, an apparent want of nourishment." It cannot be said of the British worker that his usual food only scantily supplies the physiological demands. Ernst Duckerhoff, a German worker now resident in Northumberland, in an interesting pamphlet on "How the English Workman Lives," says: "Generally speaking, the condition of the labourer is better and necessaries are cheaper (in England) than in Germany. No German who is in work here has any longing to return." Of the miner he says: "There is a good reason why the English miner is older and stronger than the German. He has time to rest properly, and he enjoys more meat than potatoes. Generally speaking, over-strain and under-feeding disable the German from competing with him."

The following abstract, taken from a useful list in the first Report on Foreign Labour Statistics, will present a fair idea of the range of labourers' wages in large towns:—

WAGES OF DAY LABOURERS IN GERMAN TOWNS, 1897.

Towns.	Men.		Women.	
	s.	d.	s.	d.
Berlin	2	4	1	6
Hamburg	3	0	2	0
Munich	2	6	1	8
Leipsic	2	0	1	4
Frankfort	2	6	1	10
Dresden	2	6	1	6
Mulhausen	2	2	1	10
Hanover	2	5	1	10

For women these wages are little below those earned in this country by the same class of worker, but few English labourers in towns of moderate size work for 13s. and 15s. a week. That these wages do not understate the truth may be seen in the statement that in 1891 journeymen in engineering works in Berlin earned 20s. 6d.; labourers, 17s.; women, 10s. 10d.; boys, 5s. 3d.; and girls, 8s. 10d. per week. The average weekly wages of the members of the Federation of Woodworkers in 348 localities in 1893-4 was 19s. 4d., and the average hours were 60 per week, ranging from 55 to 70.

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Although in some respects industrial legislation in Germany is in advance of our own, many of the conditions of the German worker's life are almost intolerable, and readily account for the great hold the Socialism of Marx and Engels has upon him. He has nothing like the political and social freedom of the British worker. The special law of 1878, which prohibited "all societies which aim at the subversion of the existing social order by Social Democratic, Socialistic, or Communistic efforts," was not allowed to lapse until 1890, and, although trade unions did not come directly under the operation of this law, it was easy to attack their leaders through it, and open organisation was practically at an end for many years. More freedom exists now than formerly, but an active worker in a strike, for instance, is soon penalised. Herr Bebel pointed out to the Zurich Socialist Congress that a general suspension of work for the celebration of Labour Day was impossible in Germany because of the laws against breach of contract. There is an exceptionally severe law against this offence in the Duchy of Anhalt. Agricultural labourers who illegally refuse to enter upon their work, or illegally abandon the same, are punishable by a fine up to 30s., or by imprisonment for ten days, and they may be forcibly conducted to their work by the police. Severe penalties are also inflicted upon those inducing labourers to commit the offence, or for employing them knowing them to have done so. An employer who breaks the contract, or discharges labourers, is liable to a fine of 60s. or fourteen days' imprisonment. Labourers who, by concerting together to stop work or to prevent the performance of work for an employer, endeavour to induce the employer to modify the terms of an existing contract are liable to imprisonment up to one year.

Even such severe laws as this one cannot prevent strikes, and in 1899 no fewer than 2,145 strikes and lock-outs took place. Of these, 1,214 were due to questions of wages, 365 were due to questions of hours, and 566 were due to "other causes." The large proportion due to questions of hours (17 per cent.) is especially noticeable, as it marks the trend of the movement towards a shorter working day. The building trades at Berlin obtained the nine-hours day in 1899; and the Leipsic building trades obtained the 9½-hours day in 1898 and the nine-hours day in 1899. In 1900 the Shop Hours Act enacted that shop assistants must have an uninterrupted rest of ten hours after work, and in towns of over 20,000 inhabitants the rest is to be eleven hours. One and a half hours must also be allowed for the principal meal each day, if taken off the premises. In the Government Admiralty establishments the regular working day is over nine but not over ten hours net, but these hours are less than those usual in private workshops.

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Bakers everywhere work long hours, and in towns of Germany of more than 100,000 inhabitants 30 per cent. of these workers are employed for more than fourteen hours a day. At the Hamburg Docks the hours are ten per day for most of the workers, and 11½ for the lightermen. Generally speaking, the short-hour movement in Germany manifests itself in an endeavour to obtain reductions from the usual ten and eleven hours day to the point which our own workers have largely enjoyed since the seventies. It is little wonder, therefore, that the movement is rapidly gaining strength.

German trade unionists procured an excellent step forward in 1899, when the "Freedom of Coalition" law enacted that all German associations, including trade unions, shall in future have the right to combine, all laws to the contrary previously in force in any State affiliated to the Empire being repealed. With this disability removed, trade unions should make good headway, and where strong trade unions exist the working conditions of the members are certain to improve, and it is not improbable that there will be more industrial peace than before their formation.

From Germany to France is a natural geographical transition, but in many ways the lot of the French worker differs from that of his German neighbour. Personal characteristics as well as political institutions are doubtless responsible for much of the difference, the freedom of the Frenchman engendering a lighter spirit than the stringency of the German system of police supervision.

An exhaustive wage census enables us to get a fairly comprehensive view of the economic position of the French working classes. The following statement for 1891-3 shows the daily hours and earnings of both men and women:—

Industry.	Hours.	Wages.	
		Men.	Women.
		s. d.	s. d.
Printing	10¼	3 4	1 9
Sugar Works	11¼	3 0	1 4
Hosiery	11	2 7	1 5
Silk Spinning	11¼	2 8	1 6
„ Throwing	11½	2 5	1 0
„ Weaving	11¼	2 7	1 8
Furniture	10¼	3 4	1 6
Brick, Tile, &c.	10¼	3 5	1 4
Engineering	10¾	3 5	1 8
File Making	10¾	3 4	1 6
Iron and Steel Smelting	10½	3 3	1 4

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Women are apparently employed in France in many industries in which they are not employed in Great Britain. Of forty-nine industries or branches of industry to which the records of wages relate only one has no recorded wage for women workers. Over the whole field of the investigation the average wage for men is 3s. 1½d., and for women 1s. 8½d.

One special feature in the study of French wages is the marked difference of wages in Paris compared with those of the provinces. For instance, pattern-makers in Paris earn 7¼d. per hour, and turners 6¼d. In the provinces they earn respectively 4d. and 4¼d. Generally speaking wages in Paris are from 50 to 100 per cent. above those paid to similar workers in the provinces, and most accounts state the two sets of wages separately. The reader may make the comparison for himself by means of the following data, which shows the hourly rate of certain skilled artisans in 1891-3:—

Industry.	Paris.	Provinces.
	d.	d.
Ironmoulders	6	4
Smiths	7¼	4¾
Planers	6	4
Boiler-makers	5½	4¼
Litho. Machine Minders	10	5
Compositors	6½	4¼
Cabinet-makers	7	3¾
Leather Dressers.....	5¾	3¾

In Paris the hours usually worked are from ten to eleven per day, a few working more than eleven. All employés of the State work ten hours per day. In the provinces about half an hour a day more is worked on the average.

Workers in coal mines earn a good wage, but not so good as in this country. The best of recent years was 1892, when underground workers averaged £53. 3s., but, as in this country, they fluctuate greatly. The average daily wage in 1892 was 3s. 9d., and in 1897 was 3s. 7½d. It is worthy of notice that 5,048 children under sixteen years of age were employed underground in 1897.

In agriculture wages are also much lower than in Great Britain, though they appear to be much above those of the Irish labourer. In 1892 the French agricultural labourer earned 2s. 1d. per day, and in 1893 the Irish labourer's wage was 1s. 8d. In neither case was there much variation in the years 1892-3, so the difference of a year in the dates does not matter. The superiority of the Frenchman's wage is further exhibited in the case of the farm servant. In 1892 the French servant earned £14. 5s., and the

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Irish servant in 1893 earned £13. In each case the workmen were supplied with food in addition. There appears to have been a fall of wages of French day labourers between 1882 and 1892, but a general rise in those of farm servants. In Ireland there was also a rise during the same period.

We have already noticed the variations of average wages in France, but the following particulars seem to throw special light on the mutual relations of the earnings of several wage-earners at various dates:—

DAILY WAGES IN

	1840-5.	1853-7.	1860-5.	1874.	1891-3.
	s. d.	s. d.	s. d.	s. d.	s. d.
Workmen outside Paris (all trades) ..	1 8	..	2 2½	..	3 1½
Workwomen ..	0 10	..	1 0½	..	1 8½
Coal, Lignite, &c., Miners.....	1 8	1 10½	2 1	2 10	3 4
Masons and Bricklayers outside Paris..	..	1 9½	..	2 6	3 5
„ „ in Paris.....	3 4	3 5	4 2½	4 5	6 0

In fifty years wages have about doubled, but there has been an increase in the cost of living. The Labour Department estimates that rent has doubled in the same time as wages, but that the cost of housing and feeding a workman's family has only risen by 25 per cent. There has, therefore, been a net gain to the worker of 60 per cent., an amount very nearly approximate to that estimated by the present writer in last year's "Annual" to have been gained by the British workman during the same period. In these estimates it is assumed that the standard of comfort has remained stationary, but in each case, of course, better wages and lower prices have only served to expand the wants, and, therefore, the actual standard of living has risen.

The proportion of earnings necessarily expended in the purchase of food in the case of the French worker was estimated by Mulhall at 44 per cent., and by Gunton at 40 per cent. In the course of the investigations of the French Labour Department, from which the preceding estimates have been quoted, it was found that a single man usually spent 60 per cent. of his earnings in board and lodgings. Allowing one-third of this expenditure for rent (and this seems to be the usual proportion in Western countries), 40 per cent. of the income would be for food. This goes far to establish the correctness of the estimates of Mulhall and Gunton, and we may safely believe that it costs the French worker, in the purchase of food, a larger proportion of his earnings than it does the English worker.

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Light is also thrown on the problem of unemployment by the Department's investigations. It estimates that for every 100 places there are 115 workers, and that of these about 75 are permanently employed at 295 days per annum, and 40 are casuals working 170 days per annum. Bad trade, therefore, affects a certain class (about one-third) of workers, taking much from their nominal wages, but leaves a much larger class little affected by changes in the condition of the labour market. A similar inquiry by our own Labour Department would supply students of our social problems with material which they seriously need.

A welcome feature in the progress of Western European working class conditions is the increasing attention which is being given to the conditions under which public contracts are carried out. In 1899 the French President issued three decrees referring to contracts entered into by Departments, Communes, and by charitable institutions. In the case of State contracts the conditions under which they are made include—

- (a) A weekly day of rest.
- (b) Not more than a specified proportion of foreign workmen to be employed.
- (c) The rate of wages must be paid which is current in the district in which the work is being carried out.
- (d) Longer hours must not be worked than those usual in the district in which the work is being carried out.

In all public contracts sub-contracting is forbidden except upon express permission of the Contracting Office, and the contractor is still to be responsible for the conditions under which the work is carried out.

Another method by which France is improving the lot of its workers is in the extension of its Factory Acts. By the law of March, 1900, considerable alterations were made in the hours of labour of workers in factories, workshops, and mines. Under the law of 1892 the length of the working day was fixed at

- (a) Children under sixteen years, 10 per day;
- (b) Young people sixteen to eighteen years, 11 per day, 60 per week;
- (c) Women, 11 per day, and no weekly limit.

Under the new law eleven hours per day was fixed for all classes, but it also provides that from April 1st, 1902, the hours shall be $10\frac{1}{2}$ per day, and from April 1st, 1904, ten per day. Further, the working day must be broken by one hour for rest, to

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be taken simultaneously by all three classes. Where adult males are employed with these three classes their hours are to be restricted to the same as these.

Putting this new law into operation caused a diminution of wages in the case of the Lille cotton spinners, where the hours were reduced from twelve to eleven. They consequently struck for an advance. Sixteen other strikes were also attributable to similar causes, but the Act has apparently effected a long-needed improvement in the working conditions by putting an end to the system of relays which contravened the spirit of the previous law, by enacting that the hour of rest shall be the same for all.

Another movement which is gaining ground in France is that in favour of a shorter working week. The new factory law will ultimately result in a reduction of working hours, but in trades which do not come within the scope of the law there are strikes continually taking place for a reduction of hours, and where strikes are taking place for changes beneficial to the workers it is almost certain that a large number are procuring those benefits without the necessity for a strike. The number of persons affected by strikes in favour of a decrease of hours have been, since 1890, as follows:—

1890	47,043
1891	11,902
1892	2,359
1893	25,883
1894	2,380
1895	6,106
1896	4,481
1897	5,714
1898	3,478

It cannot be stated what percentage of these achieved their end in each year, but in 1891 16·8 per cent. were entirely successful, 7·1 per cent. were partly successful, and 76·1 per cent. failed.

As the home of potent democracy, Switzerland has attracted a large amount of attention from students of social conditions. Outside the advanced method of deciding great issues by Referendum this small country has many social laws which would undoubtedly be a credit to a large industrial nation. In conformity to the general scheme of this paper we first examine the wages of some representative workers, but this examination will be briefer than in other cases because of the many other features of great interest which this country presents. The factory law divides the country into three districts for the purpose of inspection, and from a detailed account of wages in the first factory district the following selections will give a fair idea of the earnings of the workmen; they are for the years 1888–91.

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Industry.	Wages per Day.	
	s.	d.
Smiths	3	7½
Boiler-makers	3	3½
Fitters and Turners	3	4½
Fitters' Labourers	2	6½
Coopers	4	5½
Wood Turners	2	7
Cotton Dyers	2	4½
„ Finishers	2	8½
Dyers' Helpers and Labourers	2	2
Printers and Bookbinders	3	0

As this factory district includes the important canton of Zurich, it is probable that these wages are not below the truth. Further evidence is supplied in the reasons for one or two strikes which have taken place or been threatened during recent years. The silk ribbon weavers of Basle struck, in 1895, for a minimum wage of 3s. 4d. per day; the Lucerne coopers for 3s. 9d. per day; the masons of Basle for 4s. per day; and the carpenters and builders of the same town threatened to strike for a standard wage of 4½d. per hour (3s. 9d. per day), which amount was eventually conceded without this extreme measure being taken. The cotton industry is the chief factory industry for women, and their wages are shown in the table of international comparisons relating to that industry.

Under the factory law the hours of factory workers are fixed at eleven per day for five days in the week and ten on Saturdays. How closely the hours are regulated by this legal maximum may be seen in the analysis of hours for 1895 and 1899, and incidentally it may also be seen how in Switzerland, as in other countries, the working week is gradually shortening.

TABLE SHOWING THE PERCENTAGE WORKING VARIOUS HOURS PER WEEK.

Weekly Hours.	1895.	1899.
	Per cent.	Per cent.
54 and under	2.0	1.6
54-57	3.3	2.7
57-60	28.4	31.2
60-62½	9.3	12.9
62½-65	57.0	51.6

Evidently the Swiss worker is gradually nearing the 56½-hours week which our factory employés have had since 1874.

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In one respect Switzerland is unique, and that is in the age at which children may begin work. Children may not be legally employed under fourteen years of age, and at fifteen and sixteen years the time reserved for educational and religious instruction may not be sacrificed to work in the factory.

Besides the Federal Factory Laws, there are local extensions in the cantons, which while not materially altering the Federal law add to it, so far as the particular canton is concerned, by bringing more workers under legal protection, and in many cases making the law more stringent. An excellent account of these labour laws of the cantons is given in Mr. W. H. Dawson's "Social Switzerland," where we gather that the laws are not thoroughly enforced because of the inadequate inspection. At the Swiss Textile Workers' Union Congress at Zurich, in 1897, resolutions were passed for an amendment of the Factory Act providing for—

- (a) A working day of ten hours instead of eleven as at present;
- (b) Women factory inspectors; and
- (c) The closing of factories on Saturday afternoons.

While the factory system has undoubtedly made great strides in Switzerland, it has not yet obtained that predominant position which it has in this country and in the United States. Although a growth of the industrial population has been experienced, that growth has not occasioned the displacement of agriculture by industry which has been noticeable elsewhere. Between 1870 and 1888 the agricultural population only decreased by 18,664, or just over 1 per cent, and the non-agricultural population increased by 281,417, or about 20 per cent. Further, a very large number of the industrial workers do their work in their own homes, and this domestic system presents social problems which are in a large measure absent from this country. Nor is the tendency towards the factory system very rapid. Of those engaged in the watch-making and clocking industries, 32,440, or 73 per cent., of the workers do their work under the domestic system; in embroidery, 27,410, or 60 per cent.; in silk, 37,795; and in cotton weaving, 6,742 workers labour under conditions which practically came to an end in this country about 1840-50. Yet "in the embroidery industry the remarkable process is going on of factories giving way to the house industry, though in the watch industry the opposite is the case." The workmen's organisations do not look with favour on this system, neither do the officials responsible for the application of the Factory Act. Being exempt from the factory laws, the house industries are not subject to restriction upon the hours of labour, and these hours, as a consequence, are long and disproportionate to the earnings. The Federal workmen's secretary

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wrote to Mr. Dawson that "in his opinion it will be a good thing when the house industry is superseded by the factory system. In the country districts it is only a system of sweating." Judged by the statements of wages in the Labour Commission report on Switzerland, the standard of living of these domestic workers must be very low, and the statement quoted above does not seem too strong.

One other interesting feature of Swiss social legislation is too important to be passed without notice, though the notice must of necessity be brief. In making insurance against unemployment compulsory, and in contributing from the municipal funds towards the relief of the unemployed, Switzerland has set an example which might well be experimentally followed in this country.

The first municipality to take any action in unemployed insurance was Berne, where participation by the workers was entirely voluntary. As in this country, unemployment is prevalent in Switzerland every year, and especially in the winter. Of course, some years are more depressed than others; 1891 and 1892 were very bad years, and as the result of an unemployed census it was found that some more regular system of relief was necessary than private charity, and something more encouraging to individual thrift than relief from the poor funds. Hence it was decided by the Municipal Council to establish, "under municipal auspices and with municipal help, a comprehensive scheme of insurance against worklessness." The funds are raised by contributions of the members, contributions of the employers, a municipal subsidy, and private gifts. The contribution by the insured is about 5d. per month, and the relief, which is only paid during December, January, and February, amounts, for the first month of unemployment, to 1s. 3d. per day to unmarried members, and to 1s. 7d. to married members and those who have others dependent on them. During the second and third months the payments are regulated by the Board of Control according to the state of the funds.

At St. Gall the insurance was compulsory, and the contributions varied from 1½d. to 3d. weekly, in proportion to the earnings. Relief also varied according to the payments, the amounts being 1s. 6d., 1s. 8d., and 1s. 11d. per day so long as the funds allowed. The scheme did not fail, but it did not have a sufficient trial, as, having to be submitted to a popular vote after a year and a half's working, the citizens decided against its continuance.

It must not be inferred, therefore, from the St. Gall experiment, that compulsory insurance fails where voluntary insurance succeeds. Both systems have strong arguments in their favour, but under the voluntary system there is certain to be a tendency on the part of the better class and more regularly employed to do without it because they do not feel that they need it, and on the part of the

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most irregularly employed because of the thriftlessness engendered by the evil which the insurance is designed to alleviate. It was due to the action of these two classes that the St. Gall experiment was abandoned, as both for these reasons voted largely against its continuance. If there were strong trade unions in Switzerland of the type of the Amalgamated Society of Engineers the distress from unemployment would not be so severe, but even in this country, where such Societies have their greatest efficiency, those who, by the nature of their employment, suffer most from worklessness are found in trade unions in the least numbers, and future experiments in this direction by the Swiss may with advantage be studied by our own municipal authorities.

Although this paper is exceeding the limits assigned to it, it seems important that we should take a slight glance at Japan, whose industrial progress has already caused much uneasiness to our manufacturers.

This rapid industrial progress has naturally affected the conditions of the workers, who are apparently feeling many of the evil effects of an "industrial revolution" similar to that which took place in our own country in the last quarter of the 18th century. The growth of large concerns and the introduction of Western machinery and Western methods have removed the worker from the hitherto intimate connection with his employer, and the almost absolute liberty of the employer to make what conditions he pleases has fostered abuses and evils which only years of legislative control and active inspection will remove. The simple life of the Japanese, which a very small remuneration will procure, tends to keep money wages at a very low level, but the repugnance which is felt towards the new factory life is causing a scarcity of labour which is manifesting itself in a continual rise of wages. They are very quick at grasping new ideas, and will soon master the intricacies of a new machine; hence their labour, if poorly remunerated, is fairly efficient.

The progress of the cotton industry is typical of the general movement, and the following details will give a general idea of the manner in which the nation is adapting itself to an industrial life.

COTTON MILLS IN JAPAN.

	1888.	1890.	1892.	1894.	1896.
Number	24	30	39	45	61
Spindles	113,856	277,895	403,314	476,123	692,384
Male Labour Daily Employed ..	1,204	4,089	6,354	8,229	11,394
Female " " ..	2,199	10,330	18,878	26,923	36,087
Wages per Day—Males	8½d.	8¾d.	8½d.	9¾d.
" " Females	4d.	4½d.	4½d.	6d.

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The mills are worked on the "shift" system, and run, as a rule, twenty-two hours per day. Time for meals is not regularly fixed, and if fixed does not exceed fifteen minutes. In case of paying by the piece the matter is still worse; within five minutes the meal is finished, in order to get as much pay as possible. Though ostensibly the age for entering a factory is twelve or thirteen, sometimes boys and girls of seven or eight are employed for only 3 cents (1½d.) per day. The ill-treatment of children as this country knew it during the early days of the factory system is not likely to develop itself in Japan because of the general sentiment in favour of careful tending of them.

Proposals have been made for a comprehensive Factory Act, and one was proposed which received much consideration, but was not passed on account of the opposition of the Chambers of Commerce and employers of labour. Other problems of "progress and poverty" are showing themselves. There is a "land question," for instance, and a "decay of the yeomanry," and a decrease of the peasant proprietors, which is finding its complement in the concentration of land in the hands of large owners. Physical deterioration of the factory workers is also manifesting itself, with the consequent difficulty of recruiting men of the necessary standard for the army. All things considered, the condition of the workers, if in some ways approaching Western standards more nearly than before, does not seem to have been greatly improved by the introduction of the factory system.

Recent events have conspired to bring our colonies prominently before our notice, and we are recognising more and more each year that the colonies, which were mere outlets for our surplus population a few years ago, are now wealthy and populous countries. As their wealth and influence have increased our interest in their well-being has quickened and changed its character. In their several ways they have been shaping their fortunes, and in many instances have done what the mother country has not yet dared to attempt. Especially is this so in social legislation. Hence, although we have examined the conditions of labour in foreign countries first, greater interest will attach itself, in the minds of many, to the comparisons of the workers' position in our colonies. Of these the most important are the seven colonies of Australasia, and it will be convenient to consider them together.

Wages are higher in Australasia than in Great Britain, but, as a rule, not so high as in the United States. Selecting a few wage-earners common to each colony, we may make inter-colonial comparisons by means of the following table.

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DAILY WAGES IN AUSTRALIAN COLONIES, 1901.

	N. S. Wales.	Victoria.	South Australia.	Queensland.	West Australia.	Tasmania.	New Zealand.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Boiler-makers....	10 8	11 0	10 0	..	10 0	..	9 0
Compositors	8 8	9 4	9 2	10 0	9 2	..	8 6
General Labourers	7 0	6 6	6 0	6 6	5 0	5 3	7 0
Pattern-makers ..	11 0	9 0	10 0	11 0	..	7 6	11 0
Cabinet-makers ..	7 7	8 0	9 0	7 0	8 0	..	9 6
Coopers	10 0	8 0	9 0	9 0	8 4	..	8 3

The eight-hours day is usually worked, except in Tasmania, and probably, with this exception, the working week is shorter here than in any large country in the world. Taking the hourly rate as the basis of comparison, the wages in these colonies are not greatly lower than in the United States, and are much above the average of the mother country. There have, of course, been severe fluctuations from time to time, and in recent years a fall has taken place, but there is now a general upward tendency.

Prices, however, do not greatly differ from those usual in this country, except that in the case of meat they are generally lower. Similar comparisons as those of wages may be made by means of the following statement, but the relative cost of living cannot be made without reference to a much larger amount of data.

RETAIL PRICES IN INDUSTRIAL CENTRES IN AUSTRALASIA, 1901.

	N. S. Wales.	Victoria.	South Australia.	Queensland.	West Australia.	Tasmania.	New Zealand.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Bacón, per lb.	0 8	0 8	0 7	0 8½	1 1	0 10	0 7¼
Beef, per lb.	0 3½	0 6	0 4¾	0 3¾	0 7	0 6	0 4¾
Bread, per 2lb.	0 3	0 2½	0 3¼	0 3	0 3½	0 3	0 2¾
Butter, fresh, per lb.	1 1	1 1	1 1	1 0½	1 4	1 2	0 11½
Coals, per ton	17 0	19 9	19 0	19 0	..	18 6	22 6
Milk, per quart....	0 3½	0 4	0 5	0 4	0 6	0 4	0 3
Sugar, per lb.	0 2½	0 2½	0 2½	0 3	0 2	0 3	0 2¾
Tea, per lb.	1 6	1 3	2 0	2 2	1 3	1 3½	1 10

House rent and clothing are two very important items for which details are wanting, but, judging by such details as are before us, Victoria and New South Wales are the cheapest, and Queensland and West Australia are the dearest colonies in which to live. There is little difference in the average daily wages, but they are, apparently, highest in New South Wales, and lowest in Tasmania

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and West Australia. But in the worst of the Australian colonies the balance of earnings over necessary expenditure is probably greater than in Great Britain.

Conscious Socialism as an organised movement has not, so far, acted a prominent part in Australasian politics, but unconsciously much of the legislation of recent years has been decidedly Socialistic. The State ownership of railways, for instance, and the institution of labour colonies and other settlements for the relief of the unemployed, are distinctly Socialist developments. But more important are the factory legislation and the compulsory, or other, systems of arbitration and conciliation in force in most of the colonies. New Zealand is the great home of social experiments, and with such comprehensive Acts as the "Factories Act," the "Industrial Conciliation and Arbitration Act," and the "Old Age Pensions Act," besides other lesser measures, her future progress will be closely studied by inquirers in Economic and Political Science. Except to say that this country is now practically a "land without strikes," we have nothing to do here with either of the latter Acts, but the Factory Acts are too important to pass without notice. No other country in the world has cast it so wide as to make every room in which a man employs another a factory, yet the New Zealand Act not only does this, but it provides that every article made where a single person works in a room shall be ticketed, and the ticket must not be removed until the article is sold. Every person taking work home is forbidden to sub-let it to another person, thus putting an end to sweating. No woman or person under eighteen can be employed for more than forty-eight hours a week, and overtime above twenty-eight working days in the year is forbidden. Such overtime as is worked must be paid for at a special rate fixed by law. No child under fourteen can work in a factory, and none under sixteen unless a certificate of physical fitness can be obtained. What is as important as anything is that the law is thoroughly carried out, the inspectors having complete discretionary powers. As was the case in this country, the limitation of the hours of labour of women and children has had the effect of limiting those of men to the same duration.

A feature of the factory law of Victoria, besides those usual to this class of legislation, is the provision for the institution of special boards which have powers to fix a minimum wage for workers in the industries over which they have control. Here again the main idea is to suppress sweating, which had developed to an alarming extent, by providing that the workers in industries with which sweating is usually associated shall have a "living wage." The Act is gradually being widely applied, and is reported

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to be doing much good. As it only came into operation in October, 1896, it is yet too soon to judge of its actual effects, but minimum wages have been fixed in five industries as follows:—*

BREAD-MAKING AND BAKING.—1s. per hour; apprentices not to receive below 5s. per week.

CLOTHING.—Men, 7s. 6d. per day; women, 3s. 4d. Piece rates made so high that employers find it cheaper to employ women indoors at 3s. 4d. per day than to use the piece rates.

BOOTS AND SHOES.—7s. per day. Piece rates were fixed, but have not been greatly used, being too high. Women 21s. 4d.

SHIRTS AND COLLARS AND CUFFS.—Women and girls only. 4d. per hour, or 16s. per week. Piece rates fixed at such a level as to remunerate at the rate of 4d., 4½d., and 5d. per hour.

FURNITURE.—Original minimum fixed at 7s. 6d., but now raised to 8s. per day.

In most cases the old and infirm have been allowed by the boards to work for less than the recognised minimum. In the furniture trade the Chinese are said to work for less than the recognised rate, but there is a great difficulty in proving this. In 1891 the total number of those employed in factories was 45,844, and it is estimated that in 1898 there were 10,135 workers indoor and about 500 outdoor who came within the operation of these minima. In constitution the boards consist of one-half employers and one-half workmen.

A problem which has caused much trouble in Australasia is that of Chinese immigration, which is now rigorously restricted in each colony. The Chinese are undesirable as immigrants because they are not colonists who mix with, and ultimately assume, the social conditions and habits of the Europeans, but they leave their wives and families at home, work for low wages, save, but live at an inferior standard of life, and then return to their native country to settle on their savings. It is almost impossible to control their labour by the Factory Acts, and by their competition they reduce the wages of Europeans to a very low standard in the industries in which they are employed. No length of residence among a population of European descent will cause Chinese immigrants to

* These rates were compiled from current numbers of the *Labour Gazette*, but do not quite correspond with the list by Mrs. W. P. Reeves at pp. 175-6 of "The Case for the Factory Acts," published since this paper was written.

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change the mode of life which they bring with them from China, and this mode of life is so low that the Australian Governments desire to remove it entirely from their midst. At the present time the number of Chinese in these colonies is less than the numbers of twenty and thirty years ago, but even now, with a poll tax in most of them of £100 on every Chinese immigrant, the number has a surprising tendency to increase. In 1891 the number of Chinese and half-caste Chinese in the whole of Australasia was 42,521, one-third of these being in New South Wales, where, until recently, the poll-tax was only £10. It is feared that the census of 1901 will disclose the fact that the Restriction Acts have not been so effectual in shutting out the Chinese from Australasia as the shipping returns of the colonies would lead one to suppose.

Canada does not create in us at the present time the great interest in her doings that Australia and New Zealand do, but for our present purpose she is of decided importance. Since the introduction of the protective tariff in 1879 (though possibly not because of its introduction) there has been a great growth of the factory system, and, instead of a purely agricultural country, she is rapidly becoming a large manufacturing one also. A large tract of country, with long distances separating her industrial centres, it is difficult to find statements of the condition of the working population which will apply all round. A very valuable view of her progress over ten years is shown in the following census statistics for 1881 and 1891, but those for the year 1901 are, unfortunately, not yet to hand:—

	1881.	1891.	Increase Numbers.	Increase Per cent.
No. of Establishments	49,722	75,968	26,246	52·8
Capital Invested	£34,366,130	£73,897,323	£39,513,193	115·0
No. of Employés	254,894	370,256	115,362	45·3
Wages paid, 1880 and 1890 . .	£12,375,355	£20,971,574	£8,596,239	69·5
„ „ per head	£48. 10s. 10d.	£56. 13s. 4d.	£8. 2s. 6d.	16·7

An average wage of £56. 13s. 4d. per head seems very satisfactory compared with an average for the United Kingdom of about £51 in the same year, but an increase of 16·7 per cent. in the ten years in which the number of employés increased by 45·3 per cent., and the amount of capital invested by no less than 115 per cent., does not seem so satisfactory. Although we cannot say what the increase has been since 1891 we can get an idea of the wages which prevail in certain employments. As representative

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of the agricultural workers we may take the wages in 1901 of farm hands, who receive board and lodgings in addition to their money wages. The amounts are per month, in summer:—

	£	s.	d.	£	s.	d.	
Quebec	2	1	8	to	3	15	0
Prince Edward Island	3	2	6	„	5	4	2
Ontario	3	6	8	„	3	15	0
New Brunswick	2	1	8	„	4	3	4
Nova Scotia	2	12	0	„	3	2	0
Manitoba	3	2	6	„	4	11	8
North-Western Territories	3	2	6	„	5	8	4
British Columbia	4	3	4	„	7	5	10

These wages are far above those earned by the ordinary agricultural labourer in this country, who does not get board and lodgings in addition, so that in comparison the condition of these workers is much the preferable one.

In printing, also, the wages are much higher, although they, too, vary greatly. The working week for printers is generally shorter than for the general workers. In British Columbia they are from £3. 10s. 10d. to £4. 7s. 6d.; Manitoba, £3. 6s. 8d. to £3. 15s.; Toronto, £2. 14s. 6d. to £2. 15s. 7d.; Quebec, £1. 17s. 6d. per week. The low rate obtained in Quebec seems typical of the town, but it would appear that few other mechanics earn so high a wage as printers.

The usual hours of labour are ten per day, the Saturday half-holiday being by no means usual. In Ontario nine hours a day is now becoming more common, and with the reduction of the working week the Saturday half-holiday is also being obtained. The eight-hours day, however, is almost entirely absent, only the cigar-makers, who are members of an American Union, being able to obtain these hours, and in their case women and girls are being substituted because they will work longer and for a much lower price. The employment of women and children is an important feature in Canadian industry, for there is no adequate restriction of the hours they may be employed, and no minimum age limit except in Ontario and Quebec. In Ontario, boys under twelve and girls under fourteen years may not be employed in factories, and up to fourteen years all children must attend school for at least 100 days in the year. Further, the employment of women and children must not exceed sixty hours per week. In Quebec there are similar regulations, but they are not strictly enforced because of the fear of competition from other provinces where there are no regulations. In New Brunswick and Nova Scotia there are no age limits for children in factories, but in mines the limit is ten years, and in this case children from ten to twelve years may not exceed

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sixty hours per week. As a result of this absence of regulations "very young children are to be found at work in cotton, glass, and cigar factories, working, in some cases, for twelve hours a day, and in other cases throughout the night." Where women and children are employed the sub-contract system is largely prevalent, and, if there is no actual sweating, this system usually brings something not unlike sweating in its train.

The cost of living in Canada is described as being cheaper in the case of necessaries and dearer in the case of luxuries than in this country. The range of prices is as follows:—

Bacon, per lb.	5d. to 7d.	Coals, per ton	16s. to 32s.
Beef, per lb.....	3d. to 7d.	Milk, per quart	3d. to 5d.
Bread, per 4lb.	5d. to 9d.	Sugar, per lb.	2d. to 2½d.
Butter, per lb.	8d. to 1s. 3d.	Tea, per lb.....	1s. 8d. to 2s. 1d.

Clothing is from 10 per cent. to 20 per cent. above the usual cost in England. As is general in industrial centres, the worker spends from one-fifth to one-fourth of his earnings in house-rent, which is also higher than here. "Against this must be placed the fact that the crowding of a number of families into a small space on the tenement-house system is almost absent in Canada, so that the working classes obtain an equivalent for the high price they are obliged to pay." On the whole, the cost of living in Canada appears to be greater than in England, and less than in the United States. Further, a decided improvement is said to have taken place in recent years; wages have risen and prices have fallen, but against this must be set a rise in rent, which in the ten years preceding 1891 amounted to 20 or 25 per cent.

Only a few words are necessary to bring this paper to a conclusion. Our range of places has been world-wide, and our subjects have been those which are of first-rate importance to the workers in all lands. Many countries have been entirely omitted, and in those countries to which our space has been devoted many points of interest and importance have either not been mentioned or have only been dealt with in a casual manner. Nevertheless, so far as we have gone we have been able to arrive at some practical conclusions, and to see ourselves, as it were, in the light of other nations' experiences.

In few places is the standard of living above our own, and even these are English speaking and, with the exception of the United States, are our own colonies. The range of the standard is very great, but with the progress of industrial pursuits it steadily rises. These pursuits, however, bring evils in their train, and for a time progress and poverty go hand in hand. Then a point is reached when increased progress does not bring increased poverty.

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The evils which industrial progress brings are usually the outcome of unbridled competition, and, as a result, every industrial nation has been forced to extend the functions of its Government by inspecting and controlling industrial conditions. This extension of function is found on all sides, and does not at present appear to have nearly reached its maximum. With its introduction the standard of life begins to rise, and, with other causes also operating, the standard has been rising so continuously and persistently during the past half-century that the future is full of promise. Time alone will reveal if the promise is to be fulfilled.

APPENDIX.

I.

TABLE OF WAGES OF CERTAIN BRITISH WAGE EARNERS
(REFERRED TO AT PAGE 248).

Occupation.	Town.	1886.		1893.		1900.	
		s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Agricultural Labourers	England ....	....		13 5		....
Masons	Birmingham	38 3		40 6		42 6	
"	Leeds	33 4		35 5		37 1	
Masons' Labourers	Preston	22 8		24 9		24 9	
"	S. Shields ..	25 0		27 1		27 1	
"	Worcester ..	18 0		22 6		22 6	
Carpenters	Liverpool ..	34 4		34 4		39 2	
"	Hull	30 11		35 4		39 9	
Ironfounders	Belfast.....	31 0		33 0		39 0	
"	Nottingham ..	34 0		34 0		38 0	
Cotton Spinners (medium)	Lancashire..	35 6		37 0		40 0	
" Weavers (4 looms)	"	18 0		21 0		23 0	
" Throstle and Ring Spinners	"	12 0 to 14 0		12 0 to 15 0		13 6 to 18 0	
Jute Spinners.....	Dundee	8 3		11 9		....
" Weavers.....	"	10 7		13 0		....
Shipwrights	Newcastle ..	33 0		37 6		40 6	
"	Barrow	30 6		35 0		38 9	
Lithographic Printers.....	Manchester ..	33 0		33 0		35 0	
"	Edinburgh..	30 0		31 0		34 0	

Readers desirous of making fuller comparisons between British and Foreign Wages should refer to the article by the present writer in the "Annual" for 1901 and the list of writers mentioned therein.

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II.

To have given in footnotes the authorities for the statements made in the foregoing essay would have been tedious without serving any useful purpose. I append, therefore, a short bibliography of the subject, to which my readers who wish to study the subject further may refer.

Labour Gazette (Monthly).

Labour Commission; Reports by the Secretary on the Labour Question in Foreign Countries and the Colonies.

Labour Department; Reports on Foreign Labour Statistics.

Edw. Young. "Labour in Europe and America." 1876.

R. T. Ely. "The Labour Movement in America."

"Journal of the Royal Statistical Society," June, 1872; June, 1874; December, 1874; March, 1886; December, 1886; June, 1889; March, 1891; June, 1901.

"Economic Journal," *passim*.

W. H. Dawson. "Social Switzerland."

G. Von Shultze-Gaevernitz. "The Cotton Trade."

British Association Report, 1898; transactions of Section F.

T. A. Coghlan. "Wealth and Progress of New South Wales."

E. R. L. Gould. "The Social Condition of Labour." *Contemporary Review*, 1892.

The "Combined Circulars" issued at the Emigrants' Information Office, and the Year Books of the various Colonies, also contain much valuable material.



The School System of the United States:

How it Solves Problems of Race and of Higher Education.

BY J. HIRST HOLLOWELL.



THE United States presents an almost unlimited field for social, industrial, and political experiment. And the field is interesting to every Briton, not only by reason of its vast extent, but because it is occupied by a population of *seventy-six millions*, who speak the English tongue, and the larger and more influential part of whom are of British origin.

The United States covers an area of 3,501,000 square miles. Its greatest length from east to west is about 2,700 miles, while its greatest width, from the north of Maine to the most southern point of Florida, is about 1,600 miles.

The problems of communication, trade, industry, agriculture, food supply, labour, climate, health, public order, local, State, and Federal government, not to speak of foreign immigration and religion, are probably such as have never pressed with like weight upon any civilised Government before.

There are, however, two problems which stand out from the rest from their intrinsic difficulty. I refer to those of Race and of Public Education. The two are intimately related one to another, and failure in dealing with one would be certain to endanger a successful solution of the other.

EDUCATION AND DEMOCRACY.

American statesmen always realised the importance of education and of racial concord, and, indeed, their indispensability to the stability of Republican institutions. It was perceived from the first that while popular ignorance might co-exist with, and even assist, absolute power, a nation which placed the entire control of its policy in universal suffrage must be educated for the performance of the tasks of self-government.

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This is the significance of the famous inscription conspicuously placed on the front of the Boston Public Library:—"The Commonwealth requires the Education of the People as a Safeguard of Order and Liberty." Those words express the political faith of the founders of the Republic. We may contrast the spirit of that great motto with the unenlightened opinion sometimes heard on this side of the Atlantic, that the education of the masses will make them unserviceable and dangerous to the country.

A NATION OF MANY NATIONS.

In thinking of the race problem in the States we must not imagine that it arises solely from the presence of millions of negroes. There is an American Germany, Italy, Ireland, Poland, Russia, Sweden, and even China in the United States, in addition to the widespread African race. The Census of 1891 revealed the extraordinary facts that in Chicago alone there was a population of

Scotch	12,000	Polish	96,000
Italians	13,000	Swedish.....	111,000
Canadians.....	25,000	Irish	248,000
Negroes	25,000	Americans.....	488,000
Russians	38,000	Germans	490,000
English	44,000		

An investigation of the racial composition of other city and State populations would reveal similar, if not equal, results.

It must be remembered, moreover, that the Education and Race problems are not lightened by the concentration of children from European countries in separate schools for the respective nationalities. German children are not educated through the medium of the German language, Swedish through Swedish, and so on. English is the common medium in all the 240,000 schools, and apparently no sense or fact of grievance results from this arrangement. At one time it seemed probable that a different arrangement would be made.

ONE LANGUAGE NECESSARY.

It was not desirable that the descendants of different nations should lose knowledge and love of the language and literature of their fatherland. American policy never aimed at the suppression of foreign languages, but rather at the enrichment and extension of culture in this direction. Professor Stowe quoted, in 1835, the noble dictum of Charles V. of Germany—"So many languages as a man learns, so many times is he a man." On the other hand, the

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solidarity of the Republic called for a uniform national language, both written and spoken. Experiments made with the object of giving free play in the schools to the various languages of the population were not encouraging in their results. Ohio at one time made large provision of this kind, but the plan did not work well. Before the Revolution of 1775 German influence was very strong in Pennsylvania and New York. Pennsylvania was then, perhaps, the most important State in the Union, and many scholars and statesmen of distinction were Germans. It was not unnatural, therefore, after Independence had been declared, that there should have been a strong movement in Pennsylvania in favour of adopting the German language as the official medium for courts and statutes. A proposal to this effect was only defeated by a small majority.

The presence of an enormous number of persons in the States who are of foreign birth or parentage must at all times make instruction in languages an important element of public education. The Census of 1880 disclosed the formidable facts that 13,011,641 persons in the United States had both parents foreign; while no fewer than 6,679,943 persons had themselves been born abroad. The total number of persons born abroad or of foreign parents amounted to 14,955,996. In 1880 the strength of the German element of the population was indicated by the Census return that 4,883,842 persons had a German father, and 4,557,629 had a German mother. At the same date no fewer than 4,529,523 persons were returned as having an Irish father, and a slightly lower number an Irish mother.

Add to this that the negro population, which in 1790, just before the War of Independence, numbered only 757,208 persons, has now risen to about 11,000,000. The negroes are now twice as numerous as the entire population of the Republic under the Presidency of Washington. A very considerable Italian and Scandinavian population has also to be allowed for, and in 1890 the Chinese population numbered 107,475.

It will be seen, however, that the English language has no competitor strong enough to contest its supremacy or to serve as an alternative in official or popular use. It is in that land the cherished language of Americans, British, Irish, Canadians, and Negroes; it is the language of the heroic age of the Pilgrim Fathers; it is the language of a noble literature, and it is a language that is now heard in all parts of the world. Nothing could shake its hold on the Republic, while there were compelling reasons of State why so vast and variegated a proletariat should be consolidated by the bond of a common speech. The language of the schools is everywhere English, and the co-education (widely extended,

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though not yet complete) of the various races in that tongue, in schools universally free, public, and accessible to all, is converting many nations into one. Poets have dreamed of the union of the races of mankind in one commonwealth; but while they have been dreaming of it the great Republic is bringing it to pass. More millions have yet to come from across the seas, and the process of assimilation must take extended time. But the all-potent factor in the unification of the peoples in a new and proud nationality is the common school system.

THE NATION UNIFIED BY EDUCATION.

On this point I would quote some remarkable words, spoken at Boston on September 25th, 1899, by President Angell, head of the State University of Michigan, and formerly United States Ambassador at Peking and afterwards at Constantinople. He said:—

This solidarity of education, this unity of our intellectual processes and development, this co-operation and co-ordination of all our forces, so that the youngest teacher may come into the assembly of the oldest teachers of the very highest grade in this country and may be made welcome and made to feel that her work is not a lower or inferior work, but that, if any one department is higher than another, it is hers—it is this fact in which we take especial pride. If we are achieving any successes in this country in our great system of education, it is mainly because of the unity of our educational system. In spite of our difficulties we are moving forward, and we are moving forward under such a wave of public approbation for public education as I verily think does not exist perhaps anywhere else on the face of the earth. The heaviest taxes we pay in all our towns and cities are the taxes for the public schools, and the tax that is most cheerfully paid is the tax for the support of the public schools. If some of our statisticians should arise to-day to inform you what is the amount of money that is paid, and paid cheerfully, by the State of Massachusetts and by all the States in this country for the support of public education, I think that you would be somewhat surprised. It is because the people are behind this movement, and it is because they comprehend that from top to bottom it is one movement, and it is the movement on which the success of our nation as an intelligent nation absolutely hangs—that is the reason why they all stand by it. And I would call the attention of our British friends to one particular effect of this, though perhaps I may be anticipating what my friend here is to say this afternoon. It is an effect which always impresses my mind almost as much as any other feature of our public education. You know that we receive here immigrants from almost all parts of the world. They pour in upon us by the thousands, unable to speak our tongue, unfamiliar with our manners, perhaps out of sympathy with our ideas; and yet look at them in the second generation and you cannot tell their children from ours. They speak our tongue, they stand by the flag, they die for it as freely as our own children. But what I mean to say now is that the great solvent of this heterogeneous mass, the factor which more than all things else produces this splendid and beneficent result—this result without which we should be split into factions and be rent by dissensions—is the public school system of the United States. Therefore, my friends, you need not be surprised that enthusiasm for this is found throughout the length and breadth of the land.

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I do not, of course, assert that the race problem has yet been entirely solved in the United States. Nor do I wish to convey the impression that higher education, after which we are groping and stumbling so confusedly in England, has yet been made fully available for the coloured population. I do say, however, that the school system of the Republic is the proper instrument for reaching these ends, and that a public, common, and advanced school system is the right way for England as well. The surest means of dissolving class prejudices and antipathies is to bring the children of a nation together at the school desks. Social and sectarian cleavage, if once created in the education of children, will never be effectually cured by the intercourse and disputation of riper years.

HIGHER EDUCATION MOST NEEDED BY THE MASSES.

These problems exist in England in a state of the greatest entanglement. For one thing political power in one House of Parliament is to a large extent, and in the more popular House to a considerable extent, in the hands of legislators who habitually think of popular education and higher education as opposite things. They are nothing of the kind. The distinction is factitious, and is the product of class spirit. There is great reason why popular education should be good and progressive.

The structure of the human mind bespeaks its Divine origin, and it does not vary with social position. It is as important to have the mind at its best in men of the lowlier as in those of the loftier avocations. Whether the mind commands a single operation or a whole manufacture, a counter or a counting-house, stone-breaking or bridge-building, a scout's duty or a field marshal's, a street meeting or a Senate, the cutting of a ploughman's furrow or of a Swiss-Italian tunnel, a shrimp fishery or a battleship, a half-acre allotment or the richest duke's estate, makes no essential difference. Wherever man works he should *be* man, not a dwarfed, benighted, and broken fragment of manhood. Citizenship as well as statesmanship is a great calling, and the mind of the citizen cannot be too alert, too perceptive, too rich in knowledge and motive, or too sensitive to high examples, standards, and appeals.

For the classes who live by manual labour, and especially for those whose poverty circumscribes their field of observation and intellectual interest, education seems more necessary than for persons whose very birth admits them to large realms of nature, art, and literature. Nothing so deteriorates citizenship as the chronic dulness of an ignorant mind. Education is not only a matter of sentiment, refinement, and religion, it is also one of

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public utility. The State cannot flourish while its citizens are left undeveloped and out of touch with history, science, and the best thought of the ages. Animalised stupidity in the people is the certain precursor of social danger and demoralised national ideals. Napoleon educated the classes with fastidious care, but he left the masses ignorant enough to applaud him to the echo and follow him to the death in a series of murderous campaigns. That is a pathetic passage in Shakespeare in which he calls the people "food for gunpowder." How often have rulers left the masses in an ignorance which opened to them no more fascinating destiny?

The American school system proceeds on the assumption that the citizen owes his best services to the State, and that it is only by efficient education that he is enabled to discharge that duty. A common view is to demand that the State shall do almost everything for the people. But the founders of New England preached a doctrine of reciprocity. They called on the citizen to develop himself by education because the State asked great services of *him*. No man, they held, had a right to the motherhood and protection of the commonwealth who was not prepared to make the best of himself for the general weal. The State could not afford to run the political and moral risks of illiteracy, or even of a starved type—a severely elementary standard—of education. The various peoples must be taught mutual respect and how to live in unity. Someone asked: "How can all these peoples, who since the dawn of history have lived in a chronic state of active warfare, here in the world's greatest republic be educated up to living together in a government and order of society consecrated to the highest welfare of all?"

NO "COCKERTON JUDGMENT."

This ideal made impossible for the United States the paltry policy exemplified in the recent "Cockerton" case. In this case, men who would be offended if they were not called educated and Christian citizens, invoked the aid of the Courts of Law to destroy advanced instruction in the public day schools. They had no wish to destroy it in the schools that were private, costly, and inaccessible to the children of those great classes who have founded Co-operative, Trades, and Industrial Societies. What they asked the Judges to stop was higher education in the schools established and controlled by the nation—schools without extraneous tests—schools in which persons of all sorts can teach, and in which the education is free.

Such a conspiracy would be as impossible in the United States as a plot to empty the Mississippi. No one there professes to

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have an interest in emasculating popular education, or in forcing prohibitive fees upon struggling parents who wish their children to get on, past the elements of knowledge, to a fuller and more rounded culture.

"The common school idea," it has been observed, "is that the property of the State shall educate the children of the State." And this idea has been acted on. The National Government allotted to each State enormous grants of land for the service of education for ever. And the funds thence arising are in no mean measure applied to the *free* higher and university education of the people. It was a fine observation of Dr. Forbes:—"I would say that before our educational system can be fully worthy of the name there must be in every Illinois cornfield and country town the foot of a ladder the upper end of which shall reach the top of the State University." The ladder is now there, not on paper, but in position. The first grants of land after the Revolution included two townships as an endowment for each university. In addition to land thus set aside, some of the States lay a small tax upon the property of the State for the State University. Ohio, Michigan, Wisconsin, Minnesota, Nebraska, Colorado, and California lay "a tax of a fraction of a mill upon the property of the State."* This is an excellent arrangement for two reasons. First, it makes the State appropriations for higher education stable, and, in the next place, the sum increases with the growing wealth of the State.

CLASS DIVISION AVOIDED.

The new States were in great need of educated men for their own development. We must not forget that twenty-nine of the States were constituted during the nineteenth century. The few rich men of Ohio or Michigan or Wisconsin seventy years ago could easily have sent their sons and daughters to colleges in the Eastern States. On the theory, so disastrously clung to in some European countries, that higher education is only for persons of high social class, the Middle States might have sent their few children of the wealthy class far from home for advanced education, and thus divided their population, as we have too long done, into the rich and educated, the poor and ignorant. They determined to do nothing of the kind. Such a double cleavage of the population would have prevented good understanding and solidarity, and would have created grave risks of social and civil strife. The ascendancy of riches over poverty and ignorance is something to

* A "mill" is the tenth of a cent (or halfpenny), or the thousandth part of a dollar.

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be feared; but when the mass of the people are well educated riches will circulate, nor will they press upon intelligence as they do upon helpless illiteracy.

These States of the Union possessed political sovereignty, and their position, area, and potentialities of growth gave them almost the importance of nations. It was to their permanent interest to raise the average intelligence of the people and to purge themselves of the class separations that are bred of ignorance. Many of the States had the territory and resources of a European kingdom. Says President Angell:—"Germany has one university for each two millions of inhabitants. Most of these States will at no distant day each have more inhabitants than that number. Missouri is larger in area than England and Wales, and more than twice as large as Scotland." President Angell might have added that the State of Texas has an area larger than that of the whole German Empire with England and Wales thrown in; and that Illinois, Iowa, and Wisconsin are each of them about equal in area to England and Wales. Texas alone is 740 miles long and 825 miles broad.

The great educators of Massachusetts, Connecticut, Pennsylvania, and the other Eastern States were as anxious to see education developed in the West as to foster it on their own ground. Dr. Lyman Beecher, in 1832, appealed to the East to help the West. "Her destiny," he exclaimed, "is our destiny; and the day that her gallant ship goes down our little boat sinks in the vortex!"

HIGH SCHOOLS.

The educational statesmanship which has covered the land with elementary schools (there known as the "Primary" or "Grammar Grades") has taken care to provide High Schools close at hand, or within reach by conveyance (publicly provided) of scholars who have graduated in the elementary courses. These High Schools are like our best Higher Grade Board Schools, with these differences: (1) They are absolutely free. As far back as 1860 Ohio alone possessed 161 *free* High Schools; (2) their course of study is more varied; (3) they are restricted to scholars of about fourteen years and over; (4) there are plenty of them; and (5) they are in touch with college and university education. Some of the State Universities are as free as the High Schools.

In 1898 there were no fewer than 5,495 public High Schools in the States, managed by the same local authority as the elementary grades.

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What a High School is will be best seen in a concrete case. Massachusetts alone has established 262 High Schools for a population of 2,500,000. Lancashire, with a population of 4,406,787 (in 1901), would be thought very extravagant by some persons if it had 40 Higher Grade Day Schools supported from local taxation. One county in Massachusetts is Middlesex, and this is the course of instruction prescribed for the 48 High Schools in that little county:—*

ENGLISH:

Literature.
Rhetoric.
Composition.
Grammar.

SOCIOLOGY:

History.
Civil Government.
Political Economy.
Moral Philosophy.

MATHEMATICS:

Algebra.
Geometry.
Trigonometry.
Arithmetic.
Bookkeeping.

ART AND MUSIC:

Drawing.
Music.

LANGUAGES:

Latin.
Greek.
French.
German.

SCIENCES:

Physics.
Chemistry.
Botany.
Geology.
Astronomy.
Zoology.
Physiology.
Physical Geography.
Political Geography.

MISCELLANEOUS:

Stenography.
Typewriting.
Other subjects.

It is interesting to observe that the number of High Schools under public control in the United States is almost equal to the total number of schools of every kind under public control in England and Wales in 1900, viz., 5,758. The High Schools of the United States had 476,227 pupils in 1899. Since 1889 the number of these schools has increased by 2,969.

We have lately seen a new regulation issued by the English Board of Education requiring scholars to leave English Higher Elementary Schools on reaching their fifteenth year. Strange to say, only a few of these schools have been allowed to come into existence, while the number of scholars over fifteen in *all* the Board and Voluntary Schools in England and Wales in 1900 was

* See Report of the Massachusetts State Board of Education 1898-9, pp. 502-509.

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only 6,758, of whom 3,762 were in Board Schools.* We look on a very different picture of public education in the United States, where the Primary, Grammar, and High Schools have each a course of four years, and are equally free. The legal school age is *six to twenty-one* in twenty-two States, and *five to twenty-one* in eleven States. Thus 33 States out of 45 permit free education up to twenty-one years of age. This generous limit of age is, of course, reached by comparatively few, but the fact that it is conceded shows that the problem of higher education is considered by American people to be just as urgent as that of the "three R's" in this country.

Almost all the High Schools are departments of public school systems. Only 478 out of 5,495 are disconnected from the lower grade schools, and these are generally outside the centres of population. The richest development of higher public education was, of course, to be expected in the North, where educational spirit is strongest and racial feelings create no prejudice against higher education for the people. Out of the 5,495 High Schools no fewer than 4,258 are in the North Atlantic States of Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York, New Jersey, and Pennsylvania, and the North Central States of Ohio, Indiana, Illinois, Michigan, Wisconsin, Iowa, Missouri, North Dakota, South Dakota, Nebraska, and Kansas.

Out of a total of 476,227 High School scholars, 389,744 are in the States just enumerated. Of course, the density of population on the Eastern seaboard and in the Middle States partly explains this preponderance of their High School scholars.

It should be noted that 58 per cent. of the pupils in public High Schools are of the female sex, a fact which illustrates the advanced place taken by American women in education. The number of women teachers in the whole Republic is a still more impressive sign. Out of the total number of teachers, viz., 415,660, no fewer than 283,867 were females, or over 68 per cent. of the whole number. We shall see that the universities play an important part in the supply of teachers. And the need for this vast army of teachers appears from the fact that the total number of scholars enrolled in public schools in 1899 was 15,234,435, as against 1,503,927 enrolled in private and denominational schools of all kinds.

The libraries of the High Schools contain 2,618,445 volumes. The value of the grounds, buildings, scientific apparatus, &c., of these High Schools is returned at nearly £18,000,000, or \$89,096,912.

* Page 71, Return Cd. 568, of 1901.

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SUBJECTS TAUGHT IN HIGH SCHOOLS IN 1898-99.

Subjects.	Total Number of Scholars.	Males.	Females.
Latin	239,900	93,741	146,240
French	37,817	13,704	24,113
German	66,706	25,676	41,030
Algebra	271,887	114,627	157,260
Astronomy	15,848	5,896	9,952
Physics	96,213	41,050	55,163
Physiology	139,089	58,602	80,487
English Literature	198,836	78,973	119,863
Civics	104,637	44,147	60,490

Latin was taught in 4,706 of the 5,495 public High Schools.

SALARIES OF TEACHERS.

I do not propose to go over all the ground on this question, but it is important to recognise the facts that as the range of education is widened for the people at large, the need of teachers of higher standing becomes imperative, and that they can be found in large numbers only by the offer of substantial salaries. A country that spent in 1898-99 a sum of £25,732,000* on its Teaching and Superintendent Staff must be a country that is teaching a great volume of higher education, not to a select class, but to the population at large. This expenditure on salaries, averaged over the enormous number of scholars in average attendance in the States, works out at over £3 per scholar, against the following figures for England and Wales:—†

	Voluntary Schools.			Board Schools.			
	£	s.	d.	£	s.	d.	
County Boroughs	1	14	11	....	2	10	4
Administrative Counties	1	15	3	....	1	19	4

This means that the United States, after counting in the sixteen original Slave States, where racial conditions still depress expenditure, spend twice as much on teaching staff as the Voluntary Schools of England, and one-fourth to one-fifth more than the Board Schools.

* \$128,662,880. See Page lxxxv., Report of the Commissioner of Education, 1898-99.

† Return Cd. 568, for 1901, pp. 55 and 59.

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If we were to take the New England and Middle States by themselves, the disparity would be much more striking. Massachusetts spends on salaries considerably over £4 per scholar in average attendance.

In Boston the salaries in Grammar Schools, answering to the higher Standards of English Elementary Schools, are as follows:—Masters, £636; sub-masters, £300 to £468; first assistants, £194 to £242; assistants, £110 to £187.

In the Primary Schools (early English Standards):—First assistants, £197 to £216; assistants, £110 to £187.

Latin and High Schools:—Head master, £756; masters, £612; junior masters, £295, to masters after twelve years. Assistant Principal Girls' High School, £408. Assistant Principal, Roxbury High School, £324 to £367; assistants, £194 to £324.

SUPERINTENDENTS OF EDUCATION.

One feature of the American school system has surprised English educationists almost more than any other, and that is the large powers wielded by the important officers known as "Superintendents" of Education. Less democratic as we are in the structure of our system, or of one large part of it, we have hitherto refrained from creating officers armed with the plenary authority of some of these Superintendents.

Of course, there is no Whitehall, or South Kensington, or "My Lords" of an inscrutable "Education Department" in the United States. A Central Department at Washington issuing codes, determining subjects of instruction, dealing with applications for remission of fees of 2d. or 1d. per week, sending inspectors all over the country able to fix the number of scholars per teacher, and creating authorities for special branches of education without Parliamentary or local consent, does not exist, and no seasoned American could imagine it being called into existence. The seat of Federal Government is at Washington, the Capital, but the seat of educational government is in every city, township, and village. Decentralisation is complete. The scope and kinds of education needed in a city or township are entirely under local control. Of course, a general desire to reach a high standard leads to emulation of the best examples. But local autonomy could not be carried further than in the school arrangements of the States.

The Superintendent is chosen, as a rule, by the Education Committee of the city or township. In San Francisco he is elected by a popular vote. In Massachusetts 270 towns have Superintendents of Schools, while 83 have none. But those that have none contain under 5 per cent. of the children. "The

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tendency now is in the direction of the State enforcing the best methods of supervision and direction," says Mr. Frank A. Hill, Secretary of the Massachusetts Board of Education.

It should be borne in mind that the American "town" means a more or less considerable area, which may include several villages or small towns in the English sense, or it may have scarcely any population.

The duties of Superintendents of Schools are much the same everywhere. In Southern and Western cities there is no marked difference between the authority exercised by these officers and by those of Massachusetts. It is, therefore, interesting to know that the following are the powers conferred upon Superintendents in Massachusetts. The number of the cities and towns reported on is 236.

Duties.	No. of Cities, Towns, &c.
Selection of Text Books	92
" Apparatus	93
Making of Course of Studies	164
Nomination or Certification of Teachers	95
Appointment of Teachers	21
Suspension " 	16
Dismissal " 	15
Inspection and Direction of Teachers' Work	218
Calling and Conducting Teachers' Meetings	224
Promotion of Pupils	187

In many other cases the Superintendent possesses joint or advisory power. About three-fourths of the Superintendents of Massachusetts are college or university graduates, with an average experience in teaching power of twelve years. Nearly all others are either graduates of Normal Schools or have been students in colleges.

NORMAL SCHOOLS (FOR TRAINING TEACHERS).

The training of teachers has been a matter of great contention and difficulty in England, like most of our questions of education. The United States avoid our difficulties by separating their entire educational system from matters of religious controversy. Thus no applicant for Normal School training can be refused admission on any but educational and public grounds. The training of teachers is perhaps the most momentous phase of higher education. As this is well managed or mismanaged the education

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of a nation must rise or fall. The provision of Normal Schools is deemed by the several States as regular a part of their work as the provision of Primary or Higher Schools. Boston gives its head Normal master £756 a year. The masters commence at £468, and rise to £610, and the assistants commence at £228 and rise to £340. Four years in a High School qualifies for admission to the Normal School.

Lord Melbourne, Queen Victoria's first Prime Minister, proposed in 1839 to erect a State Training College for Teachers on a non-denominational basis, but dropped the scheme because of the opposition of those who denied that the training of teachers or the education of scholars should be subject to public control. Sixty years have gone by since that abortive effort, and to-day there is no training college that can be called a State institution. The nearest approach is to be found in the Pupil Teacher Centres, the Certificate Classes, and the Day Training Colleges opened by a few School Boards or attached to some University Colleges. But a Residential Training College under public control does not exist in England and Wales.

Things are more advanced in the States. They have built 166 Normal Schools, residential and non-residential. While London, with a population of 6,580,616 in its Police District and of 4,536,063 in its School Board District (Census of 1901), has no power to build a college for teachers, Massachusetts has built ten Normal Schools for a population of 2,500,000. The following are the figures for some of the States :—

State.	No. of Normal Schools.	No. of Students.	State.	No. of Normal Schools.	No. of Students.
Maine	5	700	Indiana	2	1,179
Massachusetts	10	1,421	Michigan	3	1,199
New York	15	5,888	Wisconsin	7	2,729
Pennsylvania	15	7,726	Minnesota	5	2,135
West Virginia	7	1,991	Iowa	5	2,097
North Carolina	6	810	Missouri	4	1,600
Kentucky	6	382	Kansas	1	1,428
Alabama	5	817	Colorado	1	323
Mississippi	7	184	Washington	2	322
Texas	3	523	Oregon	2	561
Ohio	5	587	California	4	1,842
Illinois	3	1,768			

I omit figures for twenty-two other States. And it should not be forgotten that, besides these 166 State Normal Schools, there are 165 non-public Normal Schools, nearly the whole of which are carried on upon an unsectarian basis. Further, many normal students are received in the public Universities and Colleges (as in Scotland), and in some of the High Schools and other

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institutions. The total number of students being trained for the teaching profession in 1898-99 was 93,687, of whom over 56,000 were being trained in public institutions. When these figures are compared with the figures for England, they develop a startling contrast. In our 44 Residential Training Colleges and the 14 Day Colleges there is accommodation for only 4,898 students. Of these 2,910 places are only available for persons attached to particular denominations, and 2,440 belong to *one* denomination. So that, if the colleges are all full, we have less than 5,000 students enrolled. Taking the same year as that for which the returns for the United States have been given, viz., 1898-99, the 58 English Colleges were educating only 4,585 students.*

It is, therefore, only a fair conclusion that the system in the United States is a successful solution of the problem of Higher education as it regards the training of teachers.

STATE UNIVERSITIES.

Above the High Schools a system of State Universities has been built up to complete the provision for public education. Of course, all universities are not public in the sense of being owned and directed by States. That great historic foundation, Harvard University, in Massachusetts, like the University of Pennsylvania, and numerous others, is independent of State control, though in close touch with the operations of the State systems. But the architects of American institutions were too wise to leave that yawning chasm between the early and final stages of education which is still our perplexity and discredit in England. It is considered next to the marvellous here for scholars from public elementary schools to find their way after years of struggle to one of the national universities. It is cause for gratitude that these examples are not quite so few and far between as they were twenty years ago. But what is a phenomenal triumph in this country is the normal course in the United States. Both Congress and the State Legislatures have made the scholar's way plain and open to the top of the ascent.

Take, for instance, the "Constitution" of the State of Michigan. It reveals the anxiety both of the Federal Government and of the State of Michigan to make the higher education a first charge upon the land of the country. In England the concern has been to keep local charges for education, and educated labourers also, off the land. At this moment a rich county like Cheshire almost

* Page xiii., Blue Book, 1898-99.

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entirely escapes education rates. The framers of the Constitution of Michigan in 1835 went to work on a different principle. I quote part of that instrument:—

First.—Section numbered 16 in every surveyed township of the public lands, and where such section has been sold or otherwise disposed of, other lands equivalent thereto, and as contiguous as may be, shall be granted to the State for the use of the school.

The same Ordinance sets forth that

The seventy-two sections of land set apart and reserved for the use and support of a university by an Act of Congress approved on the 20th day of May, 1826, . . . shall, together with such further quantities as may be agreed upon by Congress, be conveyed to the State, and shall be appropriated solely to the use and support of such university, in such manner as the Legislature may prescribe.

Under the same Constitution all fines for breaches of the penal laws are to be applied to the maintenance of libraries.

At one time Ohio, Indiana, and Illinois had adopted the practice of leaving each township to manage the sixteenth section of school lands received from the National Government. But Michigan led the way in the better policy of accumulating all these gifts in one great fund, and entrusting the administration of it to the Legislature for the benefit of common schools and universities alike. This lead has been largely followed by other States.

Some of the State Universities are free of fees for tuition to students born in the State. Thus Michigan offers a free university course to every native of the State who can pass the examinations for admission. This splendid policy meets with its reward in numerical and scholastic success. The "Ann Arbor" University, *i.e.*, the State University of Michigan, in 1898-99 possessed a staff of 199 professors and instructors, responsible for the education of 2,386 male students and 673 female students. This total is little inferior to the number of students at Harvard itself, where 3,912 male students were in attendance in the same year. Illinois State University numbered 1,492 males and 332 females.

The following list will indicate the large number of States that have established universities under their own control, and the number of students in each. It should be remembered, however, that besides the State Universities there are other universities and colleges available for the people to an extent to which our own country affords no parallel. Some of these latter are of the highest standing, and are not seldom quite unsectarian in character.

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STATE UNIVERSITIES.

University.	Number of Students.		University.	Number of Students.	
	Males.	F'males.		Males.	F'males.
Alabama.....	392	27	Nevada.....	159	172
Arkansas.....	451	187	North Carolina.....	480	9
California.....	1,532	908	North Dakota.....	158	264
Colorado.....	411	289		{ 232	122
Delaware.....	115	16	Ohio (3).....	{ 934	190
Florida.....	147	79		{ 136	12
Georgia.....	248	..	Oregon.....	179	78
Illinois.....	1,492	332	Pennsylvania.....	319	10
Indiana.....	732	318	South Carolina.....	166	18
Iowa.....	1,092	247	South Dakota.....	164	180
Kansas.....	674	413	Tennessee.....	595	75
Kentucky.....	370	110	Texas.....	599	201
Louisiana.....	287	..	Utah.....	286	355
Maine.....	329	..	Vermont.....	445	64
Maryland.....	108	..	Virginia (2).....	{ 595	..
Michigan.....	2,386	673		{ 194	..
Minnesota.....	2,009	826	Washington.....	142	122
Mississippi.....	192	34	West Virginia.....	624	158
Missouri.....	645	176	Wisconsin.....	1,441	400
Montana.....	100	108	Wyoming.....	76	66
Nebraska.....	981	591			

STATE SYSTEM PROMOTES PRIVATE GENEROSITY.

If to this list were added all non-State institutions of higher learning much space would have to be occupied. For it is a remarkable result of the widespread provision and the efficiency of the public system of education in the United States that, instead of depressing private generosity, it greatly stimulates it. "Voluntary contributions" to a State system, and to higher education, flow more freely than in this country. The voluntary contributions to many of the State schools exceed those given to a considerable number of what are called "Voluntary" schools on this side of the Atlantic. Perhaps nowhere in the world are such munificent gifts made to the highest institutions of learning as in the United States. These contributions, it should be remembered, are not made, like those of some railway companies in England, "to save the rates" and to keep out a School Board. The "rates" are there, and the School Committees are there. Massachusetts has 353 publicly elected School Committees, charged with the administration of all grades of education short of university courses. These committees provide elementary education, and also technical, commercial, scientific, classical, art, and other forms of education, and are responsible for the management and supervision of the schools by themselves and through the superintendents of schools. The percentage of the cost of these

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schools raised by local taxation (the equivalent of our *rates*) in Massachusetts is 97·9, and in the whole of the United States it is 67·3. Massachusetts spent on her schools in 1899 \$13,889,838, or £2,777,000. Averaging this expenditure over the population of that State it amounts to £7 *per head of our money for all the children in the State between five and fifteen years of age*. This compares with an expenditure per scholar in average attendance (a smaller proportion) in England and Wales of £3, including capital charges drawn from rates. Even if we added 10s. per scholar in average attendance for annual capital charges for the non-Board Schools, the figure would be £3. 10s. per scholar below the average for Massachusetts.

It is not claimed, of course, that the average for the whole of the United States equals that for Massachusetts, but in not a few States it approximates thereto. My object in exhibiting these heavy *local* charges for education is to point the moral that a thoroughly good general system of education under public control fosters a spirit of munificence in the well-to-do classes towards higher education. Mr. Carnegie's recent magnificent endowment of Scotch University education is entirely on American lines. In no other country in the world could the following list of donations to Higher Institutions of Education be equalled. I am compelled to limit the list to donations of not less than one million dollars, or £200,000.

	£
Ezra Cornell, Cornell University, New York	200,000
Leonard Case, School of Applied Science, Ohio	240,000
Peter Cooper, Cooper Union, New York	240,000
W. C. De Pauw, De Pauw University, Indiana	300,000
John C. Green, Princeton College, New Jersey	300,000
James Lick, University of California.....	330,000
The Vanderbilts, Vanderbilt University, Tennessee	355,000
Jonas G. Clarke, Clarke University, Massachusetts	400,000
Isaac Rich, Boston University, Massachusetts	400,000
Paul Tulane, Tulane University, Louisiana	500,000
Asa Parker, Lehigh University, Pennsylvania.....	700,000
Johns Hopkins, Johns Hopkins University, Maryland	700,000
Leland Stanford, Leland Stanford University, California....	1,000,000
Stephen Girard, Girard College, Pennsylvania	1,600,000
Mrs. Stanford, California University (in memory of her husband)	2,000,000

The idea that universal State organisation of education would dry up the springs of voluntary liberality is entirely discredited by these facts. It has been said that we should "save on the lower in order to spend on the upper side of life." It is certain that our American kinsmen are learning well the art of spending on the upper side of life, whatever economies they may be effecting in lower directions.

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It ought to be said that the High School was designed and set up in the States for its own sake, and to give scholars the preparation needed to enable them to enter directly into the business of life. The wish to conduct pupils to the university was not the governing motive of those who determined to open advanced courses of education to the people at large, many of whom would never be able to enter a university. The universities had a strong case of their own, and the States never knew how many High School graduates would reach the university until the High Schools had begun to do their work by exciting aspirations after the highest culture. On the other side, the universities soon came into warmly sympathetic relations with the High Schools by sending them a supply of teachers imbued with the university spirit and able to stimulate intellectual aspirations. In this way the State Universities have exercised an elevating influence upon the whole common school system below them, while that system, not being narrowed in spirit, starved in resources, and cramped in scope as in England, has furnished to the colleges and universities the admirable material needed to enable them to fill their lecture-rooms and to perform their great work for the Republic. Thus the problem of higher education is solved, or is in course of being solved, on the only lines that promise success. Every child knows that the State has opened his path to the highest tablelands of culture, and every citizen knows that the nation will gather the full result of its labour and expenditure upon the common schools. The richest seed is sown, and, like a wise husbandman, the State takes every security in its power, first to mature the grain, and then to reap and garner the mental harvest.

EDUCATION OF THE COLOURED POPULATION.

This is naturally, and must for some time remain, the weakest side of American education, as well as of American social conditions. Those who are fond of expatiating on the prevalence of crime in the United States generally forget to point out that it is almost entirely due—where it exists—to the illiteracy of the negro and of the foreign-born immigrants.

Two factors must be borne in mind: (1) The effect of previous servitude in impairing the capacity of the coloured race for education; and (2) the racial antipathies which made the governing white population reluctant to grant equal educational rights to the blacks. It is only within the last four years that the common schools of Ohio have been open and free to all its children and youth. In 1859 the Supreme Court of that State gave a decision excluding from public schools established for white children not only pure negroes but children *five-eighths white*.

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It is said that 80 per cent. of the negroes now in the States never knew the evils of personal slavery. That may be so, but one generation of liberty is not enough to obliterate the mental effects of centuries of degradation.

Great progress, however, has been made, and there is no justification for the obstinate scepticism of many persons as to the capabilities of the negro. Such names of negro scholars as Washington, Jones, Councill, Atkins, Dunbar, Du Bois, Fortune, Turner, Gaines, Brooks, and many others, should witness for the hopeful view. There are always persons ready to assert that the emancipation and education of the negro is a failure, but that which is right cannot fail, save in the sense that men fail to do it with righteous thoroughness. There seems no room to doubt that the negro in the Southern States has made considerably greater progress than in Hayti, Guinea, Jamaica, or any other part of the world, in spite of the organised attempts in some of the old Slave States to rob him of legal trial, universal suffrage, and good education.

President Mc.Kinley—whose assassination has caused universal sorrow—declared, December 18th, 1898, in an address to the coloured students of Tuskegee Institute:—"Nowhere are such facilities for universal education found as in the United States. They are accessible to every boy and girl, white or black." This is true, but the ideal may yet be more closely realised. In New England it is pleasant to see black and white children taught in one classroom, and sometimes to see that the teacher in charge is an accomplished negress. In Cambridge, in 1899, a head mistress of one of the best schools was a coloured lady. But conditions found in Massachusetts—the cradle of Abolition—are not yet to be found everywhere.

Undoubtedly the common school system is the only one that can master the difficulties of negro education. It is slowly doing it, and one day will do it more effectually.

In the sixteen former Slave States and the District of Columbia there were enrolled for 1898-99 a total of 5,662,259 scholars, of whom 4,150,641 were white and 1,511,618 black. These figures show that 61·71 per cent. of the white children of school age and 51·89 per cent. of the black children of school age were enrolled. It is pleasing to record that the average daily attendance of the two classes was equal.

In 1870-71 the expenditure on the coloured schools in the District of Columbia, Florida, Kentucky, Maryland, and North Carolina was only £5,700, whereas in 1898-99 it had become £265,000. Over the whole area of the former Slave States it reached £1,250,000 in the latter year. It is still too low.

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The Commissioner of Education reports that there are 180 Secondary or Higher Schools for negroes, with 43,430 students, of whom 4,061 were being trained for teachers.

The six States in which race conditions prove most obstructive are Louisiana, Alabama, Georgia, South Carolina, Mississippi, and North Carolina. Here the illiteracy of the negroes is sometimes as high as 60 per cent. In the District of Columbia it is only 35 per cent. We must take encouragement from the fact that it is steadily declining, and is now less than the illiteracy of the population of Italy forty years ago. An American writer has said that "during the last thirty-five years over 500,000 coloured children have entered manhood and womanhood with more schooling than George Washington, Benjamin Franklin, Abraham Lincoln, Horace Greely, and others." This is a remarkable statement, but it is not made to damp but rather to intensify American zeal for negro education. It marks progress that already 140 millions of dollars, or £28,000,000, has already been spent on the education of the negro race, who, in 1860, were declared by the Supreme Court of the United States not to be American citizens at all. There are now probably 50,000 coloured educated teachers, preachers, and doctors among the 11 millions of negroes in the States.

The disparity between the number of coloured and white students in public High Schools in States like Alabama and Missouri is still most marked, but on the other hand the attendance of both races in the common schools of the old Slave States, as shown in the following table, inspires bright hopes for the intellectual future of a once oppressed people:—

COMMON SCHOOLS OF OLD SLAVE STATES, 1898-99.

State.	White Scholars.	Coloured Scholars.
Alabama	216,686	132,213
District of Columbia	29,811	15,887
Florida	67,657	40,798
Georgia	270,267	180,565
Louisiana	109,732	71,609
Mississippi	170,811	196,768
Missouri	656,816	31,767
North Carolina	261,223	138,152
South Carolina	119,027	139,156

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CONCLUSION.

This review of the conditions of American education will, I think, abundantly sustain the position taken in this article, namely, that the problems of race and of higher education are, in principle, and to a wonderful extent in practice also, being solved by universal free, graded, and well-equipped schools, in contact with Normal Schools and Universities; the whole under public control, and free from non-educational tests and aims.

The esteem in which this system is held by the American nation is evinced by the fact that no political party challenges it, or could afford to do so. The zeal of the people to give higher education to remote and poor districts is shown by the expenditure of one State—Massachusetts—in conveying scholars from such districts to school. It amounted to £25,400 in the year 1898-99. This State devotes to education between one-fourth and one-fifth of all it raises by taxation. Looking over the wider field of the whole Republic, the private benefactions to institutions of higher education in 1898-99 amounted to 22 million dollars, or £4,400,000.

LONGFELLOW'S OPINION.

The great poet Henry Wadsworth Longfellow was asked to express his view of the common school system of the States as early as 1851, and this is what he said:—*

I very heartily approve of the system on the grounds that by it the means of education are given freely to everyone, and, however poor a man may be, he feels that the education of his children, to a certain point, is secured to them, and that good morals will be taught them, and their religious sentiments cherished and cultivated.

The American ideal of education has perhaps never been stated with finer feeling than in the following weighty words of Mr. Frank A. Hill, Secretary of the Massachusetts Board of Education—a worthy successor of Horace Mann—in his Report for 1898-99. With these words I close.

It is the right of children to have their childhood reserved for its natural employments—play, recreation, schooling, and such lighter forms of work as children can do without loss of childhood's privileges. Thrusting them prematurely into factory life or any life akin to that is an abuse of children and an injury to the State not to be tolerated. By as much as human minds and souls transcend in value the products of human hands, by so much does the need of the schools for competent supervision transcend the need of the factory. No sane corporation would let its workshop drift, and no sane community should let its schools drift without a directing and unifying head.

* Report of Commissioner of Education, 1897-8, Vol. I., pp. 381-2.

Australasia as a Contributor to the World's Supplies.

BY R. L. NASH,

"Daily Telegraph," Sydney, N.S.W.



GOOD and bad seasons affect all countries, but in Australia the differences between good and bad seasons are probably more marked than in any other part of the world. We can see this in practically every class of production. In the summer of 1893-4 the wheat yield of Australasia was 42,035,000 bushels; in 1895-6 it was 25,114,000 bushels; in 1898-9 it was 54,491,000 bushels; and these wide variations were almost wholly the result of the varying rainfall. It has been the same with the live stock, upon which the wealth and production of Australasia more largely depend. In December, 1891, New South Wales, after a succession of good years, was the possessor of 61,831,000 sheep (54 sheep per head of the entire population); in December, 1899, after a succession of bad ones, there were only 36,213,000 sheep, or 28 sheep per head. In 1892 Queensland possessed 21,708,000 sheep and 6,591,000 cattle (54 sheep and 16½ cattle per head of the population); while in 1900 those numbers were reduced to 10,339,000 sheep and 4,078,000 cattle, the shrinkage in both colonies being due to the effects of the same disastrous period of drought. Yet a few good years may see the numbers of nine or ten years ago restored. Recurring droughts even affect mining production in the interior. When such periods recur in Australia it becomes necessary to slaughter the live stock wholesale. Afterwards the value of live stock advances enormously for restocking purposes, and in this way not only are there violent fluctuations in the surplus for export, but also in prices; and it has to be admitted that, under such conditions, Australia is an equally varying source of supply for external consumers. Within the limited area of New Zealand there is not the same extent of variation in the seasons, the rainfall

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being more reliable; but until the great internal plains of Australia are placed largely under irrigation—as years hence they will be—the productions of Australia will be subject to these wide differences from year to year.

For all that Australasia is, and must continue to be, a large exporter. Much of her products could not be consumed internally, and the financial obligations under which these colonies exist necessitate exportation. Investors in the United Kingdom have, in one form or another, some £400,000,000 of their capital in Australasia, upon which at the present time they are drawing about £16,000,000 yearly in the shape of interest and dividends, and that has to be liquidated in produce and gold coin, the latter constituting a very important product in six out of the seven colonies.

The exports in 1899 of the principal articles to countries beyond Australasia will serve to indicate of what articles those shipments principally consist.

AUSTRALASIAN EXPORTS IN 1899 (EXCLUSIVE OF
INTERCHANGE).

	£
Wool.....	23,500,000
Gold.....	12,500,000
Skins, Hides, and Leather.....	3,100,000
Frozen Meats.....	3,000,000
Silver and Lead.....	2,800,000
Butter.....	2,100,000
Copper.....	2,000,000
Wheat and Flour.....	1,850,000
Tallow.....	1,400,000
Coal.....	600,000
Timber.....	600,000
Tin.....	450,000
Preserved Meats.....	400,000
Oats and Oatmeal.....	300,000
All other.....	3,100,000
Total.....	57,700,000

The "all other" may be said to roughly consist of about £500,000 worth of re-exports of British and other manufactures, and of a host of minor articles, such as New Zealand kauri gum and hemp, Australasian horses, minor metals and ores, pearl-shell, apples, fruit pulp and jams, manure, shale, various pastoral products, such as hair, horns, and bones, cocoanut oil, wine, New Zealand cheese, and a large number of other articles in small quantities.

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LIMITS TO AUSTRALASIAN PRODUCTION.

It has been said that Australasia can grow and produce almost anything the world requires, including tropical products, and its wide range of latitude and climate make the boast by no means an idle one. But there are labour limitations here in Australasia which stand in the way and have to be reckoned with. There are nearly one million square miles of Australia within the tropics, much of them adapted to tropical agriculture. But a white population could not, or would not, labour in such localities; and it is a burning question as to how Pacific Islanders, Indian coolies, Malays, and Chinese can best be prohibited from doing so. Australia—that is, Southern Australia, which is purely white—has decided that all Australia shall be purely white. Within the tropics opinion is more divided on the question; but as, even in the tropical North, only white men have votes, and they are largely miners up the hills, the voting is still against the coloured assistant, even in Queensland. Queensland has played with the question, and has admitted Kanakas (Pacific Islanders) on to the cane fields. But now that matter is no longer a Queensland question or a Northern Territory question: it is relegated to the Commonwealth Parliament, which is overwhelmingly "white," and it is openly proclaimed that the coloured man must be shut out. Consequently, it looks like shutting out the major part of tropical Australia from making its contribution to the production of the world altogether. Instead of a source of wealth, it bids fair to be an incubus upon the South, East, and West.

If, therefore, we take the 3,000,000 square miles of Australia (excluding New Zealand, which has not quite the area of the United Kingdom), and state that at present one-third lies idle and is likely to continue to do so because suitable labour is excluded, and another third lies idle because it is too drought-stricken to be utilised without irrigation except by a few scattered live stock, we find that there is only about one-third, or 1,000,000 square miles, which can be said to be in occupation by the people. That, however, is superabundant for less than 4,000,000 of people (excluding New Zealand), and will continue to be so for many years to come, even with the population increasing rapidly, which is hardly the case at the present time, as immigration is practically stayed.

Left to itself, the Australian population increases, though the birth rate is not so large as in the United Kingdom. But neither is the death rate, Australia being healthy, as the climate lends itself greatly to recreation in the open air. But the Australian-born female is not so prolific as the female immigrant of the same age, for the reason that the former comes to maturity earlier but does not, as a rule, marry earlier than in England.

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During the past ten years the increase in the population has been as under:—

Colony.	Census, 1891.	Census, 1901 (Preliminary).	Increase.
New South Wales	1,132,234	1,362,232	229,998
Victoria	1,140,405	1,199,692	59,287
Queensland	393,718	502,892	109,174
South Australia	320,431	362,595	42,164
Western Australia	49,782	182,553	132,771
Tasmania	146,667	171,066	24,399
Commonwealth	3,183,237	3,781,030	597,793
New Zealand (white).....	626,658	773,439	146,781
„ (Maori)	41,993	42,850	857
Total	3,851,888	4,597,319	745,431

The ten years' increase has, therefore, been on the average 19·4 per cent., the increase having been 18·8 per cent. in the Commonwealth States and 23·4 per cent. amongst the white population of New Zealand. But in the previous decade, 1881 to 1891, the increase had been 38·5 per cent., and the shrinkage to barely more than one-half in the rate of expansion is a most important factor in any country, especially in a young country like Australasia. The net immigration, which numbered 386,000 in the ten years 1881 to 1891, dwindled down to only about 62,000 in the ten years from 1891 to 1901; while the average age of the people increased, there being a larger proportion beyond the reproductive ages. That accounts for much of the shrinkage in the rate of increase. The depression which followed upon the financial crisis of 1892-3, and the consequent falling off in marriages, also told upon the growth of population, and there may be other reasons which I shall not now stay to discuss.

CONDITION OF THE WORKING CLASSES.

But certain points are just now standing out clearly in Australia and New Zealand: (1) There is a desire amongst the labouring classes to discourage immigration which can compete with them. "There is not enough work to go round as it is; why should we, therefore, submit to increased competition?" (2) The Labour Unions are, one and all, rigid adherents of the Eight Hours principle. (3) They are greatly enamoured of a "minimum wage," which is at present proclaimed at 7s. a day, but which it is desired to raise to 8s. (say 1s. per hour). (4) Those Trade

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Unions are obtaining an increasing power in the Legislatures, and in at least three States already hold the casting vote. The New Zealand Government has laid itself out well nigh unreservedly to further the interests of labour and the small independent farmer in opposition to the capitalist and large landowner.

It is important, in judging the prospects of Australasia, to note the tendency of New Zealand legislation, because political parties in Australia are bent on propitiating the labour vote by promising similar legislation, and are actually engaged in doing so. The following is, therefore, a summary of the course of New Zealand legislation during the past few years:—

1. A differential land tax, established to break up the large estates, compelling the holders to sell to smaller men.
2. State life assurance,
3. State Trustee Department.
4. Advances to Settlers Act, to enable small landowners to acquire capital at low rates of interest, and pay off advances obtained from financial institutions.
5. The conversion of the Bank of New Zealand into what is practically a State Bank, and the acquisition of the only other New Zealand-owned bank.
6. Government purchase of the large estates, so as to hasten the process of parcelling them out, and to assist the Bank of New Zealand.
7. Industrial Conciliation and Arbitration Act, the object of which is to prevent strikes and locking out, by making arbitration in trade disputes compulsory. It is stated that this has already raised the cost of manufacture in New Zealand considerably.
8. Old-Age Pensions, granting to every man and woman in the colony over sixty-five years a pension if they have not other means of subsistence.
9. Employers' liability for accidents. The property upon which an accident occurs is ultimately liable to compensate for injury.
10. Special railway rates to assist farmers in marketing their produce. These rates aim at equalising charges, whatever the distance from the market.
11. State fire insurance, the end being compulsory insurance and competition with existing fire offices. The premiums to be collected as rates (now before Parliament).
12. Legislation promised: Government cold storage, including storage at the Cape and in the United Kingdom, and Government

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assistance in disposal of produce. The establishment of State shipping lines in connection with the export trade. State collieries to bring down the price of fuel. It has been suggested that there should be a State "Mont de Piété."

The aim of all this is to assist workers to obtain what the Government regard as "fair wages;" to parcel out the land amongst small cultivators; to regulate the value of money (the Government, in effect, saying to the small landowner—"You shall have the advantage of the low rates at which we can borrow"); to regulate and direct trade and prevent capitalists obtaining an undue share of profits, and to make reliance upon Government initiative more and more complete. The effect is, of course, to check the investment of private and joint-stock capital, especially British capital, and the latter is, where possible, withdrawing from the field. Local capital employed in manufacture in New Zealand is doing very fairly well, because it is highly "protected," and the production of the soil is great; though it means that manufacture in New Zealand cannot grow beyond a certain point. But the concerns which are doing best in that colony at the present time are local Co-operative Societies, established by farmers and dairymen with the object of dealing with and exporting their local products. A banker told me recently that he had found lending to these local Co-operative Societies safe and profitable. He found that loans guaranteed by the farmers of a district to establish butter factories, and so on, were often repaid out of profits in three or four years, and the farmers were greatly benefited.

Now, New Zealand is, for its size, a country with great advantages, and it possesses a substantial yeomanry class which are the backbone of the whole community. The New Zealand Government have gone to work after a very arbitrary fashion with the large estates, but the effect has been rather to benefit the small farmer at the expense of the British capitalist, who had heretofore sunk too much money in the country. With regard to factory legislation, there are wide differences of opinion, and personally I think that labour agitators are working the conciliation and arbitration courts to death. As for the aim of the New Zealand Government to obtain an ascendancy in the export trade, I look forward to it with many misgivings. A Government can admittedly buy or sell produce, or deal with it as agents, and can charge any losses incurred upon the people as a whole. It can obtain capital cheaply, and can, if it wishes to do so, beat off private enterprise. There is nothing impossible in it all. But, for all that, it is questionable whether the British investor would be wise to assist New Zealand largely with loans for such purposes. So long as

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loans are not forthcoming the Government can only go forward slowly on the path it has chosen, and, all things considered, that is best.

Now, is such legislation as has been here briefly referred to likely to benefit Australia? There are many points of difference between the two countries. In Australia there is not the same extent of the yeomanry class, and it would be a blessing if there were. In New Zealand a farmer might make a living off 250 acres; in Australia he would generally need many times that area. Here in Australia there is a far larger proportion of Government land; distances from port are often far greater; and in the interior irrigation will be necessary to effect extensive settlement. New Zealand, too, has not the tropical problem to face. If in Australia far more systematic efforts were made to settle people on the land it would, I believe, be attended with great good. But interference with labour is likely to be attended with more serious results in Australia than in New Zealand, because the volume of labour in Australia in the employment of the capitalist is far greater, and must necessarily be so from the character of the country. In Australia also the open advocacy of a "minimum wage" (not a minimum for a given amount of work) has raised a demand for Government employment which, for electioneering purposes and political purposes, Ministers have pandered to; and, though it can only end in disappointment, there is trouble, and a check to private enterprise which is much to be regretted.

EFFECT OF FEDERATION.

Altogether, there are problems to be worked out to their logical conclusions in these colonies, which, were they settled, as some politicians would have us believe they will be, would probably tend to restrict the advancement of Australia as a producing centre in competition with the rest of the world. Our rivals, the United States, Canada, Argentina, are all so much nearer Europe than we are that cheapness of production is a matter of vital necessity with us.

Then there is Federation which has to be reckoned with. Its effect cannot fail to make Australia more self-contained. It will probably tend to check importations, and by so doing tend to enhance export charges. However, through it all, I should be altogether optimistic if only the power of the Governments to borrow money could be restricted. Years ago Government borrowings did a vast amount of good to these colonies. They opened up the country as nothing else could have done, and were most profitable. Now they are not so, for the reason that there is

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much less pioneer work to do, and whereas years ago they assisted private enterprise greatly, now they tend at points to restrict it. Federation here means a great advance politically, and Australia will consolidate its power rapidly. But its effect upon commerce will, perhaps, be less marked than may be supposed, and were some of the legislation with which the Federal Government has started permitted to exercise its full effect there would be grave doubts as to what that effect would be.

It has been necessary to write at some length upon these questions, because they are exercising the public mind extensively here at the present time, and there is a decided leaning on the part of the politician to over-govern the country and become tyrannical. But in all countries, especially in new ones, there is a large allowance to be made for misdirected efforts, and there is always this safeguard—that the people must produce, and produce upon a commercial basis, if they wish to live. It is impossible to see the well-dressed, well-fed working population of Australia and New Zealand without a feeling of pride in their evident prosperity. There is, too, plenty of capital in Australia to come forward when political agitation subsides, and if I express my own opinion that the United Kingdom has for the time invested enough money in Australasia I do not consider that it would be inflicting any material injury here if these colonies, for some years at any rate, relied upon local capital more exclusively than they have done in the past. As an Englishman who has now resided a considerable time in Australia, my aim is to give my readers a purely unbiassed opinion on these points, and I know that the financial and mercantile community to a very large extent coincide with the views I have expressed.

THE TRADES OF AUSTRALASIA.

THE PASTORAL INDUSTRY.

If the gold discoveries gave to Australia and New Zealand their great starts in life, there can be no hesitation in saying that, so far, the pastoral industry has been its mainstay. The sheep, and the cattle, and the horses were placed upon the land, and the land suited them. They multiplied enormously, and enabled Australia in some directions to step in and occupy the premier position as the world's producers. There is no question as to the superiority of Australian fine wool. It is a matter of climate as much as breed, though the latter has been carefully attended to. The clip per sheep in New South Wales (the greatest sheep-owning State) was 3½lbs. in 1861, 4½lbs. in 1871 and 1881, 5¾lbs. in 1891, and 6½lbs. in 1899, and the increase has been obtained without destroying the

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character of the fleece. In New Zealand the wool-clip per sheep has increased yet more rapidly, and in 1899 it reached nearly $8\frac{1}{2}$ lbs. per sheep; but in that colony wool has been sacrificed for mutton, and the large proportion of crossbreds mean a lower value for the clip. Wool, like most other products, is subject to violent fluctuations in the market. During the boom in 1899 the pastoralists, in spite of drought, fared excellently from the wool-clip; in 1900, after the crisis amongst the European wool buyers, there was wholesale depreciation, from which the tendency is now slowly to recover. But if we take the wool export from Australasia in recent years it has been found to range from £20,000,000 up to £25,000,000, and that is a vast sum, having regard to the population of Australasia, ranging from £4. 10s. up to over £6 per head per annum.

But it is unnecessary to dwell at any great length upon the wool trade. It has been long established and is fully organised, and the host of buyers who now annually visit Australia and New Zealand during the wool season sufficiently testify to its attractions. It is remarkable, however, that so essentially a pastoral product should give such extensive employment in the towns. It is not an industry which augments the up-country population as agriculture and dairying are found to do.

The meat trade here in all its branches is one of growing importance, though recently the high prices of stock have undoubtedly, for the time being, checked the export trade of Australia. Australians are, as a whole, extravagant meat consumers. It is estimated that the people of these colonies consume some 264 lbs. of meat per head annually, or nearly $\frac{3}{4}$ lb. per head per diem. This is considerably more than double the rate of consumption in the United Kingdom. Allowance has to be made for the fact that much of the Australian meat is inferior, and cuts more to waste than in the United Kingdom; but still the cheapness of meat in the past has led to much meat eating. The effect of the prolonged drought, referred to at the opening of this paper, has, however, led to an increased demand for restocking the sheep and cattle runs, and the result has been distinctly higher prices within the past few years. The effect is naturally to check exports to the United Kingdom, except under high prices at Smithfield. The demands for South Africa, the Philippine Islands, and the troops in China have kept up the Australian exports at a higher level than might otherwise have been looked for, but a return to lower prices for stock on this side appears essential to further development of the trade with the United Kingdom and the provinces.

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The following were the shipments of the four leading colonies during 1899, the remainder hardly as yet entering into the trade at all:—

Colony.	Beef.	Mutton and Lamb.	Value.
	Cwts.	Cwts.	£
New Zealand	172,345	1,557,439	1,965,564
Queensland	651,029	32,529	833,733
New South Wales (say).....	60,000	400,000	331,904
Victoria.....	1,458	74,960	86,087
Total.....	884,832	2,064,923	3,217,288

The question whether Australia should improve the mutton she can supply at the expense of the wool has been discussed here. New Zealand has done so with marked effect. But I think that Australia is right in sticking mainly to the merino. Wool is really of more importance to us than mutton. There is, however, deterioration of the mutton in the hot weather by conveyance of the sheep over long distances in sweltering trains to Sydney, which might be avoided. Probably in time we shall have refrigerating cars on the railways for the conveyance of perishable produce to the material advantage of the trade.

There is a very considerable business in preserved meats, which has been stimulated by the war in South Africa and the requirements of the forces in China. The returns for 1900 are not all available, though the exports of preserved meats last year were much in excess of those for 1899, which are given below:—

PRESERVED MEAT EXPORTS IN 1899.

	Lbs.	Value.
		£
Queensland	25,148,815	383,899
New South Wales	11,453,332	185,804
New Zealand	5,382,272	90,919
Victoria	4,760,047	50,174
Total.....	46,744,466	710,796

In 1900 the export from New South Wales was 15,429,700lbs., value £285,785.

Another product of the pastoral industry in which Australasia has taken the premier position in the English market is tallow. The supply is variable owing to the nature of the seasons and the quantity and condition of stock slaughtered. Still, we have only to turn to the British Board of Trade statistics to note the commanding position taken by these colonies in the supply of that important article.

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IMPORTS OF TALLOW TO UNITED KINGDOM IN 1900.

	Cwts.	Value. £
Australasia	1,082,708	1,419,103
All other	850,601	1,106,085
Total	1,933,309	2,525,188

It is beyond question that Australasia will be in a position greatly to increase the supplies of tallow so soon as the restocking of the runs has made further progress. There is at present far too much waste in various parts of the country in regard to fat, and not far short of one-half the tallow exports centre in New South Wales, which last year exported 381,960 cwts., of which 335,778 cwts. were despatched to the United Kingdom. Holland, Chili, Italy, and Japan were also small direct buyers of Australian tallow.

The Co-operative Wholesale Society has realised the benefit which will accrue from direct purchases and boiling down of tallow in these markets, and is expending a considerable sum upon the erection of suitable works in Sydney.

So many other industries are connected with the great pastoral industry of the country that it is impossible to enumerate and describe them adequately in any short treatise. The exports of hides and skins, bones, horns, glue-pieces, the tanning of leather and basil, manure manufacture, and so on, all come under this head. The Australian hide is serviceable, and the Queensland hide is, as a rule, a very substantial and satisfactory product. With regard to the tannages of Australia and New Zealand there is admittedly much room for improvement. But the mimosa bark can tan a good leather if care is taken, and probably in time there will be an extension and improvement in the industry. The exports of leather from New South Wales alone last year were valued at £435,560, no quantities being stated. The bulk of this went direct to the United Kingdom.

DAIRYING.

Great attention has in the past few years been paid to butter making throughout all the Australasian colonies, and the product is now well known in the United Kingdom. The supplies of butter are here generally abundant and cheap just at the time when those in the Northern Hemisphere are short and dear, and thus a vacuum can effectively be filled. The one great trouble here is the conveyance of the cream or butter from the farms and dairies to the port of shipment without deterioration in the hot weather, to

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which season the exports are restricted. It is a trouble which can be overcome, and doubtless will be overcome in time; but the great variations noted in the quality of Australian butter in the United Kingdom are in the main the result of heating prior to reaching the ports of shipment. The make of butter and cheese in the year 1899 was as under:—

Colony.	Butter.	Cheese.
	Lbs.	Lbs.
Victoria.....	53,327,585	4,512,706
New Zealand	30,940,000	13,430,000
New South Wales	33,033,881	2,385,987
Queensland	8,462,595	1,910,300
South Australia	5,581,231	946,930
Tasmania	2,094,000	628,000
West Australia	275,000	850
Total	133,714,292	23,814,773

The exports of butter in that year were 58,475,071lbs., of which three-fifths went from Victoria, New Zealand being second on the list, while New South Wales made but a bad third. The drought checked the production in the last-named colony materially. In 1900 the exports from New South Wales were more than doubled. New Zealand has practically the export of cheese from Australasia in its own hands, the temperature of Australia not being well adapted to cheese making. There is no question but that Australia intends grappling with the butter trade upon a far more extensive scale. The starting of Co-operative Dairies is going on apace in all directions, and when once the question of deterioration is met by refrigeration from start to finish there will be a great field for the industry. New Zealand has been making great strides in butter production and export latterly, and, being less troubled by summer heat, has an advantage over Australia which cannot be ignored.

AGRICULTURE.

There has been progress in agriculture in Australasia, but it has hardly made the strides which might have been anticipated. Where the export of the surplus has to be faced, the distance from Europe, and consequent high freight charges upon comparatively low-priced products, is an important consideration. Still, wheat from Australia and oats from New Zealand are exported in fairly large quantities, as the Board of Trade returns of the United Kingdom show. This year New South Wales has joined Victoria,

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South Australia, and New Zealand as an exporter of wheat, but about the future of the industry I do not write with any marked degree of confidence. In most years there will be a fairly substantial exportable surplus, but in years of drought not much, I am inclined to think, can be looked for in external markets. New South Wales and Queensland ought to be large growers of maize, but the output is not extensive; and as far as oats and barley are concerned the probabilities are that Australia will never enter into competition with other sources of supply. The Commonwealth will mainly, in those directions, grow for internal consumption.

GRAIN YIELD OF AUSTRALASIA (HARVEST, JANUARY, 1900).

Colony.	Wheat.	Maize.	Oats.	Other Grain.
	Bushels.	Bushels.	Bushels.	Bushels.
Victoria	15,237,948	624,844	6,116,046	1,479,984
New South Wales	13,604,166	5,976,022	627,904	200,049
New Zealand	8,581,898	669,896	16,325,832	1,637,359
South Australia	8,453,135	....	218,331	188,917
Queensland	614,414	1,965,598	10,712	130,109
Tasmania.....	1,101,303	....	1,148,160	151,485
West Australia.....	987,329	2,263	73,556	61,335
Total.....	48,580,193	9,238,623	24,520,541	3,849,238

The high wages offered in other industries tend to restrict grain growing for exportation. Still, the wheat yield of January, 1901, was larger than that of the previous year, and, reckoning the internal consumption at about 33,000,000 bushels of wheat, it can be seen what quantity there has been available for export. Last January 35s. per ton was being demanded for wheat freights to Europe, which largely blocked the export trade. Now they are down to 20s., and considerable shipments have been effected. But it has to be acknowledged that the United States, Canada, and Argentina are most powerful rivals in regard to the extension of grain exports from Australasia.

We ought to fare far better in exports of some fruits, fruit pulp, jams and preserves, and dried fruits. The climate is well adapted for fruit growing and drying. Wine and brandy, too, offer inducements to systematic extension of production which will doubtless be heard more of in years to come. At present, peaches, apricots, grapes, and oranges are oftentimes a drug upon the local markets, and at such times really can hardly be said to pay to send into Sydney. Jam making is extending fast, and Australian competition

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in the future is probable in the United Kingdom. Cheap sugar is, of course, an important element, and Australia grows and manufactures very excellent sugar. But then the element of suitable labour comes in, and, as already explained, is an important problem in Australia at this juncture.

MINING.

There is no need to occupy my space with a lengthened report as to the mining industries of Australasia. Apart from coal, the mining output is, in the main, exported, and a vast amount of British capital has been put into mining operations. It is to be regretted that such extensive gambling has been connected with the industry; but the production is very large, and the exports have already been given. The gold output in 1899 was £16,174,000; silver and lead, £2,516,000; copper, £2,075,000; coal, £2,146,000; tin, £475,000; and other metals and minerals (including New Zealand kauri gum, £608,000) amounted to £1,472,000. Altogether, the value of the mining output in 1899 was £24,857,809, and the employment thus provided for the people was very extensive and well paid.

Amongst the mineral resources of Australasia iron is, as yet, practically untouched. It is an industry of the future, as there are abundant deposits of suitable ironstone and fluxes, and cheap coal in New South Wales. In this colony the value of coal at the pit's mouth in 1899 was 5s. 9d. per ton, and the quantity raised was 4,597,028 tons, or 61·8 per cent. of the total output of Australasia. In 1900 the New South Wales coal output increased to 5,507,497 tons, and it is a good fuel for all purposes, and extensively exported to North and South America, the Pacific Islands, the Philippine Islands, Java, Hong Kong, the Straits, and even India.

CONCLUSION.

From this summary it will be gathered there are abundant industries available for the people of Australasia to turn their hands to, and room for a vast accession to the population. There is, too, a substantial accumulation of capital, and a large proportion of well-to-do people. The working classes live well and spend money freely; and yet their accumulations in the savings bank and otherwise go on increasing. It is remarkable that, with a population of only 4,600,000 all told, there should be £106,600,000 of money deposited in the local banks, and £35,000,000 in the savings banks, apart from all other investments. The visible accumulation per head is altogether exceptional.

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Yet, as I have shown, there are troubles which have arisen with regard to labour which have been fomented by politicians here, and there is a desire to check immigration and prescribe a minimum for wages, which in some directions tend to act injuriously, especially upon agriculture. The Federal Government also have started with the notion that they can prescribe for and regulate trade after a fashion which traders and shippers are seriously resenting. That these troubles will run their course and resolve themselves upon the inevitable commercial basis is to be expected. But the opinion amongst business men is that Australasia is being over-governed, and not to her advantage. I have set out these facts, as I think, fairly, and have sought to avoid any high colouring at any point. That these colonies must move ahead I regard as inevitable, in spite of all drawbacks, political and otherwise. There are drawbacks everywhere.



Crown Lands and Civil Lists.

BY W. M. THOMPSON, BARRISTER-AT-LAW.



IN his account of "The Norman Conquest," Freeman writes:—"In the realities of history the King and the Lord—that is the lord on a great scale, and the lord on a small one—are each something that has crept in unawares, something which has grown up at the expense of rights more ancient than its own. Each alike, King and Lord, grew to his full dimensions by a series of gradual and stealthy encroachments on the rights of the people. As the King swallowed up the powers and possessions of the nation, so the Lord swallowed up the rights and possessions of 'The Mark.'" The progression of the economic and political life of England is tersely summed up in this quotation. Privilege and rights in land are the earliest type of all property. Indeed, all modern methods of labour capitalisation are merely a reversion to the earliest form of primeval ownership in land, organised on some system of co-partnership. What are called the hereditary revenues of the Sovereign are also only developments of former joint and common proprietorship. So, if we would explain the origin and nature of the Crown Lands, and the Civil List granted to King Edward VII. a few months ago, we have to seek for the causes and tendencies preceding.

A CHANGED ERA.

The Crown Lands and the various Civil Lists must now be viewed in the light of a changed era. There are many considerations affecting the future of the nation and the Empire of greater importance, probably, than the amount of actual coin, enormous and extravagant as some of us think it to be, contributed by the public for the support and remuneration of the Royal Family. It is not to be forgotten that criticism of an institution can be unfairly and illogically construed into wanton criticism of personages. There is such a thing as false chivalry. In these times we are dealing with quite a new order of affairs. Some national stocktaking is, therefore, wise and necessary. For the agricultural economics of the old days we find substituted industrial economics. The landed nobility of not many years ago has been definitely

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succeeded and strengthened, for good or ill, by a business aristocracy, but with the difference pointed out by Ralph Waldo Emerson that, unlike the feudal aristocracy, the aristocracy of trade has no permanency, is not entailed, and is continually falling before new claims of the same sort.

It was against this newer ruling class that the programme of the Young England Movement, in the first half of the 19th century, was directed—that struggle between the Tory patrician and the uprising and domination of the money-power in individual hands. The aim professed was to regenerate the English social world by effecting an alliance between peer and peasant and by upsetting the influence of the few wealthy trading people of the community who, they argued, pretended to be the friends of the labouring classes whilst they were really exploiting them. Had this programme been successful, it is likely that, with the transmission of real power to industry and the decline of agriculture, the hereditary House of Lords, or its baneful power, would have disappeared through inanition. However, the middle-class aristocracy won, and we have now a mixed “new nobility” that combines the love and extension of class privilege with affected sympathy for the masses. We never had, in this country, a *noblesse*, an exclusive caste by birth. The feudal aristocracy, nevertheless, with all its faults, on occasions has fought for public liberties and against the usurpations of Royal autocrats and political adventurers. Under the commercial caste that has followed we have heard the knell of Liberalism sounded, seen the revival of opportunist Whiggery in its worst form, and the erection of a remarkably powerful and unanticipated barrier against reform and progress, whether in the democratic or socialistic directions. For the first time in our history this new order, representing money-power, has had the main controlling influence in the moulding of the policy of our Empire, and the opportunity of granting a Civil List out of all harmony with the beneficent loyalty of their feudal predecessors.

THE MARK SYSTEM.

To understand how far we have moved from the ideas and practices of our forefathers—Saxon and otherwise—in the matter of Royal expenditure it will be useful to give a slight and rapid glance backwards in order to grasp the connecting links that bind the present with the past of our institutions. The “Mark”—the rights and possessions of which have been swallowed up by the ruling classes—was the form of pastoral society and patriarchal life universal among the Saxons. Its principle—joint proprietorship—was common to all the Indo-European races. The Saxons had no cities; their townships consisted of clearances in the forests—with

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portions *marked* out for families and tribes—buildings, cultivated lands, and pasturage, all belonging to the community. The land was the national treasury. All political and individual rights were associated with it. Absolute ownership was unknown. The Anglo-Saxon Kings had no Royal demesne—no hereditary Crown Lands whatever—had not even a patch of soil of their own. They were Kings, not of the land, but of the nation. So widespread and so essential was the system that, not only does it survive to-day, but the trend of modern legislation is to re-establish it. We find it in the existing village communities of India and Russia and the cantons of Switzerland. Before the “clearances” of not many years ago had done their dastardly work, we had village communists in the northern Highlands of Scotland. The few public forests and commons that still remain in various parts of the three kingdoms are a melancholy reminder of the succeeding growth of private ownership. The very methods of settling the prairie lands of the United States of America, Canada, Australia, New Zealand, and the upset rents of South Africa, are but the “Mark” system adapted and brought up to date.

ORIGIN OF THE CROWN LANDS.

Some of the later successful leaders and filibusters among the Anglo-Saxons became Kings, and seizing portions of the common lands parcelled them out among their most warlike followers. After the introduction of Christianity and feudalism, the “Mark” became the parish of the priest and the manor of the lord. The former free possessors of the soil were now tenants. The Norman King, nominally ultimate lord of all the land as head of the nation, became the administrator of land, or demesnes, for public purposes. A new element of ownership was soon introduced. Property, about the 13th century, when our commercial life began, was not confined to *lands*, but certain *rights*, as of fishing and shooting, were made distinct. It is to the invention of this pernicious precedent, an invention of the lawyers, that we owe the extension of the idea to mining and land values nowadays. The demesne set aside for the State use took the form of lordships and honours with forests and chases, the rents and profits of which were a principal source of the revenue of the nation. Here we have the origin of the Crown Lands. It is to be noted that the *whole expenses* of the Government of the State were defrayed from this income, except when it was insufficient, and, therefore, it became necessary to raise additional money by either granting some taxes for life, forced loans, or occasional subsidies, on the condition that the Sovereign should carry on and pay for the Government of the country. In case of war, the expenses were contributed under

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the terms of their various tenures by the feudal lords to whom lands out of the common stock or folklands had been granted for military service. In course of time the retainers and vassals, as their independence increased, of the feudal over-lords required extraordinary inducements to exercise their fealty. Mercenary services had to be resorted to, and practices were common (which laid the foundation of various vested rights) not altogether dissimilar in character to those that brought about the "planting" of Ulster in the time of James I. or the proposals that are made just now in various quarters to effect the "settlement" of an alien population upon the South African veldt.

THE FOLKLANDS.

Such common property, or folklands, as had not been appropriated continued to fall a prey to the "grabbers." Private estates were created out of the nation's property, and granted to favourites, or for some corrupt consideration. It was all one to the Kings in those days of romantic robbery and ancestral acquisitions whether they squandered away the Royal demesne, or the public soil. From time to time huge and wanton enclosures were made. During the reign of George II. 318,778 acres were enclosed, and in that of his demented successor, George III., nearly 3,000,000 acres were filched from the people. Up to about the middle of the last century some 7,000,000 acres can be accounted for as having been thus expropriated. And the practice still continues. It is estimated that less than one-tenth of the private estates of this kingdom have been acquired by legitimate purchase, or for value received. When not a mere gift, the origin of their private ownership has been, for the most part, fraud, bribery, dishonest services, or the necessity of endowing a lust-made peerage, especially in England and Wales. Most of the Irish landlords owe their possessions to confiscations. In the north of Scotland the chief of the clan gradually reappeared as the lord of the soil, the clansmen or co-partners becoming rent-paying tillers and tenants.

What a tremendous heritage has changed hands in these ways may be guessed when it is remembered that successive generations of cultivators have given to the land almost all the value it possesses by adding the permanent improvements. In some cases, as in Ireland, the landlords have improved their properties by the aid of State loans, charging the tenants a higher rate of interest than they themselves were called upon to pay. All this is apart from the fact that every year sees the landlords further relieved, at the expense of the occupiers, of the rates and duties natural to the soil. The big rental incomes are purely of modern growth—and this applies also to the increased revenues from the Crown Lands—

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and were quite unknown to the owners of a few generations back. In addition, money is deliberately appropriated from the taxpayers and taxes remitted to aid the landlords, whether of the wealthy parvenu, or the entailed variety, or the tithe-owners. One has only to mention, by way of corroboration, recent legislation like the Agricultural Rating Act, the financial clauses of the Irish Local Government Act, and the Tithe Rating Act, and attempts *in posse* to put all the "burdens upon land" on the backs of the public whilst the owners enjoy the land values created by the presence, industry, and expenditure of the population. As things actually are now, the people who were formerly the owners of the land of this country pay to the landowners, notwithstanding the ruin of agriculture, some £200,000,000 per year for the privilege of existing and labouring upon the land of their birth. Nor is there any amelioration of this state of affairs anywhere in prospect. At this year's meeting of the British Association, on the authority of Sir Robert Giffen, we are told that the Legislature ought not to subject ground rents to taxation. And, after so many years of propagandist work by those who preach the doctrine of "ransom," the taxation of land values, the reform of the incidence of local rates, and "things of that sort," the crumb of discomfort thrown to them by Sir Robert is that they are "not doing good service to the community," and that they "ought to make the best of our existing system." The chances of the profitable cultivation of the land of the country seem equally hopeless—largely, of course, on account of foreign imports and landlord and railway incubuses. Indeed, the future of economic land—that is, land that can be used as a means of wealth production, or industrially turned to account—receives hardly any serious attention.

CROWN REVENUES.

Down to the Restoration in 1660 the whole of the ordinary expenses of the government of England, civil and military, were defrayed out of the Crown revenues. We find the expression *Hereditary* revenues then growing into use. The term Crown, however, signifies the State and the matters under the control of the Executive authority, and has no connection whatever with the Sovereign personally. In the interests of the State we have Crown lawyers, Crown Ministers, Crown Lands, but no one dreams of talking about Hereditary Crown Ministers, or lawyers. Such rights as that in the seashore held by the Sovereign in trust from the nation, and that portion of the Royal patrimony which consists of such reserved rights as mines, fishings, the Duchies of Lancaster and Cornwall (claimed as hereditary *private* property), are as much Crown Lands as the unallotted ground in some British Colonies—

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as, for instance, in New Zealand, where its sale or settlement is regulated by the Crown Land Acts of 1884, or the recently annexed territories known as the Transvaal and Orange Free State. The records concerning Crown Lands, as an hereditary adjunct to the Sovereign, furnish the main chapters of the story how "the King swallowed up the powers and possessions of the nation." We find that the demesne lands reserved to the Crown at the Conquest for paying the expenses of government were very extensive. From the 12th to the 14th centuries the gifts and grants of this public property were so numerous that Parliament frequently interfered to compel the resumption of lands thus disposed of. William the Conqueror seized and retained vast estates. William Rufus gave them away, and then took them back. Various of his successors were compelled by their needs, or Parliament, to resume the grants. From time to time the Crown demesne was enlarged by forfeiture and confiscations. The Wars of the Roses brought rich harvests. The seizure of the properties of the Monasteries, on their suppression, increased largely the Crown real estate. To avoid application to Parliament for supplies Henry VIII. and Elizabeth treated the Crown Lands as so much merchandise. James I. and the other Stuart monarchs reduced them to insignificance. William III. granted four-fifths of the County of Denbigh as a single transaction to the then Earl of Portland, but had to recall his vicarious generosity. The *Nullus Tempus Act* was passed to secure the titles of those to whom Crown Lands had been granted against recovery or "ransom." A Scottish statute of an earlier period had made the consent of Parliament necessary to the alienation of Crown property. But the policy adopted of extensive sub-infeudation to encourage agriculture reduced the value of Crown Lands not given away, and in Scotland they now mainly consist of a few castles, palaces, and feu duties. The first effective restraint was the statute of Queen Anne prohibiting all alienation except by leases of thirty-one years, or three lives. Still the lands that remained were by degrees frittered away. Leases were corruptly granted and renewed. The Crown demesne continued to rapidly decrease in value and extent. Waste, corruption, and mismanagement reached such a height that, at the accession of George III., the Crown Lands produced a net annual revenue of about £6,000 a year!

FIRST CIVIL LIST.

When, after the Restoration, a rearrangement of public affairs was made, the Crown Lands having contracted into very narrow limits, something had to be done to meet the cost of government. It is from this period that the Civil List, as such, dates. A distinction was drawn between extraordinary outlay caused by war,

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hitherto borne practically entirely by the land, and the ordinary expenditure for Civil Government. The plan was adopted of providing for the support of the Army and Navy by an annual vote. For the Civil Government the funds were drawn partly from the proceeds of such Crown Lands as still remained, and partly from various taxes, such as Customs Duties, which Parliament voted for the purpose at the beginning of each reign. These combined formed the Civil List, in the limited sense, as the practically private income we now know it to be, as well as the source whence all other Civil indebtedness of the State whatsoever was liquidated, and were known as the Hereditary Revenues of the Crown. In 1689, in the reign of William and Mary, the total amount of these revenues was £600,000 per year, afterwards raised to £700,000. And this money had to be spent in the following ways:—

- (1) To support the entire Royal Household;
- (2) To provide the moneys for the Sovereign's Privy Purse;
- (3) To maintain and repair the Royal palaces;
- (4) To pay the salaries of the Chancellor, the Judges, the Great Officers of State, the Ambassadors, and meet the financial needs of the Treasury and Foreign Office generally;
- (5) To supply incomes (the Sovereign already having his privy purse and household provided for out of the same total sum) for the maintenance of the other members of the Royal Family;
- (6) To meet all expense of the Secret Services, all pensions, the State printing, and all other such claims.

With regard to this list of conditions and duties it will be noticed that the financial liabilities for the whole public service, other than the Army and Navy, was thrown upon the Hereditary Crown Revenues, amounting to £700,000. Without providing for any of the expenses of Civil Government the Royal Family of Her Majesty the late Queen Victoria represented an expenditure to the nation estimated variously at between £700,000 and £1,000,000 per year.

"SURRENDERED" REVENUES.

Not till the reign of George III. was the pretence set up that the Hereditary Revenues—the Crown Lands then bringing in an income of about £6,000 a year—inherited in the Sovereign and not the Crown or State. George III. is humorously described as the first King who "surrendered" these revenues, including the Crown Lands (with the Duchy of Lancaster and Cornwall omitted), in exchange for a fixed Civil List. The broad effect of this arrangement was that the King exchanged what did not belong to him for a tangible and enormous settled income, with liberty to

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have any debts he might contract paid off by the taxpayers in addition, while the State, or Crown, undertook to find the money for conducting the Civil Government, a duty that had hitherto been performed at the charge of the Civil Lists of his predecessors on the throne. The whole proceeding was a pious fraud and a scandal of a magnitude unmatched in the history of any other country. Far more extraordinary, nevertheless, is the fact that the taxpayers' money spent by, or on behalf of, the Georges is, by comparison, less in amount than the Royal expenditure in connection with the later branch of the House of Brunswick. It is to be remembered that much of the money voted to George III. was used for needs and purposes not known to exist in these Christian and enlightened days. There were pensions, in some cases continuing for generations, to mistresses, such as the £7,500 to the German woman, the Duchess of Kendal, together with the profits of the Mastership of the Horse and other perquisites; dowers and settlements for illegitimate offspring; extravagant bribes for members of both Houses of Parliament, and rewards for useful touts and spies; subsidies paid to European Powers and expenditure for the support of alien relatives, foreign mercenaries, and the upkeep of the Hanoverian dominions. The sordid details are now well enough known, and the only redeeming feature is that the Georges generally speaking were in some sort the victims of the contemptible nobility—particularly the Whig section—who not only managed to enrich themselves, but transferred the heavy weight of taxation from the land and themselves to the poor and industrious.

COMMISSION OF WOODS AND FORESTS.

An inquiry made in 1786 into the condition of the woods and forest and land revenues of the Crown resulted, after long years of circumlocution and red-tape, in 1851 in a Department of Woods and Forests in charge of Commissioners, who took over the functions of collecting and administering the revenues of the Crown Lands. Advowsons and vicarages and the hotch-potch of glebes and Church buildings, originally granted, like other estate, on the feudal conditions of military service, were exempted from their control and handed over to a body of Ecclesiastical Commissioners under the direction and influence of the State Church bishops. Both these bodies have extensive properties, slum and other, scattered all over the kingdom, but the rentals of the ecclesiastical section are, in the main, confined to the financing of the statutory creed. The Commissioners of Woods and Forests are permitted large powers over the remaining lands and properties, some of which in the towns—such as Regent Street in London—have enormously increased in value on account of unearned increment

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and the falling in of leases. The principle of the administration is the securing of the greatest money return, irrespective of the interests of the community. No secret is made of this fact. The Commissioners avow that their business is to enlarge the revenues as custodians for the benefit of the Royal Family. Through their action the nation almost lost such spaces as Epping Forest and the New Forest and various foreshore embankments. They have never shown any compunction in attempting to enclose common lands, or in making clearances, or cutting down public timber. In fact, Parliament has had now and again to interfere with the warning that the Crown Lands are State Lands and not appanages of the Royal pocket. The net receipts of these "surrendered" properties are now about £430,000 yearly, which, after certain deductions, are paid into the Consolidated Fund—the increase of income being due to the same causes that have enhanced the value of other similar property throughout the kingdom.

DUCHIES OF LANCASTER AND CORNWALL.

There are two other sources of Crown Land revenues—the Duchy of Lancaster and the Duchy of Cornwall. These Duchies are not included in the "surrendered" offset to the Civil List. A preposterous claim is made that they are *private* property, the basis of the same being that Edward III. made a present of the Duchy of Lancaster to himself out of the State lands; while, with regard to the Duchy of Cornwall, the present King, when Prince of Wales, received the revenues as a specific part of his maintenance. These Duchies enjoy the anomalous distinction of being wholly exempted from Parliamentary supervision, although in the reign of William and Anne they were by statute part of the grants for Civil List purposes. At the present time the Chancellorship of the Duchy of Lancaster is a political appointment, and the affairs of the Duchy of Cornwall are managed by an institution called the Court of Stannaries. The Sovereign draws the revenues of the former Duchy—amounting to about £90,000, less expenses—in addition to the Civil List and other allowances, whilst the Heir-Apparent becomes Duke of Cornwall and enjoys an income which averages £60,000 a year, also independently of other grants. On many occasions the claim of private property in these Duchies has been repudiated in Parliament, and on the accession of Queen Victoria Mr. Harvey, M.P., demanded the right to inquire into and appropriate all the revenues of both, but his motion was opposed by the Government and defeated.

BASIS OF PRESENT ROYAL EXPENDITURE.

As a matter of Parliamentary drafting the Act settling the Civil List still continues the fabrication about the "surrender of the

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hereditary revenues," but no serious meaning is now attached to the ridiculous title implied. A Civil List is a life grant only, the State having the right of resumption. The Lords of the Treasury are directed to make payment of the amounts as voted and agreed upon. The following arrangement was made for the late Queen, and is, in the main, the basis of the present Civil List, which is notable for a large increase, and the causes alleged for such a new departure.

CIVIL LIST OF H.M. QUEEN VICTORIA.

	£
(1) The Queen's Privy Purse	60,000
(2) Salaries of the Household and Retired Allowances	131,260
(3) Expenses of the Household	172,500
(4) Royal Bounty Alms and Special Services	13,200
(5) Unappropriated	8,040
	<hr/> £385,000
(6) Pensions granted by Queen Victoria (limited to £1,200 per annum).....	23,773
	<hr/> £408,773

This amount does not include the revenues of the Duchy of Lancaster, which Her Majesty also enjoyed, the income being generally about the same as the Privy Purse, namely, £60,000 a year. Nor does it include enormous sums spent on behalf of Her Majesty, or grants and allowances made to members of the Royal Family. The Civil List granted to William and Mary, besides bearing almost all the expenditure on the Civil Government, was also charged with the maintenance of all the members and many relatives of the then Royal Family. This condition is absent, it will be noticed, from the Civil List of Queen Victoria. The outlay was transferred to the taxpayers in this form:—

ANNUITIES TO MEMBERS OF THE ROYAL FAMILY.

	£
The Late Dowager German Empress.....	8,000
Albert Edward, Prince of Wales.....	40,000
Alexandra, Princess of Wales	10,000
Annuity under the Prince of Wales's Children Act, 1889	36,000
The Late Duke of Edinburgh (reduced to £10,000 on his becoming Duke of Saxe-Coburg and Gotha) ..	25,000
The Princess Christian	6,000
The Marchioness of Lorne	6,000
The Duke of Connaught	25,000
The Duchess of Albany.....	6,000
The Princess Henry of Battenberg.....	6,000
The Duche-s of Mecklenberg-Strelitz	3,000
The Duke of Cambridge	12,000
	<hr/> Total.....
	£183,000

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If this sum is added to the Civil List amount of £408,733 we have a total of £591,733 the amount of the annuities only, that is to say, a part of the expenditure for the late Queen and Royal Family. The total naturally varies with the resumption of money on account of deaths, or the outlay on account of new allowances. Besides these annuities several of the Royal beneficiaries received other payments, as from the Duchies of Lancaster and Cornwall, "expenses" on behalf of the members of the Royal Family, payments from military and naval votes, and so forth. Everything done, ornamentally or otherwise, for the nation is, according to custom, separately and sumptuously remunerated.

Both Liberal and Tory Governments in recent years have professed belief in some nebulous understanding by which the taxpayers cannot refuse to satisfy such Royal demands for grants and allowances as may be permitted by the Government of the day. The effect of this is to place the members of the House of Commons, as the guardians of the public purse, in a most invidious position, and to hamper their right of free criticism. The understanding is as mythical as the hereditary nature of the Crown Revenues, but nevertheless serves its purpose. There are one or two items of germane fact that carry their own moral. Queen Anne returned to the nation the bulk of her private savings. George II. objected to the Parliamentary proposal to make an allowance to Frederick, Prince of Wales, on the ground that it was the King's business to provide for his own family, and that "it would be highly indecorous to interfere between father and son." William IV. was actually refused the money for an outfit for his wife. On the other hand, the design, backed by the Court, for an annual payment of £100,000 to the late Prince Consort was met, through the influence of a stalwart Radical opposition, with a grant of the reduced sum of £30,000 per year. This amount does not, of course, figure in the Civil List of the reign, but is really an augmentation of it. These figures read curiously when contrasted with the £60,000 a year given to the President of the French Republic for all ordinary purposes, including a continual stream of gifts to the charities and hospitals all over France. The wife and family of the President receive not one penny from the French taxpayers.

SELECT COMMITTEE'S REPORT.

Like previous Parliamentary investigations for the purpose, the Select Committee appointed to consider the Civil List of the present King made a report based upon wholly fragmentary material. The terms of reference were, as usual, carefully and designedly restricted. The members selected to serve were in number twenty-one, of whom seventeen were official Conservatives and

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Liberals, and the remainder, excepting Mr. Labouchere, sympathetic Whigs and Tories. Ireland was not represented at all. As a result of the Committee's recommendations the existing Civil List was framed and became law in the month of May, 1901, after a very short debate in the House of Commons and foregone acceptance in the Lords. Interest in the subject seemed to be almost entirely discounted by the anxious war proceedings in South Africa and the glamour of the timely Royal tour, or demonstration, arranged to inaugurate the Commonwealth of Australia and accentuate the wider Imperial designation of King Edward VII. as the ruler of the sentimentally-described "Britons beyond the Seas." The main feature of the present Civil List is that for the £385,000 granted to Queen Victoria there has now been voted £420,000 a year, of which £110,000, or £50,000 more than the late Queen received, is allocated to the Privy Purse. Besides this £20,000 a year is given to the Duke of Cornwall and York, £10,000 a year to the Duchess of Cornwall and York, £18,000 a year for the daughters of the King, and a £25,000 allowance for pensions for the servants of the late Queen, whose claims are a further burden transferred to the taxpayers. The annuities to members of the Royal Family unaffected by the death of Queen Victoria are continued, and the total sum adds up to £543,000—or a net increase in the Civil List of £67,000—without taking into consideration the vast amounts spent on behalf of Royalty and charged to various classes of the Estimates.

In asking the House to authorise this expenditure, Sir Michael Hicks-Beach, the Chancellor of Exchequer, spoke of the increasing popularity of the Royal Family, and stated that many members of the House thought the amount of the Civil List too low. He explained that, in fixing the amount for the Privy Purse, the precedent of the Civil List of William IV. and Queen Mary had been followed. After remarking that the King had no "personal fortune" the Chancellor of the Exchequer made this very suggestive statement: "All the savings of Queen Victoria had gone in providing for her younger children." At the same time he announced that a portion of the increased Civil List of her late Majesty's successor was "partly to provide pensions for the servants of the late Queen Victoria." Then he proceeded to detail a few trifling reductions in Royal expenditure. Sir H. Campbell-Bannerman, as representing the official Liberal Opposition, agreed with the increase. Mr. Labouchere pointed out some of the glaring and costly fooleries of the Royal Household, and protested against public money being spent upon elaborate functions that nobody wanted for the benefit of a handful of Court hangers-on and London Court milliners and dressmakers. He objected

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strongly to the Duke of Cornwall and York, already drawing the revenues of the Duchy of Cornwall, over £60,000 a year, receiving £20,000 a year additional, besides £10,000 a year extra for his wife.

PROVISION FOR CONTINGENCIES.

The Select Committee, in their official report, embodied the curious remark that they did not think it "consistent with the respect due to His Majesty to scrutinise the details of his domestic household." To provide for contingencies they recommended that in the event of the Queen Consort surviving the King she should be allowed £70,000 a year. They also recommended that the Duchess of Cornwall and York should receive £30,000 a year, should she survive the Duke of Cornwall and York. They made no present provision for the children of the Duke of York "in view of the youth of their Royal Highnesses and the consequent uncertainty of the future." The sop thrown to the taxpayers was the abolition of the Royal Buckhounds, the "reader" and principal "painter" at Windsor, the reduction of the salaries of a few ornamental officials by a few hundreds—such, for instance, as the Captain of the Gentlemen at Arms from £1,200 a year to £1,000.

A minority report was made by Mr. Labouchere, but the Committee refused to discuss it. Mr. Labouchere urged that the Civil List allowance should have been £415,000, and pointed out that the King would receive some £60,000 a year in addition from the Duchy of Lancaster, as compared with £5,000 that came from that source in 1838. He was willing to grant £18,000 a year to the daughters of the King "on the distinct understanding that no further pecuniary demands will be made on behalf of their Royal Highnesses." As both Sir M. Hicks-Beach and Sir H. Campbell-Bannerman justified the increase in the Civil List on the ground of changes in modern life, the following paragraph from Mr. Labouchere's report will be read with interest:—

Your Committee have not deemed it within the scope of their inquiry to consider whether continuance of the pomp and pride and ceremony of a Court is desirable. This question was not referred to them. . . . Suggestions have been rife that the cost of living has gone up among the wealthier classes since her late Majesty ascended the throne. This idea seems to be due to the present ostentatious expenditure among some of those who have suddenly acquired large fortunes. But your Committee do not believe that the Sovereign would desire to enter into a monetary competition with such persons, or to encourage, by his example, such vain-glorious prodigality on the part of his subjects.

PARLIAMENTARY INEFFICIENCY.

It is not the fault of King Edward VII. that the labours of this Select Committee were a mere perfunctory and abortive proceeding. Most of the members were men with social and other ambitions, and, without impugning their sincerity, the terms of reference, in

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any case, would not permit of any thorough and drastic investigation. We are as far off as ever from learning the cost of the Royal Family, including all appointments held by members of it and the remuneration paid. Indeed, in 1887 Mr. W. H. Smith, the then leader of the House of Commons, bluntly declined to give the House any information concerning the amount of the official salaries for sinecure and other posts in the Army, Navy, and elsewhere drawn by Royal personages and relatives of Royalty of both sexes, or about the unauthorised savings of the late Queen. When a Committee of Inquiry is appointed it has no power to seek for information about the Sovereign's investments and savings, and receives no instruction to have the whole cost of Royalty fixed at an inclusive and definite figure properly set forth and audited and without official concealments. The Select Committee which preceded the Civil List Act of the late Queen Victoria, directed to examine the expenditure of the Court during the reign of William IV., fixed the amount on the basis thought necessary for "maintaining the state and dignity of the Sovereign and providing for the personal comfort of the Queen." There was no question whatever with regard to what either the Crown Lands, or any other hereditary revenues of the State, produced, or of "surrender." Not only is there an increase of £67,000 in the new Civil List as compared with the late Queen's, but it is far larger than the Civil List of William IV., which included charges for the Civil Government now transferred to the Estimates. Although, according to Sir M. Hicks-Beach, the savings of the late Queen were all spent in providing for her younger offspring, and notwithstanding the Prince of Wales's Children Act of 1889, the liability is still left to the taxpayers to vote allowances for their maintenance, seemingly to the fifth and sixth generations.

The Civil List of 1901 has not thrown upon it, therefore, expenditure which properly appertains to it. It does not include the cost and repair of many of the rent-free and tax-free Royal palaces, the cost of Royal yachts, military aides-de-camp, Crown parks and gardens, thousands of pounds worth of miscellaneous payments for ridiculous household appointments, various grants and allowances, the Royal bounty and alms, and cost of journeys, pensions, and an enormous unascertained leakage of public money among decorative Court flunkies who add nothing to the dignity of the throne, nor in the way of sinecures and numerous patronage posts.

"HISTORIC MISFORTUNES."

Arm-chair theorists attribute the woes of this country to an impalpable bugbear called "historic misfortunes." The phrase is convenient as a mask for hiding past blunders and mismanagement,

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and as an excuse for leaving well alone, delaying reform, and not remedying the anomalies and absurdities in our scheme of Government. To this category, one supposes, must be credited the circumstance that, at the beginning of the 20th century, the Civil List exceeds the bounds of avarice that the most sanguine individual would have dreamt of a few years back. There are ominous signs that, as a result of what may be described as world-competition, the outlook for this Empire is not promising. Yet hardly a voice is heard advocating retrenchment. The reasons advanced by the present Government for the increase of the Civil List are somewhat amazing. One—the growing popularity of Royalty. The other—that the changes in modern life make it necessary for the “honour and dignity” of the Crown that Royalty should vie with the costly, ostentatious, extravagant, and vulgar display made the fashion by a pushing clique of the newly rich, among whom are found many of the most idle and least respectable members of the community. There is a ghastly irony in associating these reasons with an unprecedented burden of National Debt, the bitter cry for a “living wage,” the tragedy of being “too old at forty,” the lack of housing for the workers, and the increase of pauperism and lunacy. Assuming that there has been, for a few years, a general and passing spasm of prosperity, appraised in money value, it has taken the form of concentrating and increasing wealth in the hands of a small minority. With all our growth of Empire the ugly fact remains that the labouring classes are not rising in proportion to other classes, nor getting out of the bulk of the world’s wealth that share of the benefit which they have a right to expect. Upon them, in the main, does fall and will fall the weight of the permanent increase in Imperial and Local Taxation, and in order to secure such popular legislation as may ease the conditions and struggle of labour in view of competition, they are ill-equipped for a combat with the now amalgamated society of plutocrats and aristocrats who compose a new ruling class with antagonistic interests.

THE WORKING CLASSES.

At the British Association meeting held in September of this year some of the calm and philosophical conclusions set forth are instructive as straws showing how the national wind is blowing, besides throwing some light on the higher cost of living that excuses an increased Civil List. In the Economic Section the prevailing tone of these authorities seems to have been that labour and Trade Unionism spell anathema, whilst the latter-day “divine right” is embodied in employers and capitalists who can do no wrong. The course of industrial advance is foreshadowed. Large concerns are to amalgamate and concentrate—including the

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profits—in a few hands, even though the general consumer has to pay enhanced prices. Labour is not to be permitted to combine, either in the protective form of Trade Unionism, or in the industrial forms of co-partnership, in order to prevent higher wages and decentralisation of profits. The President of the Section, Sir Robert Giffen, put the seal on the discussion by announcing as the result of his statistical prescience that the encouragement given to Trades Unionism had been most mischievous socially, politically, and economically. This is surely a curious commentary, for the thinking, of those who justify the increase of the Civil List on the grounds of the raised level of living and the nation's unbounded prosperity. Yet this depreciation of labour and its methods is by no means confined to doctrinaire economists. Lord Hobhouse, writing in 1898, makes these pregnant remarks :—

It is no good referring to writers of fifty years ago, excellent as their words may be. The money power had not then been frightened by Socialist noise and threats, nor found the House of Lords to be its bulwark and shield. Now it has, and it is not going to give up such a potent weapon. And for the mass of electors, they are utterly contemptuous of the deeper principles which underlie the working of all institutions. They care only for things they can see and handle; more money, more amusements, less work, protection against direct and visible competition, relief from the mishaps of life at somebody else's expense, and so forth.

The taxation that takes away more than increased wages; the military adventures that destroy what industry creates; the education that fits them and their children for effective action and self-help, and for mental interests, apart from exciting amusements; the broad social effects of free and fair play for all; these and like things they care not for, and they think the man who insists on them is a fool, or perhaps a traitor to the cause of the poor. Probably some day they will be wise; but not till taught by suffering. That in my view is the problem of the day. The mass of the community have got a Government as good as they deserve, or will deserve, till they again perceive that sound political and social ideals are of more value than additional "*Panem et circenses*."

MORAL COST OF ROYALTY.

Now, what is "the deeper principle which underlies" such an institution as the Civil List in its latest inflated guise? The actual cost of the Royal Family is a comparatively small matter when we look into the moral cost to the nation of which the Civil List is the sign and symbol. There was a time when the landed ruling classes of this country fought for and secured *Magna Charta*. Indeed, their records, through centuries of greediness and misdeeds, are relieved now and again by bright efforts in the cause of popular justice. William III., foiled in his endeavour to follow the example of the last two Stuarts, whose Royal revenues enabled them to do without the authority of Parliament and establish a military despotism, exclaimed, "The gentlemen of England trusted King James, but they will not trust me." In reply the gentlemen of England made

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the vote of supplies an annual one, and thus secured the necessity for the annual meeting of Parliament. In 1780 Sir G. Savile presented the famous Yorkshire petition praying the House of Commons "To inquire into the management and expenditure of public money, to reduce all exorbitant emoluments, and to abolish all sinecure places and unmerited pensions." About the same time Edmund Burke, who talked about "the swinish herd," proposed, unsuccessfully, a reduction of the taxation and domination of the power of the Crown. Shortly afterwards Mr. Dunning induced the House to declare by a majority "That the influence of the Crown has increased, is increasing, and ought to be diminished." The gentlemen of England who composed the Parliaments under the Georges, when they refused to vote money to the Sovereign, were saving their own pockets; the money voted came in the main from themselves. The gentlemen of England in the year of grace 1901 vote for a Civil List and for doles for the wealthy classes with a light heart, moneys a mere fraction of which is contributed by themselves. Nominally the Constitution is a limited monarchy. In reality, the country is now governed by an oligarchy of money-bags.

ORGANISED CAPITAL AND CASTE RULE.

It is an established law of public polity that the end and test of Government—such is human nature—is the welfare of the caste that rules, and, only indirectly and mediately, the good of all. The "deeper principle" underlying the greater popularity of Royalty, and the more luxurious scheme of modern life, is that there exists a war of organised capital against society. The point is not that men of wealth and initiation have sat down deliberately to formulate a plan of campaign with the view of aggrandising wealth. The antagonism is inherent in a commercial *régime*, which is nurtured on a strained and feverish Imperialism. Where land once dominated, capital now dominates and rules. The hands of capital have been enormously strengthened by association with the landed interests, pure and simple, with the result that all talk about popular representation in either the Lords or Commons is arrant moonshine. The new ruling class, whatever the merits of some of them may be as individuals, in the mass are a tremendous force of self-regarding astuteness. They know perfectly well that the effective will of a nation depends a great deal more upon such things as money, craft, and social position than the mere counting of heads. The ignorance, poverty, servility, apathy, and the unconscious willingness to accept what is offered, on the side of the majority, form so much leverage in favour of caste rule. When the Reform Bill of 1867 was passed, Lord Sherbrooke (then Mr. Lowe) declared "We must educate our masters." He never dreamt that the effect of all

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the efforts in that direction, obstructed as they have been all along the line by sectarian self-interests, would be admirably adapted to prevent the bulk of the population from troubling itself greatly about knowledge—at least the sort of knowledge for which Cobbett and Franklin hoarded their pence. The dangerous “little knowledge” imparted by our completely inadequate educational system—elementary, secondary, and technical—has been probably more than anything else the cause of the primitive aimlessness and drifting of popular opinion, the dissipation of purpose, and the incohesion among the labour ranks. It has brought small wisdom. It furnishes us with a modern reproduction of a phenomenon in ancient Athens. When false idols and sentiment were losing all hold upon the educated class, the fanaticism of the people became more furious than ever, and a horde of charlatans and bigots had a great time. Or, of that other exhibition of the weakness of powerless and unthinking majorities mentioned by Gregory of Nazianzen, who records that the city of Constantinople was full of starving working men and slaves, who were profound theologians and preached in their workshops and in the streets. “If you asked,” he writes cynically, “for the price of a loaf of bread you were lectured on the superiority of the Son to the Father, and if you inquired whether the bread were baked, the rejoinder was that the Son had been created out of nothing.”

POLITICAL DECLINE.

The deeply-rooted and undoubted conservatism of Englishmen is another factor explaining why one reads and hears so often that the conspicuous political decline within the last decade or so was inevitable. It is most puzzling that, among such a practical people, a ruling element, consisting of a very limited body of men and women with wealth, leisure, education, opportunities of travel and health, with every publicity accorded them if they have anything to say or do, and an influence wholly beyond their merits, almost lacking in public spirit and enlightened philanthropy, can produce so widespread a spirit of subserviency. These people degrade life for the unprivileged classes. Nothing is done for the public weal, and, as Mr. Joseph Chamberlain said in 1884, “Your ancestors resisted Kings and abated the horde of monarchs, and it is inconceivable that you should be so careless of your great heritage as to submit your liberties to this miserable minority of individuals, who rest their claims upon privilege and upon accident.” In France and other Continental countries an aristocratic title involves nothing more than the right of its owner to use a certain style in denominating himself. With us the owner can sit in a House of the Legislature by hereditary right—all except the bishops, who

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cannot beget bishops—which cannot be dissolved, and the members of which need not go to the country for election. The terrible danger of this is in no sense a controversial matter of politics when it is considered that both the Lords and the Commons now have joined forces as the advance guard of the money-power. Lord Salisbury is so sure of the instinct of the nation to allow itself to be governed by a money-caste and not to rule itself, that he proposes to strengthen the House of Lords, by co-opting a leaven of snobs and sycophants such as local Mayors and so forth or by re-establishing it as an Imperial Assembly—either of which eventualities would mean the creation of a vast caucus of privilege and the death of the representative system. And to this condition, in a democratic age, has come the popular “Mark,” Mot, or Assembly, and the people’s Courts of Justice of other days.

THE NEW IMPERIALISM.

Looking at the wider aspects of our national life, under latter-day commercial auspices, we cannot fail to notice germs and agencies at work that are bringing the Empire into a state of potential disintegration. The babble about federation of all the Britains still has its listeners. It is not yet grasped that the populations of our Colonies and dependencies, with a strong and hostile intermixture of foreign immigrants into whose hands most of the remunerative occupations are falling, have to attend to the development of their own countries. Their interests and sentiments do not approximate in character, and are certainly not identical, with those of the Motherland. Social questions are pressing upon them, as upon ourselves. They have an overcrowded labour market and their own scheme of policy to work out. They are aware that we are living on our past, and that every inflation of our National Debt reduces our capital. They have long ago found out the lie of the fetish that trade follows the flag. They know, for they are big customers of Germany and the United States, whilst meeting our manufactures with tariffs, that trade follows demand: that the best goods at the cheapest rates hold the field. They laugh at the idea that English emigrants, who are generally less successful than the better technically-educated foreigners, necessarily become buyers of British manufactures. The Colonial newspapers are constantly calling attention to the fact that the British millions, invested for new markets, benefit the home country certainly, but chiefly to the extent of a store of patronage billets, civil and military, for the offspring of the “classes” to the exclusion of the other grades of Society. And actual experience proves them to be right. The returns of exports and imports show

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that, while our national expenditure increases enormously, British and Irish exports decrease, and our trade with foreign countries, in proportion to our total trade, remains practically uniform.

It is the money-power only that gains, as a consequence of the pernicious doctrine that trade follows the flag. The military bluff of the old days was concerned with the interests of dynasties and the intrigues of Courts and Cabinets. The military bluff of to-day—apart from any burning question as to the justness of any particular war—is exploited for the benefit of concession-hunters and promoters, of the dealers in immense commercial transactions and speculations that benefit the few at the expense of the many, whilst sapping our national capital, our prestige, and our progress. Our very ambassadors are transformed into trade touts. Trusts, Combinations, and Corners are growing up on all sides, and the main object of them is the greatest good of the smallest number of would-be millionaires. New rings of capitalists are in course of formation at the present moment with the design of controlling markets, raising prices, and too frequently victimising investors. Big corporations eat up existing ventures and revive monopoly. For such, where there is a shadow of a chance of profit, or of issuing a prospectus, we are plunged into international difficulties. We acquire vast tracts of territory and we know that, even with conscription, we could not keep up any effective military occupation. Not only are our Imperial liabilities more numerous and dangerous without adequate return, but a number of new and intricate vested interests are being fashioned which must be conciliated before necessary and progressive legislation is practicable. If we look deep enough we shall see some skeleton like this behind the Civil List which has been increased on account of the change in modern life.

THE FUTURE.

There are periods in the life of a nation when progress appears to be retarded, or even altogether arrested, either by external circumstances, or internal disorganisation. Recently, in one of the magazines, an acute observer drew a parallel between the political reaction of the iniquitous Restoration following upon the reforms of the Commonwealth, and the slackness and flabbiness of our racial fibre as it prevails to-day. The writer expressed his opinion that the nation was in a humour, albeit a passing humour, to revive the Royal veto if such an extraordinary proposal was to be made. A rebound is, of course, certain. It remains to be seen whether there is sufficient stamina and vitality in the British character to recover balance speedily, so that checks and disasters and apathy shall not materially affect our genuine progress and

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healthy vigour. We may be as optimistic as we like, but the lamp of truth in these present days of enlightenment is burning uncomfortably low. Its trimming has been forgotten in the universal scurry to find the shortest cut to wealth and notoriety, without stopping to look ahead. We have a pressing and immediate need of what Sir John Crichton Browne calls imaginative aliments and stimulants—of ideals—for wherever there is aspiration there is hope, there is wholesome function, there is advance. The ethical note of the age is ignored—that general belief, conscious or unconscious, that money, fame, political work, religious endeavour, and scientific study all derive their permanent value from the direct service they render in eliminating what is possible of human wretchedness. It is said that when things come to the worst they mend; or, as Carlyle puts it, “the stars shine out as soon as it is dark enough.” Let us hope so.



The "Wholesale" of To-day.



STANDING within the threshold of a new century, preparing to enter on a fresh phase of the war for the common against the individual good, it is all important that we should consider our enemies and our weapons. The former are changed; old foes have been vanquished, or discovered to be shams; new opponents are in the field, and some of the toughest of the old have put on fresh armour, and adopted novel weapons. The conditions of the fight are also changed. In politics our faith in party government is waning, we are finding limitations to our old ideas of democracy, and we are learning by bitter experience that the man with an axe to grind, the man who at the hustings is full of plans for social regeneration, but in private is a director of railway, brewery, or electrical companies, is not to be chosen to represent the people. With the glitter of militarism and foreign dominion in our eyes it is hard to remember that we want land for our cities, houses for ourselves, education for our children, and the clutch of the liquor traffic removed from the throats of our weaker fellows.

In our economic war we find the landowner and capitalist harder to fight against than ever, our cherished weapon, trade unionism, just breaking in our hands. Our attempts to reform trade and infuse a healthy spirit into it are paralysed by the poisonous tentacles of the monster bribery and corruption. The plague of the American Trust system is already inoculated.

To meet all these what weapons have we? Legislative power in the hands of the people for national and local self-government, trade unions, and Co-operation. Many will think the last an anti-climax, but in face of our past mistakes, both as to our own strength and the application of it, can we afford to neglect a power which so far has met with success?

In no part of the Co-operative movement can we study its working better than in the Co-operative Wholesale Society. In the ordinary retail society the accidental variations are too great, the influence of the individual member, committee-man, or employé

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for good or evil too great, and the field for providing administrative ability and moral influence too narrow to be easily studied by the general public.

In the Co-operative Wholesale Society its pure democratic organisation, the number and wide distribution of its members and employes, and the extent of its business operations all serve to make it a harmonious organism, with its aims and powers co-ordinated, rather than a chance collection of forces and ideas.

As it stands to-day it shows us the minds of a million and a quarter Englishmen directing the labours of twelve thousand men and women for the welfare, not only of the million and a quarter and their families, but of all whom they can induce to participate in the fruits of their labours. In carrying on its work it is permanently entrusted with three and a half millions sterling from the savings of its members, and in a single year it uses seventeen millions sterling of their income.

To have order and method in our survey we propose to divide our subject under the following headings:—

- (a) Constitution and objects ;
- (b) Economic character ;
- (c) As wholesale merchant, shipowner, and banker.
- (d) As manufacturer ;
- (e) Propaganda and minor activities.

CONSTITUTION AND OBJECTS.

As stated in its rules, the objects of the Co-operative Wholesale Society are to carry on the trades or businesses of wholesale dealers, bankers, shippers, carriers, manufacturers, merchants, cultivators of land, workers of mines, and insurers of persons and property. This is a comprehensive list certainly, and shows how Co-operators have carried into practical effect this sentence occurring in the first prospectus of the Society in 1863: "The object of the Society is to bring the producer and the consumer of commodities nearer to each other, and thus secure for the working classes those profits that have hitherto enriched only the individual."

Membership of the C.W.S., to use the now familiar contraction of its title, is open only to societies and companies registered under the Industrial and Provident Societies Act, or the Companies Acts, subject to admission by the General Committee, and sanctioned by a general meeting of delegates. In actual fact the members of the C.W.S. are retail distributive societies, with a

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few productive societies, and the ordinary limited liability company would not stand any chance of admission. The important point is that no individual can be a member in respect of holding shares or making purchases from the Society. Each society becoming a member of the C.W.S. has to take up three £5 shares for each twenty of its own members, which gives a uniform distribution of share capital of 15s. per head of the membership of the shareholding societies.

The system of representation is about the most equitable that could have been devised, each society having one vote for every 500 and part of 500 members it possesses. This gives even the smallest societies one vote, while a society with, say, 8,700 members would be entitled to eighteen votes in elections and to send eighteen delegates to quarterly meetings.

The management is vested in a General Committee of sixteen, with two representatives from the Newcastle Branch Committee and two from the London Branch Committee. This General Committee is responsible to the quarterly meetings of delegates from the various shareholding societies.

The Branches referred to consist of the societies within certain boundaries in the Newcastle and London districts, and, subject to the regulations laid down by the General Committee, these Branches are each governed by a Committee of eight, with two representatives from the General Committee. All members of Committees are elected for two years, and are eligible for re-election.

To save time and secure the greatest attention to details of work, Sub-Committees are appointed for dealing with Finance, Production, Shipping, Grocery, Drapery, and Furnishing, each of which reports to the General Committee.

The accounts are audited half yearly, a change having been made in this matter recently, the old practice having been quarterly balance sheets and quarterly meetings. The quarterly meetings are still held, two to consider balance sheets and reports, and the other two to consider only a general report from the Committee on the quarter's working.

After the expenses of management, depreciation, and interest at fixed rates on share and loan capital have been paid the remaining profits are divided among the members in proportion to their trade, after such sums as the quarterly meeting may determine have been put aside for reserve fund, charitable donations, and grants to relief funds.

Cash trading is a fundamental principle of the C.W.S. both in buying and selling.

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ECONOMIC CHARACTER.

The present Co-operative system was born of commercial greed and industrial oppression in the middle of the last century. Adulterated food and shoddy goods, extortionate prices, the truck system, and the credit system on one side, and on the other low wages, long hours, and evil conditions of labour, led by their very excess to the development and application of remedies both internal and external, so to speak. Industrial reform began in combination of the workers by means of trade unions and in State regulation of hours and conditions of labour. Commercial reform took shape in the establishment of the Co-operative system of distribution and in State interference to prevent fraud and adulteration. The working man looked for higher wages and better conditions as a producer, while as a consumer he wanted more and better food and clothing for his money. He could not improve his position as a producer by starting factories to employ himself and his fellows, because he could find neither the capital nor the knowledge necessary to compete with the great captains of industry. The amount of capital required to buy or build and equip a factory, even for an industry in which a good deal of hand labour is used—as, for instance, the boot trade—runs to over £50 per head of the employés, while in many of our great industries, where the work is done by expensive machinery, this figure would have to be doubled, or even quadrupled. Then additional capital would be needed to buy raw materials and pay wages and to meet the ordinary risks of trade. All these things, taken with the fact that our greatest industries are concerned with foreign trade, make it perfectly obvious that independent co-operation of any group of producers for self-employment has always been out of the question.

It was, of course, evident then as now that any measure of reform, in order to be readily and successfully adopted by the working classes, should need little capital or knowledge to start with; it should be capable of ready application in every kind of community in town, village, or country; and, above all, the benefits should be felt at once, and increase with its wider adoption. That these were essential requirements, and that they were well met by trade unions and Co-operation, history if not common sense will tell us.

To consider the economic character of the C.W.S. we cannot isolate the Society from the whole scheme of Co-operation in England, and discuss it as we might a single distributive society. In the latter case operations are confined to a definite small area, and the policy of the society is absolutely controlled by an arbitrary body of members with only a moral dependence on the rest of the

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movement, and such a society is capable of independent existence if all similar institutions ceased to exist. The C.W.S., however, occupies a totally different position, being unlimited as to the extent of its operations but restricted as to the nature of them, being incapable of separate existence, and essentially dependent on the rest of the movement.

Serving all Co-operative Societies alike in all parts of the country, being criticised by all, owned and controlled by all, it becomes, as it were, a focus of the ideas common to all the Co-operators of England. Its policy becomes an indicator of the state of economic thought among Co-operators in general. It is in a real sense the heart of the movement.

In seeing what place in the economic scheme the C.W.S. holds we must first look at the whole plan, then examine more closely the central part with which we are immediately concerned. To do this impartially we must question at the same time two general charges levelled at the C.W.S. by some people within the movement and often repeated outside. On the one hand we are told that the C.W.S. is entirely a *consumers'* organisation, with the conclusion expressed or implied that injustice is done to the producers. The other charge is only a different way of regarding the same state of things, and is that the C.W.S. does not share profits with the workers.

The answer is briefly that in both of these statements terms are used which represent one thing in the economics of individualism and a totally different one in those of collectivism or co-operation. Consumers and producers are distinct, and it may be antagonistic, classes in the former, but in the latter the one class includes the other, and it may be shown that their interests do not necessarily clash, and that a gain to one need not mean wrong done to the other. Again, profits as understood by the ordinary economist have no existence in the Co-operative movement. Co-operation as we have it in England to-day presents the spectacle of millions of persons combining together to supply themselves with the commodities they require in order to prevent the waste and loss caused to them when the various services of distribution are performed by irresponsible individuals. Just as local associations of Co-operators undertake this work for the final or local distribution of goods by employing persons at fixed wages to issue the goods from shops and stores belonging to the community, so they undertake the work of wholesale supply and distribution by employing persons to obtain for them at home or abroad the goods they require, and to arrange for their distribution.

As Co-operators engage in commerce and manufacture solely to supply their own needs, the open market and foreign trade

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being unknown to them, they may be regarded as a close community buying and manufacturing goods for themselves. They do not buy to make profit by selling to others than themselves; that the ordinary retail store is open to the general public is merely evidence that Co-operators are anxious that everybody should join them, and non-members' trading is a most efficient system of propaganda.

The habit of thought engendered by long contemplation of a commercial and industrial system where one man is the beast and another the prey, where "*caveat emptor*" is the rule, where every advantage is taken of the weakness or ignorance of the victim, where deception and fraud are legitimised by custom, causes much confusion and error when we come to consider the operations of a self-governed and almost self-sufficient community. Profit is what the jam manufacturer gains when he sells jam made with cheap beet sugar and loaded with glucose to an unsuspecting public, or what a grocer gains when he buys at net weight tea to sell it at so much a pound, packages weighed in, to a public ignorant of its first cost to him.

When you see Co-operators manufacturing jam in a factory owned and controlled by themselves, and then distributing and consuming the jam, where is the "buyer" and where the "seller" corresponding to the manufacturer, the grocer, and to the customer of the world at large? When a Co-operator uses for his Christmas pudding currants "bought" from his local society, to whom they were "sold" by the C.W.S., who in turn "bought" them from a Greek farmer, what man with a habit of clear thinking and a notion of the real things behind words can help seeing that the article is bought only once, and the subsequent transactions are merely dunny ones? The Co-operator buys also labour from his employés in his local store and also in the C.W.S. The notion of profit arising from a system of buying to sell again, buying in the cheapest market to sell in the dearest, has no place in his life.

AS WHOLESALE MERCHANT, SHIPOWNER, AND BANKER.

The bulk of the general trade of the C.W.S. is done in goods bought by the Society's buyers at home and abroad, and distributed to the retail societies from its warehouses, or, in the case of very large consignments of certain articles, sent direct to the retail society from the manufacturer or port where landed. Large stocks are held in Manchester, Newcastle, and London in the Grocery and Provision, Drapery, Woollens, Boot and Shoe, and Furnishing Warehouses, from which the orders of societies in these districts are executed. The stocks of bacon, hams, and

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canned goods from America are held in great warehouses at the ports of arrival, and on the receipt of orders at Manchester, Newcastle, or London the heavy orders are sent direct, while small and mixed orders would be executed from the local warehouses.

One general principle runs through all the purchasing done by C.W.S. buyers, namely, to go direct to the source of production, whether at home or abroad, so as to save the commissions of middlemen and agents. For some articles, such as tea, coffee, wool, leather, there is, of course, a definite market where the whole supply is put up to auction by brokers, and in such cases the C.W.S. buyer has to take his place with the rest of the world and bid for what he wants. The home buyers of the C.W.S. usually have samples offered to them by manufacturers, but in some branches of trade they have to visit special markets. The millinery buyer has to go to London and Paris at certain seasons. The buyer for dried fruit goes to Greece in the autumn, and thus secures the pick of the crop by calling on the largest growers and paying cash on delivery. When the grower delivers his fruit at one of the ports where the C.W.S. boats are waiting for cargo, and the fruit is checked with the sample for quality and weighed, the grower can take the C.W.S. draft straight to the nearest bank and go home with hard cash in his pocket. Only a season ago, through an error in weighing, the grower in Greece had given the C.W.S. a large quantity of fruit in excess of the amount stated and paid for. When the mistake was discovered in England by the C.W.S. a draft for the difference was at once forwarded, much to the surprise and satisfaction of the grower. In New York, Montreal, Sydney, N.S.W., Spain (Denia), Aarhus and Copenhagen in Denmark, Hamburg in Germany, Gothenburg in Sweden, the C.W.S. has purchasing depôts with resident buyers, whose office it is to purchase and ship home the productions of these countries as required by English Co-operators. On arrival in England the goods are divided among the warehouses at Manchester, Newcastle, London, Liverpool, and Bristol. Samples are then placed on view in the various salerooms of the Wholesale, at Manchester, Newcastle, London, Bristol, Cardiff, Leeds, Huddersfield, Blackburn, Northampton, and Nottingham, so that buyers from the retail societies can at once see them and place their orders.

Prices in C.W.S. salerooms follow the movements of the outside market very closely in such goods as sugar, flour, and bacon, where all profits are marginal and the special advantages of buying from the C.W.S. resolve into a very small difference in price, some special facilities in regard to orders and carriage, and last, but not least, the C.W.S. dividend at the quarter end, usually 4d. in the £. In such commodities the trade is so enormous and the world's

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markets so highly organised that it would be quite impossible to buy heavily when prices are low without disturbing the market and sending prices up, and even if such buying could be done it would be impossible to store such enormous stocks. In many articles, however, the C.W.S. by clever buying is able to offer societies much better terms than they could secure outside, and it often happens that the C.W.S., with large stocks in hand, can hold goods on offer at the lower price for weeks after the outside quotation has gone up.

The total amount of the goods imported direct by the C.W.S. from foreign countries in the twelve months ended June, 1901, was £5,080,266. The chief items that go to make up this total are as follows :—

	£	
America	938,553	.. { Cheese, Bacon, Lard, Flour, and Canned Goods.
Australia.....	274,425	.. Butter, Wheat, Tallow, Leather.
Canada.....	219,073	.. Cheese, Butter, Leather.
Denmark.....	2,275,961	.. Butter, Bacon, Eggs.
France.....	306,353	.. Sugar, Dried Fruit, Fancy Goods.
Germany.....	372,234	.. Sugar, Butter, Eggs, Fancy Goods.
Greece and Turkey..	125,606	.. Dried Fruit.
Holland	119,257	.. Rice, Cocoa, Cheese, Yeast, Margarine.
Sweden.....	349,139	.. Butter, Eggs, Boxes.

When the goods have been purchased by the buyers of the C.W.S., in the various countries shown above, the next operation is to ship them home, and this again is done by the C.W.S. itself. Either the goods are shipped by vessels plying regularly between these places and England, as with the bulk of the trade, or special vessels may be chartered to take entire cargoes of certain goods, such as dried fruit from Greece, oranges and lemons from Spain, tallow from Australia, resin from South America, and wood for boxmaking from Sweden. But the C.W.S. has its own fleet of steamers running between England and the Continent. There are six of these plying four times a week between Goole and Hamburg, weekly between Goole and Calais, and fortnightly between Manchester and Rouen, and Garston and Rouen. The C.W.S. started as shipowners with the two-fold object of saving money on that part of the traffic carried by their own vessels and keeping outside freights down to a reasonable figure by serving as a salutary object lesson to grasping shipping rings and federations. The knowledge that Co-operators, if once roused by unjust exaction, have the tenacity and capital necessary to break

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down any ring, and possess from the working of their own little fleet the knowledge required to become successful rivals, has more than once already deterred Continental shipping companies from largely increasing their rates.

In order to expedite business and to save the ordinary banker's charges, which would be very large in the case of the money transactions of the C.W.S., a separate Banking Department was established. The Cashier's Department, in other words, gradually blossomed into a full-blown Bank. In addition, however, to serving the C.W.S. in this capacity the Bank has extended its operations, and now offers substantial advantages to the retail societies who have placed their accounts with it. The scope and success of its work may be estimated from the following particulars :—

In the year 1901 the profits amounted to £14,000 on a turnover (deposits and withdrawals) of £70,000,000. The number of retail societies having their accounts with it are 647. A number of trade unions, friendly societies, building societies, and productive societies have placed their accounts with the Bank.

The profits made by the use of the money deposited with the C.W.S. Bank by those societies who have too much, and lent out again on security to societies who are short of ready money, are divided among both classes of customers of the Bank. Taking the facts of recent years it works in this way : A society depositing money gets at the end of the year interest on its deposits at a rate of 1 per cent. more than ordinary banks will pay; and societies borrowing money get it at 1 per cent. less than they would have paid elsewhere. Of course, many societies both draw and deposit, and get profit on each kind of transaction.

C.W.S. PRODUCTION.

While considering the present state of Co-operative production as carried on by the C.W.S. certain general facts must be noticed. Co-operators have undertaken production solely to supply certain of their own needs. The goods made by the C.W.S. are made not to be sold for profit but to be consumed by the proprietors of the factories where they are produced. Though one hears of C.W.S. goods being bought and sold, and of profits made on them, it is of the utmost importance in studying certain aspects of C.W.S. production to remember that neither in the C.W.S. nor in the distributive store are the goods "sold" to the members at a "profit" as we understand these terms in the world of competitive trade. When the C.W.S. sends boots made at Leicester to a society, and the latter hands them to a member, there is no "sale" in the economic sense, but merely a process of distribution. The

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man who gets the boots, being the owner of the C.W.S. factory, the C.W.S. warehouse, and his local store, was really the principal in the transactions where the leather was bought and the labour hired for putting it together. He deposited a sum represented by his share capital with certain agents or employes of his who undertake to supply him with a pair of boots when he wants them. When he takes the pair of boots from his local store he reduces the amount of his deposit with these agents by the value of the boots, and his payment when he obtains them is really making up that deposit to what it was before with a small sum added which at the quarter end he may either withdraw or allow to remain in their hands. That he should choose to call his payment at the time of taking the boots the "price" of them, his taking them the "buying" of them, and the extra sum added to his deposit account with his employes the "profit" on them, should not be allowed to mislead us as to the real nature of the transactions involved.

C.W.S. production has developed, one might say, along the lines of least resistance. The capital of its members has been put into industries where there was least likelihood of failure. Persons who do not look with favour on the C.W.S. are fond of saying that the C.W.S. only touches channels of production where there is most profit to be made. To this it need only be answered that the C.W.S. makes no profits in the evil sense acquired by the word from the world of individualism and competition, and that a more honest way of stating the fact would be to say that the C.W.S., being an engine of industrial reform established by the victims of profit-hunting manufacturers, has been applied first to remove the evils which were either greatest or most common. Thus we find the C.W.S. engaged in the manufacture of goods that are in great demand, as well as in minor industries where great injustice to both consumers and producers is done outside.

This leads us to point out briefly the advantages of the control of industry by the community, as is the case with the C.W.S. factories. The advantages are two-fold; they concern the consumer and the producer. The consumer gets goods of the nature and quality he wants. His ignorance of technical points in manufacture cannot be used to defraud him. If he buys C.W.S. pure cocoa he gets pure cocoa, if he buys C.W.S. cocoa mixture he pays a lower price consistent with the lesser cost of manufacture. By a highly organised system of distribution he gets his cocoa at much less cost than if it passed through the hands of several persons, each keenly intent on selling it at the greatest price he can get, and each unscrupulous and expert in deceiving and taking advantage of the ignorance of the consumer. Whether the latter demands goods of a high standard of quality and appearance or

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otherwise, he gets what he wants at a fair price. The workman who makes the goods works under better conditions than prevail outside, and gets a better return for his labour. His work is more regular and permanent, since he works to meet a known and certain demand. His grievances are more promptly remedied, since his employer is the consumer of the goods and is familiar with industrial conditions and cannot resort to the well-known excuses of the individualist employer who says he cannot pay more because trade is bad, or there is a glut in the market, or his customers refuse to pay more. In the C.W.S. factory the remuneration of labour and the conditions are the subject of a direct and simple contract between a body of organised consumers who want certain work done and a body of workers who also are presumably organised through their trade union. When these parties agree on the terms of the contract it is difficult to see why any demand for "a share in the profits" or "a share in the management" for the workers should be made. The former is out of the question because the goods are not "sold" or "profits" made on them. What the latter might mean it is difficult to see, since the workers may by membership of a Co-operative Society have exactly the same share in the management that all others have so far as it concerns the goods made, the capital invested, the treatment of employés, and the benefits accruing to the owners. The real reason why the control of industry as regards the owning and managing of factories should be in the hands of the "consumers" is because they are ultimately the whole community; and they work for the interest of all, while the workers in any factory are only a "class" with a class interest to serve, and, therefore, so far selfish.

All the people of England are not yet Co-operators, Co-operators are not entirely loyal to their societies, their societies are not all members of the C.W.S., the members of the C.W.S. are not all loyal to it, and their trade with the C.W.S. is not entirely confined to C.W.S. productions. This state of things might be represented by a series of concentric circles, and the growth of C.W.S. production, C.W.S. trade, retail societies' trade, members' entire trade, and the trade of the whole population would be shown by the expansion of the various circles. The rates of growth are much greater in the inner circles than in the outer, and prove the healthiness of the organisation, for every year brings us appreciably nearer to the ideal when all the circles would coincide. An ideal, however, changes and grows as we approach it, and Co-operators of the present day are not so obtuse or shortsighted as to fail to see some great difficulties in the realisation of theirs. How to deal with the great industries for export, engineering and the textile trade, will have to be solved by

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them some time. One thing at a time, and that one thing well done, is a good rule, and by the time the bulk of the home commerce and industry of this country are in the hands of Co-operators they will no doubt be ready to discuss and deal with the question of foreign trade. Indeed, the present denationalising of capital seen outside the Co-operative world seems quite likely to help in the solution. The starting of great textile factories in India and of engineering in Japan may, if continued and extended, help to remove the great inequalities at present existing between different countries by spreading the education given to a people by commercial and industrial knowledge and experience. Anyhow, we Co-operators can see that in promoting C.W.S. productive enterprises we are working in the right direction and doing the good that lies nearest to our hands.

The various productive works of the C.W.S. are situated in England, with the exception of the Creameries and Bacon Factory in Ireland and two enterprises just started, a Bacon Factory at Herning, Denmark, and a Tallow and Oil Factory in Sydney, Australia, the latter being a subsidiary to the Irlam Soap and Candle Works. In the case of the more important factories the sites have been chosen because of the geographical position, the objects being the ready supply of raw materials, the quick despatch of goods, the neighbourhood of the retail stores to be supplied, or the existence of a supply of skilled labour.

In the case of minor industries they are to be found grouped round the three great centres of the C.W.S., *i.e.*, in Manchester, Newcastle, and London. The reason is that in small enterprises the necessity for close supervision is greater, and also such small factories do not usually supply the retail societies direct, but deliver their goods into stock in the great distributive warehouses of the C.W.S.

In almost every case the C.W.S. factories have been built by the C.W.S. on freehold land belonging to the C.W.S. In some cases work has been begun in purchased premises, but even then the extensions and alterations soon required make the buildings substantially new. In plan, appearance, air-space, ventilation, lighting, heating, and sanitation, all are built with no niggardly study of the minimum required by law or custom. An honest and intelligent effort is made to study the comfort of the workers, and in this matter Co-operators have won the respect and admiration of a critical world. Members of retail stores to the number of many thousands visit these factories every year, and that such visits are not merely tolerated but encouraged will show that both the C.W.S. Committee and the managers of the various works hold

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not merely that "seeing is believing" but that the sight of these factories and the workers in them is the best way to increase the loyalty of members.

The machinery and general equipment of the various factories is of the latest, best, and most economical kind. No sooner is any important improvement in machinery or methods discovered than both manager and Committee inform themselves of the exact nature of it, and if it is found to be of value it is adopted at the earliest possible moment. No expense is spared in the provision of guards to prevent accidents with the machinery.

When we come to the most important point of all in connection with Co-operative production, the wages and hours of labour, we find the reputation of the C.W.S. factories standing as a shining example to the world. Wherever a trade union exists the C.W.S. pays *at least* the standard rate, and in most cases either more than the standard union rate or for less hours than are worked outside. One of the causes that lead to the existence of a higher average of wages in the C.W.S. factories is the absence of the lower classes of work which are always the most badly paid. The goods produced by the C.W.S. are of better quality all round than the goods made elsewhere for consumption by the same classes of consumers. The C.W.S. Committee are adopting the forty-eight hours week as the standard as far as possible. It is generally recognised nowadays that the most pressing evil in the present industrial system is the long hours of labour with the two attendant consequences, the absence of leisure and lack of energy on leaving work. That time is more valuable than money to the majority of our workers to-day will be seen by anyone familiar with factory life. Twelve hours a day in an unhealthy atmosphere at machine labour leaves the worker so fatigued in body and jaded in mind that in the short hour or two before he must go to bed he does not recover tone sufficiently to take an active interest in life. He seeks entertainment outside himself, to be enjoyed languidly through eyes, ears, or palate. Little wonder is it that so often he adopts stimulants and pleasures tawdry, vulgar, and vicious in themselves. The long hours of factory work lead undoubtedly to degeneration of character and stunt the physical, mental, and moral growth of the individual. Co-operators have set their faces against this system, and in C.W.S. factories the most marked difference from private factories is to be seen even by a casual visitor in the life of the workers both inside and outside the factory. The members of the retail societies who own the C.W.S., the delegates appointed by them to the quarterly meetings, the Committee who are elected to direct it, the managers of the various works, are all persons familiar with the life of the workers, and who have been in direct

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contact with it all their lives, who know how it feels to work long hours, who know how life has to be lived with a family to support on a small wage. No arm-chair philosophers these, accustomed to large incomes, with no real appreciation of money other than gold, but men and women who have faced the real problems of labour and life. If any serious grievance were felt by the workers in a C.W.S. factory no sane man will think that the successive appeals to these bodies, the managers, the C.W.S. Committee, the delegates at C.W.S. quarterly meetings, and the great body of Co-operators could fail to meet with honest consideration and prompt redress. The readiness with which such appeals can be made is well known. It may be proper here to notice the existence of a Joint Conciliation Committee of Trade Unionists and Co-operators who arbitrate when any workers fail to arrive at an agreement in any dispute with the C.W.S. Committee.

Of the many difficulties that hedge round the question of Co-operative production, that of dealing satisfactorily with female labour is one of the most thorny. To make and sell pure and honest goods in a world where adulteration and sophistication are rife; to pay fair wages in the face of sweating at home and abroad; to build, equip, and keep up factories and workshops roomy and healthy when capitalist employers try to undersell by working with less conscience and expense; to run a 48-hours week when rivals save interest on capital by working as long as the law allows; to meet with honesty the subtle influences of bribery; all these are the well-known difficulties of the C.W.S. as producers. But, great as its success continues to be in these struggles, in none has it been so great or so admirable as in its efforts to establish a high and chivalrous standard in the employment of female labour. No doubt a corporate body like the C.W.S. is not able to do better than the best of one or two noble and generous individualist employers; but the very brilliance and fewness of these rare spirits only serve to darken the gloom that exists in the majority of cases.

By the help of their trade unions men have in most departments of the labour world been able to extort better wages and conditions than would ever have been secured to them by the generosity of employers or the interference of Governments, but women have not yet been taught to see the personal in the common good. While the introduction of female labour in so many of our industries was, doubtless, only a matter of time, yet that it should have taken place through the endeavours of employers to break the power of the men's organisations has been disastrous for the women. Fair prey for the sweater, and regarded as the rivals and enemies of the men, they fell without a hand stretched to help them on either side. No doubt a woman is physically incapable of doing everything a

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man can do, or as much perhaps in most things, yet many things she can do without harm to herself and with profit to the community.

From the first day the C.W.S. began to employ women and girls a steady and consistent policy has been adopted of making their wages and conditions of labour such as intelligent working men would desire for their own sisters and daughters. The unique position of the C.W.S. in being owned and controlled by working men with a first-hand knowledge of the employment of women derived in their own homes and families has been the great secret of its success in dealing with this question. On the one hand it has not erred in extravagant and fantastic appearances of reform, while on the other hand it is safe to say that no serious grievance has missed attention; withal the fact that women were being dealt with has in many small ways led Co-operators to wish to err if anywhere on the side of generosity.

The great number of girls and women employed by the C.W.S. in the Leicester Boot Works, Crumpsall Biscuit and Sweet Works, Middleton Jam Factory, the Tailoring Factories at Leeds and Broughton, the Shirt, Corset, Mantle, and Underclothing Factories at Broughton makes this question one of the deepest importance in any attempt to judge Co-operative production as a solution of the labour problem. The cheerful workrooms, shorter hours of labour, better wages, greater regularity and permanence of employment in the C.W.S. factories all give the lie to the charge of enemies of the movement that Co-operators are only "divi-hunters."

A general idea of the point reached by the C.W.S. in production so far as the general wants of the community go may be obtained from the following rough classification, which shows only the chief heads of manufacture:—

FOOD.	CLOTHING.	MISCELLANEOUS.
Biscuits. Sweets. Cakes. Jams. Pickles. Marmalade. Candied Peel. Flour. Lard. Bacon. Butter. Tea Blending & Packing. Coffee. Cocoa. Fruit.	Woollen Cloth. Flannel. Overcoats. Suits. Shirts. Mantles. Jackets. Costumes. Blouses. Skirts. Aprons. Underclothing.) Boots. Shoes. Slippers.	Soap. Candles. Crockery. Furniture. Tobacco. Cigars. Cigarettes. Printing. Lithography. Bookbinding.

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In other parts of this volume a considerable amount of information in regard to the various productive and other departments of the C.W.S. is to be obtained. Illustrations of the factories and other premises are given at the beginning; then, following the plates, the first portion of the letterpress pages from page 2 to page 8 contain the addresses of the works and names of managers; numbers of persons employed, pages 9 and 10; dates of starting industries, included on pages 12, 13, and 14. The financial histories of the chief productive works are given in considerable detail with the other departments on pages 21 to 53. The works shown thus are:—Crumpsall Biscuit and Sweet Works, Leicester Boot and Shoe Works, Heckmondwike Boot, Shoe, and Currying Works, Dunston Corn Mill, West Hartlepool Lard Refinery, Durham Soap Works (1880–96), Irlam Soap and Candle Works (from 1895), Batley Woollen Mill, Broughton Cabinet Works, Leeds Clothing Factory, Broughton Clothing Factory, Longsight Printing Works, Littleborough Flannel Factory, Middleton Preserve Works, Manchester Tobacco Factory, Silvertown (London) Flour Mill, Rushden Boot and Shoe Works.

In addition to the above the C.W.S. is engaged in a large number of enterprises which are not yet shown separately in the statistical tables, though in nature they are productive. They are under the control and their figures included in those of the respective distributive departments. They are as follows:—Irish Creameries, Creamery Auxiliaries, Tralee Bacon Factory, Herning (Denmark) Bacon Factory, Longton Crockery Decorating. Manchester: Shirt Factory, Corset Factory, Mantle Factory, Underclothing Factory, Pepper Factory, Saddlery Department, and Bacon Stoving. Newcastle: Drug Department, Printing Department, Bacon Stoving, &c., Saddlery Department, Tailoring Factory, Shirts Factory, Underclothing Factory. London: Bedding Department, Upholstery Department, Brush Works, and Tailoring Factory. Roden Estate Fruit Farm.

At Sydney, N.S.W., Australia, a Tallow and Oil Refinery is being started, which will supply the Irlam Soap Works.

Under the joint ownership and management of the C.W.S. and the Scottish C.W.S. there is in London a great warehouse where tea is blended and packed, and coffee is roasted, ground, and packed, and in addition a large Cocoa and Chocolate Factory. The trade in Cocoa having grown enormously in the last few years, much larger premises have become necessary, and the Architect's Department have designed, and the Building Department are at present erecting, a new Cocoa Factory for the Joint Tea Committee at Luton, in Bedfordshire.

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We may take this opportunity of noticing the Architect's and Building Departments. To design and erect new warehouses and factories, extend, alter, and repair existing ones, for the C.W.S. itself, as well as to design and superintend the erection of new premises for retail societies, a large staff of architects and builders are employed. The C.W.S., therefore, employs its own labour to build, paint, and furnish its own new premises, thus avoiding the trouble of seeing that contractors adhere to the Fair Contracts Clause so often needed and so often ineffectual in the building trades.

PROPAGANDA AND MINOR ACTIVITIES.

Seeing that the C.W.S. is in many ways the connecting link that holds the majority of the retail societies together, it is easy to understand how the retail societies look to it in times of practical need for advice and assistance. If a society is starting business or opening a new department and wishes to have expert assistance in selecting a stock of goods, or arranging the work, an application to the C.W.S. meets with a prompt response. Members of the Committee or employes experienced in the work required visit the society and give them the benefit of their knowledge and experience. Advice as to buying land, building new premises, and opening out branches is often sought and obtained. If capital is urgently wanted for new premises or trade, and a loan or mortgage is to be effected, the C.W.S. is naturally the place where societies turn. Knowing the history of the society, and being better fitted to judge of its securities and business than outside financiers, the C.W.S. is able to arrange such matters with much less cost and trouble to the society.

In fact, the ignorance of the special features and difficulties of Co-operative trade shown by many auditors and the trouble arising from this cause, as well as from the appointment of members as auditors without the technical knowledge necessary, led the C.W.S. some years ago to undertake the auditing of societies' accounts. At Manchester, Newcastle, London, and Bristol there is a staff of men specially qualified and experienced in this work. The cost of auditing is reduced, and the work is done much more rapidly and efficiently.

When we turn to the lesser activities of the C.W.S. and those more of a social than a commercial or industrial nature we find it helping Co-operators, both directly and indirectly. In connection with new and struggling societies help is given by means of the "Propaganda Committee," which is jointly constituted from the C.W.S. Committee and the Central Board of the Co-operative Union. The work of this Committee, though unassuming and little heard of, is yet of the greatest value to the societies affected.

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In order to promote the interests both of the retail societies and the Wholesale various publications are issued by the C.W.S. This "Annual" is published under the auspices of the two Wholesale Societies, and, besides the copies sent free to each society, is sold to members and the public at 2s. 6d. net. Over 12,000 copies are issued. The C.W.S. issues in addition to the "Annual" various pamphlets and handbooks dealing with special features of its work. "The C.W.S. Illustrated" is a general guide to the Wholesale; a "List of C.W.S. Productions" serves, as its name implies, to remind Co-operators of the host of things made in their own factories with their own capital; "Tom Toilwell" pictures the home life of the loyal Co-operator. A monthly illustrated paper, the "Wheatsheaf," is edited and printed by the C.W.S., space for local matter being reserved for each society issuing it so that the member who takes it finds four pages or more devoted to the doings of his own society and his own neighbourhood, and sixteen pages of matter of general interest to Co-operators all over the country. Over 350 societies have adopted this means of keeping their members in close touch with one another and also with the progress of the movement elsewhere. The circulation of the "Wheatsheaf" is at present 185,000 per month.

Exhibitions of C.W.S. productions are held in various parts of the country from time to time, and are found to be a most effective means of rousing enthusiasm among the members of the retail societies in the immediate neighbourhood, besides creating an interest among the general public that leads to increase of membership. Lantern lectures on the work of the C.W.S. at home and abroad and the processes of manufacture and conditions of labour in its factories are arranged.

The C.W.S. is also made to serve the purpose of a C.O.S., or Charity Organisation Society, in the relief of distress. To keep children and women from starving when their husbands are on strike or locked out, to soften the misery consequent on great mining disasters is a duty felt by Co-operators more than by any other body. The C.W.S. does not contribute money to support trade unions in a struggle with employers, but by preventing the families of the workers from starving Co-operators show their robust good sense and honest determination to see fair play. The persons who look upon the starving of women and children and the hospital and workhouse as fair weapons for employers to use in a dispute have as low a sense of chivalry or honour as a general who in olden times would strive to finish a siege by poisoning the wells. The system adopted by the C.W.S. of distributing such relief is admirably simple and effective. Coupons, value 1s. each, are printed and issued to the retail Co-operative Societies in the

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immediate neighbourhood affected by the distress. The committees of these societies, either personally or through local agencies, then distribute these coupons weekly to the families most in need of help. When they are presented at the society's shop goods of any kind to the value of the coupons are exchanged for them, and afterwards the C.W.S. pays the retail society the amount of coupons thus exchanged. The special personal and local knowledge thus enlisted ensure that the most deserving cases are not neglected, and by the issue of food and clothing only the temptations of relief in money are avoided.

Large subscriptions have been given for the relief of famine in India. The C.W.S. subscribes to various hospitals and charities in Manchester, Newcastle, and London, and in all places where it employs any considerable body of workers.

One fact that leads us to the conclusion that Co-operators are working in the right direction in the development of the C.W.S. is the way in which our friends in other countries are adopting its methods. Co-operators in Denmark, Germany, France, Belgium, Switzerland, and Australia have all declared for the system of a central federation or Wholesale Society. The most friendly relations exist between the C.W.S. at home and these similar institutions abroad, and one of the questions receiving the special attention of Co-operators at present is how to organise their international trade so that the Co-operators of each country may draw the supplies they need from other countries as far as possible from their Co-operative brethren.



IN MEMORIAM.

JOSEPH CLAY.

BORN 1826. DIED OCTOBER 25TH, 1901.

MR. CLAY was born at Dalbury Lees, near Derby. His parents were in very humble circumstances. Whilst he was still very young his father died, and hence he was compelled to start working at an early age, being first employed at a silk factory from 6 a.m. to 7 p.m. His wages were only 1s. 6d. per week.

Afterwards he was employed in the Midland Railway Company's Works as an engine-smith for over thirty-six years, but in 1881 his failing health enforced retirement.

He was a member of the Amalgamated Society of Engineers, and was Secretary of the Gloucester Branch for sixteen years.

In 1860 he took the initiative in establishing the Gloucester Co-operative Society, which has now over 7,000 members. He was elected President in 1865, and retained that office till his death.

Mr. Clay also served on the Western Sectional Board from 1867 to 1896, and at the Co-operative Congress held in Bristol in 1893 he was President on the second day.

His connection with the Wholesale Society dates from 1874, when he was elected upon the first London Branch Committee, and was for twelve years Chairman of that body.

Among other spheres of activity in which Mr. Clay worked may be mentioned the Gloucester School Board, to which he was elected in 1882, and remained a member till his death. He was also placed on the Commission of the Peace for the city in 1893.

CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM.

STATISTICS SHOWING THE POSITION AND PROGRESS OF THE
CO-OPERATIVE MOVEMENT FROM 1862 TO 1899.

THESE tables have been brought up to date on the basis of the Annual Returns by Societies to the Registrar of Friendly Societies, and corrected by the more recent returns to the Co-operative Union.

The tables refer to the United Kingdom, England and Wales, Scotland, and Ireland, and give the comparison between the figures of 1899 and those of ten years ago. We have also inserted below the figures relating to profits devoted to Education.

CO-OPERATION IN THE UNITED KINGDOM DURING 1889 AND 1899.

	1889.		1899.		INCREASE PER CENT.
Societies (making returns) ..No.	1,621	..	2,183	..	34
Members.....No.	1,071,089	..	1,787,576	..	66
Capital (share and loan)	£14,611,623	..	33,365,874	..	128
Sales	£40,674,673	..	73,533,686	..	80
Profits	£ 3,734,546	..	7,529,477	..	101
Profits devoted to Education...£	25,455	..	56,562	..	122

CO-OPERATION IN ENGLAND AND WALES DURING 1889 AND 1899.

	1889.		1899.		INCREASE PER CENT.
Societies (making returns) ..No.	1,268	..	1,645	..	29
Members.....No.	897,841	..	1,467,158	..	63
Capital (share and loan)	£12,522,269	..	26,859,995	..	114
Sales	£33,016,341	..	57,134,086	..	73
Profits	£ 2,981,543	..	5,742,523	..	92
Profits devoted to Education...£	23,388	..	48,214	..	106

CO-OPERATION IN SCOTLAND DURING 1889 AND 1899.

	1889.		1899.		INCREASE PER CENT.
Societies (making returns) ..No.	340	..	349	..	2
Members.....No.	171,555	..	296,272	..	72
Capital (share and loan)	£ 2,078,523	..	6,345,416	..	205
Sales	£ 7,601,719	..	15,609,622	..	105
Profits	£ 750,423	..	1,773,591	..	136
Profits devoted to Education...£	2,067	..	8,314	..	302

CO-OPERATION IN IRELAND DURING 1889 AND 1899.

	1889.		1899.		1899.
Societies (making returns)	No.	13	..	189	
Members	No.	1,693	..	24,146	
Capital (share and loan)	£	10,831	..	160,463	
Sales	£	56,613	..	789,978	
Profits	£	2,580	..	13,363	
Profits devoted to Education.....£	..	..	..	34	

CO-OPERATIVE SOCIETIES,
 TABLE (1).—GENERAL SUMMARY of RETURNS
 (Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	a454	f68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	b129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	b124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	b144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	243,108	2,035,626	197,029	8,201,635	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	141	113	935	330,550	2,969,573	371,541	13,012,120	936,715
1873	226	138	983	387,765	3,581,405	496,830	15,639,714	1,110,658
1874	130	232	1,031	412,733	3,905,093	587,342	16,374,053	1,228,038
1875	117	285	1,170	480,076	4,403,547	849,990	18,499,901	1,429,090
1876	82	177	1,167	508,067	5,141,390	919,772	19,921,054	1,743,980
1877	67	246	1,148	529,081	5,445,449	1,073,275	21,390,447	1,924,551
1878	52	121	1,185	560,993	5,647,443	1,145,717	21,402,219	1,837,660
1879	52	146	1,151	572,621	5,755,522	1,496,343	20,382,772	1,857,790
1880	69	100	1,183	604,063	6,232,093	1,341,290	23,248,314	c1,868,599
1881	66	..	1,240	643,617	6,940,173	1,483,583	24,945,063	1,981,109
1882	67	115	1,288	687,158	7,591,241	1,622,431	27,541,212	2,155,398
1883	55	170	1,291	729,957	7,921,356	1,577,086	29,336,028	2,434,996
1884	78	63	1,400	797,950	8,646,188	1,830,836	30,424,101	2,723,794
1885	84	50	1,441	850,659	9,211,259	1,945,834	31,305,910	2,988,690
1886	83	65	1,486	894,488	9,747,452	2,160,090	32,730,745	3,070,111
1887	87	145	1,516	967,828	10,344,216	2,253,576	34,483,771	3,190,309
1888	100	140	1,592	1,011,258	10,946,219	2,452,887	37,793,903	3,454,974
1889	93	123	1,621	1,071,089	11,687,912	2,923,711	40,674,673	3,734,546
1890	122	159	1,647	1,140,573	12,783,629	3,169,155	43,731,669	4,275,617
1891	117	122	1,684	1,207,511	13,847,705	3,393,394	49,024,171	4,718,532
1892	127	24	1,791	1,284,843	14,647,707	3,773,616	51,060,854	4,743,352
1893	106	59	1,825	1,340,318	15,318,665	3,874,954	51,803,836	4,610,657
1894	113	61	1,930	1,373,004	15,756,064	4,064,681	52,110,800	4,928,338
1895	123	113	1,966	1,430,340	16,749,826	4,581,573	55,100,249	5,389,071
1896	128	134	2,010	1,534,824	18,236,040	4,786,331	59,951,635	5,990,623
1897	126	165	2,065	1,627,135	19,510,007	h9,137,077	64,956,049	6,535,861
1898	132	227	2,130	1,703,098	20,671,110	h9,914,226	68,523,969	6,939,276
1899	152	298	2,183	1,787,576	22,340,533	h11,025,341	73,533,686	7,529,477
Totals ..							1,082,725,680	99,070,205

a The Total Number Registered to the end of 1862. b Reduced by 18,278 for 1864, 23,927 for 1865, and were included in the returns from the Retail Societies. c Estimated on the basis of the returns made to sum to be Investments other than in Trade. f Estimated. g Investments and other Assets. h Loans

UNITED KINGDOM.

for each Year, from 1862 to 1899 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	d494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
479,130	1,383,063	318,477	382,846	6,696	93,601	1872
556,540	1,627,402	370,402	449,039	7,107	102,722	1873
594,455	1,781,053	418,301	522,081	7,949	116,829	1874
686,178	2,095,675	667,825	553,454	10,879	241,930	1875
1,279,856	2,664,042	....	....	....	....	1876
1,381,961	2,648,282	....	....	....	....	1877
1,494,607	2,609,729	....	....	....	....	1878
1,537,138	2,857,214	....	....	....	....	1879
1,429,160	2,880,076	e3,447,347	....	13,910	....	1880
....	3,053,333	....	....	13,825	....	1881
1,690,107	3,452,942	e4,281,264	....	14,778	..	1882
1,826,804	3,709,555	e4,497,718	....	16,788	....	1883
1,936,485	3,575,836	e4,550,890	....	19,154	....	1884
2,082,539	3,729,492	e5,433,120	....	20,712	....	1885
1,800,347	4,072,765	e3,858,940	....	19,878	....	1886
1,960,374	4,360,836	e4,491,483	....	21,380	....	1887
2,045,391	4,556,593	e5,233,859	....	24,245	....	1888
2,182,775	4,795,132	e5,833,278	....	25,455	....	1889
2,361,319	5,141,750	e6,958,787	....	27,587	....	1890
2,621,091	5,838,370	e6,394,867	....	30,087	....	1891
2,902,994	6,175,287	e6,952,906	....	32,753	....	1892
3,181,818	6,314,715	e7,089,689	....	32,677	....	1893
3,267,288	5,905,442	e7,174,736	....	36,553	....	1894
3,478,036	6,333,102	e7,880,602	....	41,491	....	1895
3,786,063	6,844,018	g13,929,329	....	46,895	....	1896
3,074,420	7,602,211	g14,278,094	....	50,302	....	1897
3,218,102	7,506,686	g15,753,086	....	52,129	....	1898
3,461,508	8,400,099	g17,203,236	....	56,562	....	1899

30,921 for 1866, being the number of "Individual Members" returned by the Wholesale Society, and which the Central Co-operative Board for 1881. d Includes Joint-stock Companies. e The return states this and other Creditors. j Exclusive of Share Interest.

CO-OPERATIVE SOCIETIES,
 TABLE (2).—GENERAL SUMMARY of RETURNS
 (Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	a454	f68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	b129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	b124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	b144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	138	104	927	339,986	2,968,758	371,531	12,992,345	935,551
1873	225	135	978	387,301	3,579,962	496,740	15,623,553	1,109,795
1874	128	227	1,026	412,252	3,903,608	586,972	16,358,278	1,227,226
1875	116	283	1,163	479,284	4,793,909	844,620	18,484,382	1,427,365
1876	82	170	1,165	507,857	5,140,219	919,762	19,909,699	1,742,501
1877	66	240	1,144	528,576	5,437,959	1,073,265	21,374,013	1,922,361
1878	52	119	1,181	560,703	5,645,883	1,145,707	21,385,646	1,836,371
1879	51	146	1,145	573,084	5,747,907	1,496,143	20,365,602	1,856,308
1880	67	100	1,177	603,541	6,224,271	1,341,190	23,231,677	c1,866,839
1881	62	..	1,230	642,783	6,937,284	1,483,583	24,926,005	1,979,576
1882	66	113	1,276	685,981	7,581,739	1,622,253	27,509,055	2,153,639
1883	55	165	1,282	728,905	7,912,216	1,576,845	29,303,441	2,432,621
1884	76	57	1,391	896,845	8,636,960	1,830,624	30,392,112	2,722,103
1885	84	47	1,431	849,616	9,202,138	1,945,508	31,273,156	2,986,155
1886	82	62	1,474	893,153	9,738,278	2,159,746	32,684,244	3,067,436
1887	84	140	1,504	966,403	10,333,069	2,252,672	34,437,879	3,187,902
1888	100	130	1,579	1,009,773	10,935,081	2,452,158	37,742,429	3,451,577
1889	89	118	1,608	1,069,396	11,677,286	2,923,506	40,618,060	3,731,966
1890	110	151	1,631	1,138,780	12,776,733	3,168,788	43,667,363	4,273,010
1891	95	108	1,656	1,205,244	13,832,158	3,390,076	48,921,697	4,714,238
1892	118	14	1,753	1,282,103	14,627,570	3,766,737	50,902,681	4,739,771
1893	98	42	1,784	1,336,731	15,297,470	3,867,305	51,577,727	4,606,811
1894	101	43	1,880	1,368,944	15,732,061	4,054,172	51,846,349	4,923,027
1895	78	70	1,895	1,423,632	16,726,623	4,570,116	54,758,400	5,382,532
1896	92	87	1,908	1,525,283	18,197,828	4,766,244	59,461,852	5,983,655
1897	73	99	1,930	1,613,038	19,466,155	h9,081,368	64,362,943	6,529,136
1898	73	98	1,955	1,682,286	20,618,822	h9,837,103	67,869,094	6,931,704
1899	84	116	1,994	1,763,430	22,276,641	h10,928,770	72,743,708	7,516,114
						Totals ..	1,078,546,152	98,976,233

a The Total Number Registered to the end of 1862. b Reduced by 18,278 for 1864, 23,927 for 1865, and were included in the returns from the Retail Societies. c Estimated on the basis of the returns made to sum to be Investments other than in Trade. f Estimated. g Investments and other Assets. h Loans

GREAT BRITAIN.

for each Year, from 1862 to 1899 inclusive.

(Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	d494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
477,846	1,383,063	318,477	382,846	6,696	93,601	1872
555,766	1,627,402	370,402	449,039	7,107	102,722	1873
593,548	1,781,053	418,301	522,081	7,949	116,829	1874
685,118	2,094,325	667,825	553,454	10,879	241,930	1875
279,392	2,664,042	....	....	....	....	1876
381,285	2,647,309	....	....	....	....	1877
493,842	2,609,729	....	....	....	....	1878
536,282	2,857,214	....	....	....	....	1879
428,303	2,878,832	e3,429,935	17,407	13,910	....	1880
....	3,051,665	....	....	13,822	....	1881
689,823	3,450,481	e4,281,243	....	14,778	....	1882
818,880	3,706,978	e4,490,477	....	16,788	....	1883
933,297	3,572,226	e4,543,388	....	19,154	....	1884
1,080,427	3,726,756	e5,425,319	....	20,712	....	1885
797,696	4,068,831	e3,858,451	....	19,878	....	1886
957,873	4,354,857	e4,490,674	....	21,380	....	1887
1,041,566	4,550,743	e5,233,349	....	24,238	....	1888
1,178,961	4,789,170	e5,832,435	....	25,455	....	1889
1,357,647	5,136,580	e6,958,131	....	27,587	....	1890
1,617,200	5,832,573	e6,390,827	....	30,087	....	1891
1,897,117	6,168,947	e6,946,321	....	32,753	....	1892
1,74,460	6,309,624	e7,076,071	....	32,677	....	1893
256,156	5,898,804	e7,169,710	....	36,553	....	1894
465,905	6,323,781	e7,876,837	....	41,491	....	1895
767,651	6,828,943	g13,895,043	....	46,895	....	1896
1,061,934	7,582,623	g14,246,571	....	50,299	....	1897
201,894	7,490,945	g15,699,161	....	52,118	....	1898
443,627	8,380,722	g17,136,035	....	56,528	....	1899

921 for 1866, being the number of "Individual Members" returned by the Wholesale Society, and which the Central Co-operative Board for 1881. d Includes Joint-stock Companies. e The return states this d other Creditors. f Exclusive of Share Interest.

CO-OPERATIVE SOCIETIES,
 TABLE (3).—GENERAL SUMMARY of RETURNS
 (Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	454	68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	113	66	749	301,157	2,786,965	344,509	11,397,225	809,237
1873	186	69	790	340,930	3,344,104	431,808	13,651,127	959,493
1874	113	177	810	357,821	3,653,582	498,052	14,295,762	1,072,139
1875	98	237	926	420,024	4,470,857	742,073	16,206,570	1,250,570
1876	72	113	937	444,547	4,825,642	774,809	17,619,247	1,541,334
1877	58	186	896	461,666	5,092,958	916,955	18,697,788	1,680,370
1878	48	65	963	490,584	5,264,855	965,499	18,719,081	1,583,925
1879	40	106	937	504,117	5,374,179	1,324,970	17,816,037	1,598,156
1880	53	62	953	526,686	5,806,545	1,124,795	20,129,217	1,600,000
1881	50	..	971	552,353	6,431,553	1,205,145	21,276,850	1,657,564
1882	51	82	1,012	593,262	7,058,025	1,293,595	23,607,809	1,814,375
1883	42	158	990	622,871	7,281,448	1,203,764	24,776,980	2,036,326
1884	64	48	1,079	672,780	7,879,686	1,359,007	25,600,250	2,237,210
1885	73	47	1,114	717,019	8,364,367	1,408,941	25,858,065	2,419,615
1886	67	61	1,141	751,117	8,793,068	1,551,989	26,747,174	2,476,651
1887	73	139	1,170	813,537	9,269,422	1,598,420	28,221,988	2,542,384
1888	94	125	1,244	850,020	9,793,852	1,743,890	30,350,048	2,766,131
1889	81	112	1,268	897,841	10,424,169	2,098,100	33,016,341	2,981,543
1890	103	149	1,290	955,393	11,380,210	2,196,364	35,367,102	3,393,391
1891	88	108	1,313	1,008,448	12,253,427	2,260,686	39,617,376	3,781,254
1892	106	12	1,404	1,073,739	12,848,024	2,487,499	40,827,931	3,701,402
1893	92	40	1,432	1,119,210	13,400,837	2,453,723	41,483,346	3,592,356
1894	96	41	1,525	1,139,535	13,668,938	2,520,779	41,731,223	3,841,723
1895	68	69	1,530	1,191,766	14,511,314	2,803,917	44,003,888	4,194,376
1896	88	84	1,554	1,264,763	15,620,803	2,952,740	47,331,384	4,569,732
1897	68	98	1,573	1,336,985	16,654,107	3,659,493	50,693,526	4,989,389
1898	71	96	1,606	1,399,819	17,659,826	3,699,007	53,256,725	5,333,221
1899	75	108	1,645	1,467,158	18,999,477	3,860,518	57,134,086	5,742,523
					Totals ..		£893,256,908	£79,907,733

a Loans and other Creditors.

ENGLAND AND WALES.

for each Year, from 1862 to 1899 inclusive.

(Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
419,567	1,219,092	300,712	380,043	6,461	79,292	1872
488,464	1,439,137	337,811	443,724	6,864	83,149	1873
517,445	1,572,264	386,640	510,057	7,486	98,732	1874
598,080	1,852,437	636,400	538,140	10,454	220,011	1875
137,053	2,377,380	....	....	....	....	1876
222,664	2,310,041	....	....	....	....	1877
315,364	2,286,795	....	....	....	....	1878
353,832	2,486,704	....	....	....	....	1879
285,875	2,512,039	+3,226,370	....	13,262	....	1880
....	2,585,443	....	....	13,314	....	1881
499,633	2,969,957	+3,919,455	....	14,070	....	1882
606,424	3,160,569	+4,113,995	....	15,903	....	1883
684,070	2,932,817	+4,118,751	....	18,062	....	1884
825,717	3,044,534	+4,811,819	....	19,374	....	1885
525,194	3,323,450	+3,475,319	....	18,440	....	1886
670,290	3,512,626	+4,112,807	....	19,707	....	1887
743,838	3,687,394	+4,868,141	....	22,391	....	1888
849,811	3,856,498	+5,386,444	....	23,388	....	1889
996,438	4,121,400	+6,407,701	....	24,919	....	1890
207,143	4,691,801	+5,749,811	....	27,196	....	1891
420,270	4,947,231	+6,154,426	....	29,105	....	1892
645,989	5,032,623	+6,234,093	....	29,151	....	1893
687,388	4,763,953	+6,054,847	....	32,503	....	1894
881,742	5,108,794	+6,625,724	....	36,433	....	1895
097,516	5,535,227	+11,303,924	....	40,269	....	1896
469,953	6,068,803	+11,670,057	....	42,791	....	1897
549,753	6,017,205	+12,816,168	....	44,495	....	1898
733,022	6,714,611	+13,998,278	....	48,214	....	1899

Exclusive of Share Interest. † Investments other than in Trade. ‡ Investments and other Assets.

CO-OPERATIVE

TABLE (4).—GENERAL SUMMARY of RETURNS

(Compiled from Official

YEAR.	NUMBER OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.	
	Registered.	Not Making Returns.	Making Returns.		Share.	Loan.
1872.....	25	38	178	38,829	£ 181,793	£ 27,022
1873.....	39	66	188	46,371	235,858	64,932
1874.....	15	50	216	54,431	250,026	88,920
1875.....	18	46	237	59,260	323,052	102,547
1876.....	10	57	228	63,310	314,577	144,953
1877.....	8	54	248	66,910	345,001	156,310
1878.....	4	54	218	70,119	381,028	180,208
1879.....	11	*40	208	68,967	373,728	171,173
1880.....	14	38	224	76,855	417,726	216,395
1881.....	12	9	259	90,430	505,731	278,433
1882.....	15	31	264	92,719	523,714	328,653
1883.....	13	7	292	106,034	630,768	373,031
1884.....	12	9	312	124,065	757,274	471,617
1885.....	11	..	317	132,597	837,771	536,507
1886.....	15	1	333	142,036	945,210	607,757
1887.....	11	1	334	152,866	1,063,647	654,252
1888.....	5	5	335	159,753	1,141,179	708,263
1889.....	8	6	340	171,555	1,253,117	825,403
1890.....	7	2	341	183,387	1,396,523	972,424
1891.....	7	..	343	196,796	1,578,731	1,129,390
1892.....	12	2	349	208,364	1,779,546	1,279,233
1893.....	6	2	352	217,521	1,896,633	1,413,582
1894.....	5	2	355	229,409	2,063,123	1,533,393
1895.....	10	1	365	231,866	2,215,309	1,766,199
1896.....	4	3	354	260,520	2,577,025	1,813,504
1897.....	5	1	357	276,053	2,812,048	a2,511,875
1898.....	2	2	349	282,467	2,958,996	a2,847,026
1899.....	9	8	349	296,272	3,277,164	a3,068,252
						Totals. .£

* Not stated, but estimated at about 40.

a Loans and other Creditors.

SOCIETIES, SCOTLAND.

for each Year, from 1872 to 1899 inclusive.

(Sources, and Corrected.)

Sales.	Net Profit.	Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
				Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	£	£	
595,120	126,314	58,279	163,971	17,765	2,803	235	14,309	1872
972,426	150,302	67,302	188,265	32,591	5,315	243	19,573	1873
062,516	155,087	76,103	208,789	31,661	12,024	463	18,097	1874
277,812	176,795	87,038	241,888	31,425	15,314	425	21,919	1875
290,452	201,117	142,339	286,662	..	..	..	..	1876
676,225	241,991	158,621	337,268	..	..	..	..	1877
666,565	252,446	178,478	322,934	..	..	..	..	1878
549,565	258,152	182,450	370,510	..	..	..	..	1879
102,460	266,839	142,428	366,793	203,565	17,407	648	..	1880
649,155	322,012	..	466,222	..	..	508	..	1881
901,246	339,324	190,190	480,524	†361,788	..	708	..	1882
526,461	395,795	212,456	546,409	†376,482	..	885	..	1883
791,862	484,893	249,227	639,409	†424,637	..	1,092	..	1884
415,091	566,540	254,710	682,222	†613,500	..	1,338	..	1885
937,070	590,785	272,502	745,381	†383,132	..	1,438	..	1886
215,891	645,018	287,583	842,231	†377,867	..	1,673	..	1887
392,381	685,446	297,728	863,349	†365,208	..	1,847	..	1888
601,719	750,423	329,150	932,672	†445,991	..	2,067	..	1889
300,261	879,019	361,209	1,015,180	†550,430	..	2,668	..	1890
930,321	933,044	410,057	1,140,772	†641,016	..	2,891	..	1891
074,750	1,038,369	476,847	1,221,716	†791,895	..	3,648	..	1892
094,381	1,013,955	528,471	1,277,001	†841,978	..	3,526	..	1893
115,126	1,081,304	568,768	1,134,851	†1,114,863	..	4,050	..	1894
754,512	1,187,986	584,163	1,214,987	†1,251,063	..	5,058	..	1895
4130,468	1,413,873	670,135	1,293,716	†2,591,119	..	6,626	..	1896
669,417	1,539,547	659,981	1,513,820	†2,576,514	..	7,508	..	1897
612,369	1,598,483	6652,141	1,473,740	†2,882,993	..	7,623	..	1898
609,622	1,773,591	6710,605	1,666,111	†3,137,757	..	8,314	..	1899
5,289,244	19,068,450							

Exclusive of Share Interest. † Investments other than in Trade. ‡ Investments and other Assets.

CO-OPERATIVE SOCIETIES, IRELAND.
 TABLE (5).—GENERAL SUMMARY OF RETURNS for each Year, from 1874 to 1899 inclusive.
 (Compiled from Official Sources, and Corrected.)

YEAR.	NUMBER OF SOCIETIES			CAPITAL AT END OF YEAR.			Net Profit.	Trade Expenses.	Trade Stock.	CAPITAL			Amount of Reserve Fund.				
	Registered.	Not Making Returns.	Making Returns.	Number of Members.	Share.	Loan.				Invested in Industrial Societies.	Invested in Joint-stock Companies.	Profit Devoted to Education.					
1874	2	5	5	481	£ 1,485	£ 370	£ 812	£ 907	..	..	..	..	..
1875	1	2	7	792	9,638	5,370	1,725	1,060	1,350	..	..	..	67	
1876	..	7	2	210	1,171	10	1,479	464	..	..	..	..	..
1877	1	6	4	505	7,490	10	16,434	2,190	973	..	..	..	..
1878	..	2	4	200	1,560	10	16,573	1,289	..	..	..	..	15
1879	1	6	4	537	7,615	200	17,170	1,482	..	..	..	..	71
1880	2	..	6	522	7,822	..	16,637	1,760	1,244	..	..	..	..
1881	4	..	10	834	2,889	..	19,058	1,533	1,668	..	..	..	..
1882	1	2	12	1,177	9,502	178	32,157	1,699	2,461	..	..	..	..
1883	..	5	9	1,052	9,140	241	32,587	2,375	2,577	..	..	..	..
1884	2	6	9	1,105	9,238	212	31,989	1,691	3,610	..	..	..	..
1885	..	3	10	1,043	9,121	326	32,754	2,535	2,112	..	..	..	..
1886	1	3	12	1,335	9,174	344	46,501	2,675	2,936	..	..	..	..
1887	3	5	12	1,425	11,147	904	45,892	2,407	5,979	..	..	..	..
1888	1	10	13	1,485	11,188	729	51,474	3,397	5,850	..	..	..	..
1889	4	5	13	1,693	10,626	205	56,613	2,580	5,962	..	..	..	..
1890	12	8	16	1,793	6,896	367	64,306	3,672	5,170	..	..	..	..
1891	22	14	28	2,267	15,547	3,318	102,474	4,234	5,797	..	..	..	..
1892	9	10	38	2,740	20,137	6,879	158,173	3,581	6,340	..	..	..	..
1893	8	17	41	3,587	21,195	7,649	226,109	3,846	5,091	..	..	..	..
1894	12	18	50	4,060	24,003	10,509	264,451	5,811	6,638	..	..	..	..
1895	45	43	71	6,708	23,203	11,457	341,849	6,209	9,321	..	..	..	..
1896	36	47	102	9,541	38,212	20,087	489,783	6,368	18,412	..	..	..	..
1897	53	66	135	14,097	43,852	25,709	593,106	6,725	15,075	..	..	..	..
1898	109	129	175	20,812	52,288	27,123	654,875	7,572	15,741	..	..	..	..
1899	68	182	189	24,146	63,892	29,571	789,978	13,363	19,377	..	..	..	..
Totals..							£ 4,143,592	91,945

^a Loans and other Creditors. ^b Exclusive of Share Interest. ^c Investments other than in Trade. ^d Investments and other Assets.

SALES OF CIVIL SERVICE SUPPLY STORES.

	Civil Service Supply.	Civil Service (Haymarket).	New Civil Service.
	£	£	£
1871	625,305	....	....
1872	712,399	....	....
1873	819,428	....	....
1874	896,094	....	....
1875	925,332	....	....
1876	983,545	....	....
1877	946,780	....	....
1878	1,384,042	....	....
1879	1,474,923	....	....
1880	1,420,619	514,399	....
1881	1,488,507	520,155	139,367
1882	1,603,670	497,650	....
1883	1,682,655	329,805	149,478
1884	1,691,455	481,560	148,975
1885	1,758,648	468,992	150,948
1886	1,743,306	465,096	150,383
1887	1,732,483	469,456	155,000
1888	1,763,814	473,817	158,028
1889	1,775,500	481,120	158,317
1890	1,789,397	481,352	164,160
1891	1,817,779	475,066	178,761
1892	1,749,384	471,133	168,582
1893	1,675,848	448,171	158,313
1894	1,663,970	439,283	154,541
1895	1,670,849	442,942	149,185
1896	1,707,780	448,129	143,289
1897	1,694,710	437,638	138,836
1898	1,672,520	424,588	127,392
1899	1,741,769	420,471	118,252
1900	1,769,655	423,610	109,297

Above we give the Sales of the Civil Service Supply Stores as distinct from the ordinary distributive societies appearing in the previous tables.

LIST OF PUBLIC ACTS OF PARLIAMENT.

(1 EDWARD VII.—1901.)

* * * *The figures before each Act denote the Chapter.*

1. Consolidated Fund (No. 1).
2. Army (Annual).
3. Purchase of Land (Ireland).
4. Civil List.
5. Demise of the Crown.
6. Consolidated Fund (No. 2).
7. Finance.
8. Isolation Hospitals.
9. Education (Scotland).
10. Larceny.
11. Education.
12. Loan.
13. Agricultural Rates Act, 1896, &c., Continuance.
14. Militia and Yeomanry.
15. Royal Titles.
16. National Gallery (Purchase of Adjacent Land).
17. Lunacy (Ireland).
18. Patents.
19. Public Libraries.
20. Youthful Offenders.
21. Appropriation.
22. Factory and Workshop.
23. Marriages Legalisation.

LIST OF PUBLIC ACTS OF PARLIAMENT.

24. Burgh Sewerage, Drainage, and Water Supply (Scotland).
25. East India Loan (Great Indian Peninsula Railway Debentures).
26. Births and Deaths Registration.
27. Intoxicating Liquors (Sale to Children).
28. Local Government (Ireland).
29. Colonial Acts Confirmation.
30. Purchase of Land (Ireland) (No. 2).
31. Pacific Cable.
32. Isle of Man (Customs).
33. Expiring Laws Continuance.
34. Congested Districts Board (Ireland).
35. Public Works Loans.
36. Light Railway Commissioners (Salaries).
37. Valuation (Ireland).
38. Fisheries (Ireland).
39. Naval Works.
40. Military Works.



NATIONAL INCOME AND EXPENDITURE.

An Account of the Public Income and Expenditure of the United Kingdom of Great Britain and Ireland in the Year ended March 31, 1901, presented to Parliament pursuant to Act 17 and 18 Vict., c. 94, s. 2.

INCOME.		£	s.	d.	EXPENDITURE.			
Balance in Exchequer, April 1, 1900.....		3,517,047	1	7	CONSOLIDATED FUND SERVICES.			
Customs		26,262,000	0	0	NATIONAL DEBT SERVICES—			
Excise		33,100,000	0	0	Inside the Permanent or Fixed Annual Charge.			
Estate, &c., Duties		12,980,000	0	0	Funded Debt—	£	s.	d.
Stamps (excluding Fee, &c.,					Interest	15,106,531	10	7
Stamps)		7,825,000	0	0	Terminable Annuities.....	2,756,612	12	5
Land Tax		755,000	0	0	Interest on Unfunded Debt	415,254	5	0
House Duty		1,720,000	0	0	Management of the Debt	174,310	4	6
Property and Income Tax		26,920,000	0	0	18,452,708	12	6	
Post Office		13,800,000	0	0	Outside the Permanent or Fixed Annual Charge.			
Telegraph Service		3,450,000	0	0	Interest on War Debt—Unfunded Debt..	£	s.	d.
Crown Lands (Net)		500,000	0	0	OTHER CONSOLIDATED FUND SERVICES—	409,451	15	6
Suez Canal Shares—Receipts, &c.		830,075	7	6	Civil List	259,905	6	8
Miscellaneous (including, Fee,					Annuities and Pensions	78,872	5	3
&c., Stamps)		2,242,608	7	10	Salaries and Allowances	515,847	14	8
					Courts of Justice	305,329	18	11
					Miscellaneous Services			
					1,569,407	1	0	
					1,152,368	1	5	
					Payments to Local Taxation Account.....			
					SUPPLY SERVICES.			
					Army	91,505,900	0	0
					Ordnance Factories	204,100	0	0
					Navy	29,520,000	0	0
					Miscellaneous Civil Services	23,500,000	0	0
					Customs and Inland Revenue Departments...	2,834,000	0	0
					Post Office	8,963,000	0	0
					Telegraph Service	3,737,000	0	0
					Post Office Packet Service	771,000	0	0
					161,085,000	0	0	
					Total Expenditure	183,592,263	19	7
					Deficiency of Income over Expenditure.....	49,690,533	2	8
					£133,901,730	16	11	

Total Income

CUSTOMS TARIFF OF THE UNITED KINGDOM.

ARTICLES *subject to Import and Export Duties in the United Kingdom, and the RATE of DUTY levied upon each ARTICLE, distinguishing the Duties levied as ordinary Import Duties and those levied to countervail Excise and other Inland Revenue Duties upon British Productions, according to the Tariff in operation at 6th August, 1901.*

ARTICLES.		Rates of Duty.
EXPORT DUTY.		
COAL	per ton	£ s. d. 0 1 0
ORDINARY IMPORT DUTIES.		
COCOA :		
Raw	per lb.	0 0 1
Husks and Shells	per cwt.	0 2 0
Cocoa or Chocolate, ground, prepared, or in any way manufactured	per lb.	0 0 2
(For additional duty, if Spirit has been used in the manufacture, see next page.)		
Cocoa Butter.....	,,	0 0 1
COFFEE :		
Raw	per cwt.	0 14 0
Kiln-dried, roasted, or ground	per lb.	0 0 2
CHICORY :		
Raw or kiln-dried.....	per cwt.	0 13 3
Roasted or ground	per lb.	0 0 2
Chicory (or other vegetable substances) and Coffee roasted and ground, mixed.....	,,	0 0 2
FRUIT—Dried :—		
Currants	per cwt.	0 2 0
Figs, Fig Cake, Plums preserved, Prunes, and Raisins..	,,	0 7 0
MOLASSES :		
Containing 70 per cent. or more of sweetening matter..	,,	0 2 9
Containing less than 70 per cent., and more than 50 per cent. of sweetening matter	,,	0 2 0
Containing not more than 50 per cent. of sweetening matter.....	,,	0 1 0
SUGAR :		
Tested by the polariscope, of a polarisation exceeding 98°	,,	0 4 2
Of a polarisation not exceeding 76°	,,	0 2 0
Intermediate rates of duty are levied on Sugar of a polarisation not exceeding 98°, but exceeding 76°.		
TEA	per lb.	0 0 6

CUSTOMS TARIFF OF THE UNITED KINGDOM.

ARTICLES.		Rates of Duty.
		£ s. d.
TOBACCO—Unmanufactured:—		
Containing 10lbs. or more of moisture in every 100lbs. weight thereof	per lb.	0 3 0
Containing less than 10lbs. of moisture in every 100lbs. weight thereof	”	0 3 4
TOBACCO—Manufactured:—		
Cigars	”	0 5 6
Cavendish or Negro-head	”	0 4 4
Snuff containing more than 13lbs. of moisture in every 100lbs. weight thereof	”	0 3 7
Snuff not containing more than 13lbs. of moisture in every 100lbs. weight thereof	”	0 4 4
Other Manufactured Tobacco, and Cavendish or Negro- head Manufactured in Bond from Unmanufactured Tobacco	”	0 3 10
WINE:—		
Not exceeding 30° of Proof Spirit	per gallon.	0 1 3
Exceeding 30° but not exceeding 42° of Proof Spirit....	”	0 3 0
Every degree or part of a degree beyond the highest above charged, an additional duty of	”	0 0 3
Degree not to include fractions of the next higher degree. Wine includes Lees of Wine.		
Additional duty on Sparkling Wine imported in Bottle	”	0 2 6
” ” Still ” ” ”	”	0 1 0
Import Duties to countervail Excise Duty upon British Beer, Glucose, and Saccharin.		
BEER called Mum, Spruce, or Black Beer, and Berlin White Beer and other preparations, whether fermented or not fermented, of a character similar to Mum, Spruce, or Black Beer, the worts of which were, before fermentation, of a specific gravity—		
Not exceeding 1,215°	{ per every 36 galls. }	1 12 0
Exceeding 1,215°	”	1 17 6
Beer of any other description, the worts of which were, before fermentation, of a specific gravity of 1,055°....	”	0 8 0
And so on in proportion for any difference in gravity.		
GLUCOSE:		
Solid	per cwt.	0 2 9
Liquid	”	0 2 0
SACCHARIN (including substances of a like nature or use)...	per oz.	0 1 3

CUSTOMS TARIFF OF THE UNITED KINGDOM.

ARTICLES.	Rates of Duty.
Import Duties to countervail Excise Duty upon British Spirits.	£ s. d.
SPIRITS AND STRONG WATERS:	
For every gallon, computed at hydrometer proof, of Spirits of any description (except Perfumed Spirits), including Naphtha or Methylic Alcohol, purified so as to be potable, and mixtures and preparations containing Spirits	per proof gallon. } 0 11 4
Additional on Spirits imported in bottle, enumerated and tested, and Sweetened Spirits imported in bottle, unenumerated and tested	" } 0 1 0
Sweetened, tested for strength, additional to the Spirit Duty, in respect of the Sugar used therein	" } 0 0 2
Liqueurs, Cordials, or other preparations containing Spirits, in Bottle, entered in such a manner as to indicate that the strength is not to be tested	per gallon. } 0 16 4
Perfumed Spirits	" } 0 18 1
Additional if imported in bottle	" } 0 1 0
Spirits, Methylated, in Bond	per proof gallon. } 0 0 4
CHLOROFORM	per lb. } 0 3 3
CHLORAL HYDRATE	" } 0 1 4
COCOA OR CHOCOLATE, in the manufacture of which Spirit has been used, in addition to any other duty to which such Cocoa or Chocolate is at present liable	" } 0 0 0½
COLLODION	per gallon. } 1 6 3
CONFECTIONERY, in the manufacture of which Spirit has been used, in addition to any other duty to which such Confectionery is at present liable	per lb. } 0 0 0½
ETHER, Acetic	" } 0 1 11
" Butyric	per gallon. } 0 16 5
" Sulphuric	" } 1 7 5
ETHYL, Bromide	per lb. } 0 1 1
" Chloride	per gallon. } 0 16 5
" Iodide of	" } 0 14 3
METHYLIC ALCOHOL { purified so as to be potable—see	
NAPHTHA " { Spirits and Strong Waters.	
SOAP, TRANSPARENT, in the manufacture of which Spirit has been used	per lb. } 0 0 3
PLAYING CARDS (Import Duty to countervail Stamp Duty).	doz. packs. } 0 3 9

NOTE AS TO ARTICLES CHARGED WITH IMPORT DUTIES:—In this Return, sub-divisions of Articles of a similar nature, and subject to the same rate of duty, are classed under one head.

INCOME TAX RATES

FROM ITS FIRST IMPOSITION IN 1842 TO THE PRESENT TIME.

From and to April 5th.	Income free under.	On £100		Chancellor of the Exchequer.	Premier.
		to £150.	On £100 and upw'ds.		
	£	Rate in the £.			
1842 to 1846	150	—	7d.	Henry Goulburn.	Sir Robert Peel.
1846 „ 1852	Do.	—	7d.	Sir Charles Wood.	Lord John Russell.
1852 „ 1853	Do.	—	7d.	Benjamin Disraeli.	Earl of Derby.
1853 „ 1854	100	5d.	7d.	William E. Gladstone.	Earl of Aberdeen.
1854 „ 1855	Do.	10d.	1s. 2d.	Do.	Do.
1855 „ 1857	Do.	11½d.	1s. 4d.	Sir G. Cornwall Lewis.	Viscount Palmerston.
1857 „ 1858	Do.	5d.	7d.	Do.	Do.
1858 „ 1859	Do.	5d.	5d.	Do.	Do.
1859 „ 1860	Do.	6½d.	9d.	Benjamin Disraeli.	Earl of Derby.
1860 „ 1861	Do.	7d.	10d.	William E. Gladstone.	Viscount Palmerston.
1861 „ 1863	*100	6d.	9d.	Do.	Do.
1863 „ 1864	Do.	7d.		Do.	Do.
1864 „ 1865	Do.	6d.		Do.	Do.
1865 „ 1866	Do.	4d.		Do.	Do.
1866 „ 1867	Do.	4d.		Do.	Earl Russell.
1867 „ 1868	Do.	5d.		Benjamin Disraeli.	Earl of Derby.
1868 „ 1869	Do.	6d.		George Ward Hunt.	Benjamin Disraeli.
1869 „ 1870	Do.	5d.		Robert Lowe.	William E. Gladstone.
1870 „ 1871	Do.	4d.		Do.	Do.
1871 „ 1872	Do.	6d.		Do.	Do.
1872 „ 1873	Do.	4d.		Do.	Do.
1873 „ 1874	Do.	3d.		Do.	Do.
1874 „ 1876	Do.	2d.		Sir Stafford Northcote.	Benjamin Disraeli.
1876 „ 1878	†150	3d.		Do.	Earl of Beaconsfield.
1878 „ 1880	Do.	5d.		Do.	Do.
1880 „ 1881	Do.	6d.		William E. Gladstone.	William E. Gladstone.
1881 „ 1882	Do.	5d.		Do.	Do.
1882 „ 1883	Do.	6½d.		Do.	Do.
1883 „ 1884	Do.	5d.		Hugh C. E. Childers.	Do.
1884 „ 1885	Do.	6d.		Do.	Do.
1885 „ 1886	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1886 „ 1887	{ Do.	8d.		Sir William Harcourt.	William E. Gladstone.
1886 „	{ Do.	8d.		Lord Rand. Churchill.	Marquis of Salisbury.
1887 „ 1888	Do.	7d.		G. J. Goschen.	Do.
1888 „ 1892	Do.	6d.		Do.	Do.
1892 „ 1893	Do.	6d.		Sir W. Harcourt.	William E. Gladstone.
1893 „ 1894	Do.	7d.		Do.	Do.
1894 „ 1895	‡160	8d.		Do.	Earl Rosebery.
1895 „ 1898	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1898 „ 1900	§Do.	8d.		Do.	Do.
1900 „ 1901	§Do.	1s.		Do.	Do.
1901 „ 1902	§Do.	1s. 2d.		Do.	Do.

* Differential rate upon scale of incomes abolished. Incomes under £100 are exempt; and incomes of £100 and under £199 per annum have an abatement from the assessment of £60:—thus, £100 pays on £40; £160 upon £100; £199 upon £139; but £200 pays on £200.

† Under £150 exempt; if under £400 the tax is not chargeable upon the first £120.

‡ Under £160 exempt; if under £400 the tax is not chargeable upon the first £160; above £400 and up to £500, an abatement of £100.

§ Exemption may be claimed when the income from all sources does not exceed £160 per annum. Abatement of duty on £160 may be claimed when the income exceeds £160, but does not exceed £400; on £150 when the income exceeds £400, but does not exceed £500; on £120 when the income exceeds £500, but does not exceed £600; and on £70 when the income exceeds £600, but does not exceed £700.

AVERAGE PRICE PER £100 of the THREE PER CENT CONSOLIDATED STOCK of the PUBLIC FUNDS of the UNITED KINGDOM, in EACH MONTH in EACH YEAR from 1885 to 1888, and of the NEW TWO-AND-THREE-QUARTER PER CENT CONSOLIDATED STOCK MONTHLY from MARCH, 1888, to DECEMBER, 1900.

New 2½ per cent Consolidated Stock.

MONTHS.	1885.	1886.	1887.	1888.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.
January.....	99½	99½	100½	98½	97½	96½	95½	95½	98½	98½	98½	104½	107	112	112½	111	100¼
February ..	99½	100½	100½	99	97½	97½	95½	95½	98½	98½	99½	104½	108½	112½	112½	111¾	101
March	97½	100½	101½	100½	97½	97½	95½	95½	98½	98½	99½	104½	109½	111½	111½	110¾	101½
April	96½	100½	102½	98½	98	96½	96½	96½	99	99	100	105½	111½	112	110½	110¾	100½
May	99½	101½	103½	99	98½	95½	97½	97½	98½	98½	100	105½	112½	113½	110½	110¾	101½
June	99½	100½	101½	99½	97½	95½	96½	96½	99	99	101	106½	113	112½	111½	108½	101½
July	99½	101½	101½	98½	96½	95½	96½	96½	99	99	101	107½	113½	112½	111½	106½	98½
August	100	101½	101½	98½	96½	96	97½	96	98	98	102	107½	113½	112½	110½	105½	98½
September..	100½	100½	101½	98	95½	94½	97	94½	98½	98½	102	107½	110½	111½	109½	104½	98½
October	100½	100½	102½	97	94½	94½	97	94½	97	98½	101	107½	108½	111½	109½	103½	98½
November..	100½	101½	103½	97	94½	95	97½	97	98½	98½	102	106½	110½	112½	110½	99½	98½
December ..	100	100½	101½	96½	97½	95½	97½	95½	98½	98½	103	106½	111½	112½	110½	100	97½
Average for } the year.. }	99½	100½	101½	98	96½	95½	96½	95½	98½	98½	101	106½	110½	112½	110½	106½	..

AVERAGE MINIMUM RATE PER CENT OF DISCOUNT CHARGED BY THE BANK OF ENGLAND IN EACH MONTH
IN EACH YEAR FROM 1885 TO 1900.

MONTHS.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	MONTHS.
Jan.....	5	3 $\frac{3}{4}$	5	3 $\frac{3}{4}$	4 $\frac{1}{10}$	6	4	3 $\frac{1}{2}$	2 $\frac{0}{10}$	3	2	2	3 $\frac{7}{8}$	3	3 $\frac{3}{4}$	4 $\frac{1}{8}$	Jan.
Feb.....	5	2 $\frac{1}{4}$	4	2 $\frac{3}{4}$	3	5 $\frac{1}{4}$	3	3	2 $\frac{1}{2}$	2 $\frac{3}{8}$	2	2	3 $\frac{1}{4}$	3	3	4	Feb.
March...	3 $\frac{5}{8}$	2	3 $\frac{1}{2}$	2 $\frac{1}{4}$	3	4 $\frac{1}{4}$	3	3	2 $\frac{1}{2}$	2	2	2	3	3	3	4	March.
April....	3 $\frac{1}{2}$	2	2 $\frac{3}{8}$	2	2 $\frac{3}{8}$	3 $\frac{3}{8}$	3 $\frac{1}{4}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$	2	2	2	2 $\frac{7}{8}$	3 $\frac{1}{8}$	3	4	April.
May.....	2 $\frac{3}{4}$	2 $\frac{1}{4}$	2	2 $\frac{3}{8}$	2 $\frac{1}{2}$	3	4 $\frac{1}{2}$	2	3 $\frac{1}{2}$	2	2	2	2 $\frac{1}{4}$	3 $\frac{7}{8}$	3	3 $\frac{1}{8}$	May.
June....	2	2 $\frac{3}{8}$	2	2 $\frac{3}{8}$	2 $\frac{1}{2}$	3 $\frac{1}{8}$	3 $\frac{3}{8}$	2	3	2	2	2	2	3	3	3 $\frac{3}{8}$	June.
July....	2	2 $\frac{1}{2}$	2	2 $\frac{1}{2}$	2 $\frac{1}{2}$	4	2 $\frac{1}{2}$	2	2 $\frac{1}{2}$	2	2	2	2	2 $\frac{1}{2}$	3 $\frac{5}{16}$	3 $\frac{3}{8}$	July.
August..	2	2 $\frac{3}{8}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$	3	4 $\frac{3}{8}$	2 $\frac{1}{2}$	2	4	2	2	2	2	2 $\frac{1}{2}$	3 $\frac{1}{2}$	4	August.
Sept....	2	3 $\frac{1}{2}$	4	3 $\frac{3}{8}$	4 $\frac{1}{10}$	4 $\frac{1}{8}$	2 $\frac{3}{8}$	2	4 $\frac{1}{4}$	2	2	2 $\frac{7}{16}$	2 $\frac{1}{8}$	2 $\frac{3}{8}$	3 $\frac{1}{2}$	4	Sept.
Oct.....	2	3 $\frac{3}{8}$	4	5	5	5	3	2 $\frac{2}{8}$	3	2	2	3 $\frac{1}{4}$	2 $\frac{3}{8}$	3 $\frac{3}{8}$	4 $\frac{1}{8}$	4	October.
Nov.....	2 $\frac{1}{8}$	4	4	5	5	5 $\frac{1}{4}$	4	3	3	2	2	4	3	4	5	4	Nov.
Dec.....	3 $\frac{1}{4}$	4 $\frac{1}{2}$	4	5	5	5 $\frac{1}{10}$	3 $\frac{3}{8}$	3	3	2	2	4	3	4	6	4	Dec.
Average for the year..)	3	3	3 $\frac{1}{4}$	3 $\frac{1}{2}$	3 $\frac{1}{2}$	4 $\frac{1}{2}$	3 $\frac{1}{4}$	2 $\frac{1}{2}$	3 $\frac{1}{10}$	2 $\frac{1}{4}$	2	2 $\frac{1}{2}$	2 $\frac{3}{8}$	3 $\frac{1}{4}$	3 $\frac{3}{4}$	..	(Average for the year.)

DEALINGS WITH LAND.

SCALE OF LAW COSTS ON THE SALE, PURCHASE, OR MORTGAGE OF
REAL PROPERTY, HOUSES, OR LAND.

	For the 1st £1,000.	For the 2nd and 3rd £1,000.	For the 4th and each subsequent £1,000 up to £10,000.	For each subsequent £1,000 up to £100,000.*
	Per £100. £ s. d.	Per £100. £ s. d.	Per £100. £ s. d.	Per £100. £ s. d.
Vendor's solicitor for negotiating a sale of property by private contract	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for conducting a sale of property by public auction, including the conditions of sale—				
When the property is sold† . . .	1 0 0	0 10 0	0 5 0	0 2 6
When the property is not sold, then on the reserve price† . .	0 10 0	0 5 0	0 2 6	0 1 3
Do., do., for deducing title to freehold, copyhold, or leasehold property, and perusing and completing conveyance (including preparation of contract or conditions of sale, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Purchaser's solicitor for negotiating a purchase of property by private contract..	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing conveyance (including perusal and completion of contract, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagor's solicitor for deducing title to freehold, copyhold, or leasehold property, perusing mortgage, and completing. . . .	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagee's solicitor for negotiating loan	1 0 0	1 0 0	0 5 0	0 2 6
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing mortgage . .	1 10 0	1 0 0	0 10 0	0 5 0

Vendor's or mortgagor's solicitor for procuring execution and acknowledgment of deed by a married woman, £2. 10s. extra.

Where the prescribed remuneration would amount to less than £5 the prescribed remuneration is £5, except on transactions under £100, in which case the remuneration of the solicitor for the vendor, purchaser, mortgagor, or mortgagee is £3.

* Every transaction exceeding £100,000 to be charged for as if it were for £100,000.

† A minimum charge of £5 to be made whether a sale is effected or not.

DEALINGS WITH LAND.

Scale of Law Costs as to Leases, or Agreements for Leases, at Rack Rent (other than a Mining Lease, or a Lease for Building Purposes, or Agreement for the same).

LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING
LEASE AND COUNTERPART.

Where the rent does not exceed £100, £7. 10s. per cent. on the rental, but not less in any case than £5.

Where the rent exceeds £100, and does not exceed £500, £7. 10s. in respect of the first £100 of rent, and £2. 10s. in respect of each subsequent £100 of rent.

Where the rent exceeds £500, £7. 10s. in respect of the first £100 of rent, £2. 10s. in respect of each £100 of rent up to £500, and £1 in respect of every subsequent £100.

Lessee's solicitor for perusing draft and completing—one-half of the amount payable to the lessor's solicitor.

Scale of Law Costs as to Conveyances in Fee, or for any other Freehold Estate reserving rent, or Building Leases reserving rent, or other Long Leases not at Rack Rent (except Mining Leases), or Agreements for the same respectively.

VENDOR'S OR LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING CONVEYANCE AND DUPLICATE, OR LEASE AND COUNTERPART.

Amount of Annual Rent.

Amount of Remuneration.

Where it does not exceed £5..	£5.
Where it exceeds £5, and does not exceed £50	The same payment as on a rent of £5, and also 20 per cent. on the excess beyond £5.
Where it exceeds £50, but does not exceed £150	The same payment as on a rent of £50, and 10 per cent. on the excess beyond £50.
Where it exceeds £150	The same payment as on a rent of £150, and 5 per cent. on the excess beyond £150.

Where a varying rent is payable the amount of annual rent is to mean the largest amount of annual rent.

Purchaser's or lessee's solicitor for perusing draft and completing—one-half of the amount payable to the vendor's or lessor's solicitor.

RAILWAY ACCIDENTS.—PROPORTION OF PASSENGERS KILLED AND INTURED FROM CAUSES BEYOND THEIR OWN CONTROL.

The Following Statement shows the Proportion of Passengers Returned as Killed and Injured from Causes beyond their own Control, in Passenger Journeys, for the Years 1876 to 1900:—

YEAR.	Number of Passengers Killed and Injured from causes beyond their own control, from Accidents to Trains.		Number of Passenger Journeys (exclusive of Journeys by Season-ticket Holders). †	Proportion returned as Killed and Injured (from causes beyond their own control) to number carried.	
	Killed.	Injured.		Killed.	Injured.
1876.....	38	1,279	538,287,295	1 in 14,165,455	1 in 420,865
1877.....	11	664	551,593,654	1 in 50,144,876	1 in 830,713
1878.....	24	1,173	565,024,455	1 in 23,542,685	1 in 481,092
1879.....	*75	602	562,732,890	1 in 7,503,105	1 in 934,772
1880.....	29	904	603,885,025	1 in 20,823,586	1 in 668,013
1881.....	23	987	622,160,000	1 in 27,050,435	1 in 630,354
1882.....	18	808	654,838,295	1 in 36,379,905	1 in 815,489
1883.....	11	662	683,718,137	1 in 62,156,194	1 in 1,032,806
1884.....	31	864	694,991,860	1 in 22,419,092	1 in 804,338
1885.....	6	436	697,213,031	1 in 116,202,171	1 in 1,599,112
1886.....	8	615	725,584,390	1 in 90,698,049	1 in 1,179,812
1887.....	25	538	733,670,000	1 in 29,346,800	1 in 1,363,699
1888.....	11	594	742,890,000	1 in 67,530,000	1 in 1,250,555
1889.....	+88	†1,016	775,183,073	1 in 8,808,875	1 in 762,975
1890.....	18	496	817,744,046	1 in 45,430,224	1 in 1,648,677
1891.....	5	875	845,463,668	1 in 169,092,733	1 in 966,244
1892.....	21	601	864,435,388	1 in 41,163,589	1 in 1,438,328
1893.....	17	484	873,177,052	1 in 51,363,356	1 in 1,804,084
1894.....	16	347	911,412,926	1 in 56,963,307	1 in 2,626,550
1895.....	5	399	929,770,909	1 in 185,954,182	1 in 2,330,253
1896.....	5	388	980,339,433	1 in 196,067,887	1 in 2,526,648
1897.....	18	324	1,030,420,201	1 in 57,245,567	1 in 3,180,309
1898.....	25	362	1,062,911,116	1 in 42,516,445	1 in 2,936,219
1899.....	14	693	1,106,691,391	1 in 79,049,428	1 in 1,596,958
1900.....	16	863	1,142,276,686	1 in 71,392,293	1 in 1,323,611

* Including 73 persons lost in the Tay Bridge disaster in the year 1879.

† Including 80 killed and 262 injured in a collision near Armagh. ‡ Number of season tickets issued in 1900, 1,749,804.

THE DEATH DUTIES.

ESTATE DUTY.

THIS duty, which in the case of persons dying after the 1st August, 1894, takes the place of the old Probate Account and Estate Duties, is now regulated by the Finance Acts, 1894, 1896, 1898, and 1900.

It is payable on the principal value of all property (save in a few exceptional cases), whether real or personal, settled or not settled, which passes on death.

The rates of duty (which in case of real estate may be paid by instalments) are as follow:—

PRINCIPAL NET VALUE OF ESTATE.				RATE PER CENT.
Above	£100, but not above	£500	.....	1
"	500	"	1,000	2
"	1,000	"	10,000	3
"	10,000	"	25,000	4
"	25,000	"	50,000	4½
"	50,000	"	75,000	5
"	75,000	"	100,000	5½
"	100,000	"	150,000	6
"	150,000	"	250,000	6½
"	250,000	"	500,000	7
"	500,000	"	1,000,000	7½
"	1,000,000	.....	.....	8

Where the net value of the estate (real and personal) does not exceed £100, no duty is payable.

Where the gross value of the estate (real and personal) exceeds £100, but does not exceed £300, the duty is only 30s., and where it exceeds £300, but does not exceed £500, only 50s.

Where the property is settled, an extra duty known as Settlement Estate Duty is in certain cases payable at the rate of 1 per cent.

Debts and funeral expenses are deducted before calculating the duty, except where the gross value of the estate does not exceed £500, and it is desired to pay the fixed duty of 30s. or 50s., as the case may be, instead of the *ad valorem* duty.

THE DEATH DUTIES.

LEGACY DUTY.

This duty is regulated by 55 Geo. III., cap. 184, 51 Vict., cap. 8, and the Finance Act, 1894, and is payable in respect of personal estate (including proceeds of sale of real estate) passing on death, either under a will or in case of intestacy.

The rates of duty are as follow:—

DESCRIPTION OF LEGATEE.	RATE OF DUTY.
Children of the deceased and their descendants, or the father or mother or any lineal ancestor of the deceased or the husbands or wives of any such persons	£1 per cent.
Brothers and sisters of the deceased and their descendants, or the husbands or wives of any such persons	£3 "
Brothers and sisters of the father or mother of the deceased and their descendants, or the husbands or wives of any such persons	£5 "
Brothers and sisters of a grandfather or grandmother of the deceased and their descendants, or the husbands or wives of any such persons	£6 "
Any person in any other degree of collateral consanguinity or strangers in blood to the deceased	£10 "

SUCCESSION DUTY.

This duty is regulated by 16 and 17 Vict., cap. 51, 51 Vict., cap. 8, and the Finance Acts, 1894 and 1896, and is payable in respect of real estate (including leaseholds) passing on death, and in certain cases in respect of settled personal estate.

The rates of duty are as follow:—

DESCRIPTION OF SUCCESSOR.	RATE OF DUTY.
Lineal issue or lineal ancestor of the predecessor, or the husband or wife of any such person	£1 per cent.
Brothers and sisters of the predecessor and their descendants, or the husbands or wives of any such persons	£3 "
Brothers and sisters of the father or mother of the predecessor and their descendants, or the husbands or wives of any such persons	£5 "
Brothers and sisters of a grandfather or grandmother of the predecessor and their descendants, or the husbands or wives of any such persons	£6 "
Persons of more remote consanguinity, or strangers in blood..	£10 "

THE DEATH DUTIES.

NOTE.—Where the duty under the foregoing tables is at the rate of £1 per cent., an extra duty at the rate of 10s. per cent., and in all other cases an extra duty at the rate of £1. 10s. per cent., is leviable in respect of legacies payable out of or charged on real estate (not including leaseholds) and of successions to real estate (not including leaseholds) on deaths between the 1st July, 1888, and the 2nd August, 1894.

The husband or wife of deceased is exempt from legacy or succession duty.

Legacy duty is payable on the capital value, while succession duty is in certain cases payable on the capital value, and in other cases payable on the value of an annuity equal to the net income of the property, calculated according to the age of the successor.

Where the whole net value of the estate does not exceed £1,000, no legacy, succession, or settlement estate duty is payable.

All pecuniary legacies, residues, or shares of residue, although not of the amount of £20, are subject to duty.

In case of persons dying leaving issue, the estate duty covers all legacy and succession duty which would formerly have been paid by such issue.

In case of persons dying domiciled in the United Kingdom, legacy duty is payable on all movable property wherever situate.

In case of persons dying domiciled abroad, no legacy duty is payable on movable property.



RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED.

If the Intestate die, leaving

His representatives take in the proportion following:—

Wife and child, or children	{	One-third to wife, rest to child or children; and if children are dead, then to the representatives (that is, their lineal descendants), except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him in his lifetime, equal to other shares.
Wife only, no relations	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to Crown.
Wife, no near relations	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to next-of-kin in equal degree to intestate, or their legal representatives.
No wife or child	{	All to next-of-kin and their legal representatives.
No wife, but child, children, or representatives of them, whether such child or children by one or more wives	{	All to him, her, or them.
Children by two wives	{	Equally to all.
If no child, children, or representatives of them	{	All to next-of-kin in equal degree to intestate.
Child, and grandchild by deceased child	{	Half to child, half to grandchild, who takes by representation.
Husband	{	Whole to him.
Father, and brother or sister	{	Whole to father.
Mother, and brother or sister	{	Whole to them equally.
Wife, mother, brothers, sisters, and nieces (daughters of deceased brother or sister)	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, residue to mother, brothers, sisters, and nieces.
Wife, and father	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, and half to father.
Wife, brothers or sisters, and mother	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to brothers or sisters and mother.
Mother, but no wife, child, father, brother, sister, nephew, or niece	{	The whole to mother.
Wife, and mother	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to mother.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE
ARE DISTRIBUTED—*continued.*

If the Intestate die, leaving

His representatives take in the proportion following:—

Brother or sister of whole blood, and brother or sister of half blood...	Equally to both.
Posthumous brother or sister, and mother	Equally to both.
Posthumous brother or sister, and brother or sister born in lifetime of father	Equally to both.
Father's father and mother's mother	Equally to both.
Uncle or aunt's children, and brother or sister's grandchildren	Equally to all.
Grandmother uncle, or aunt	All to grandmother.
Two aunts, nephew and niece	Equally to all.
Uncle, and deceased uncle's child	All to uncle.
Uncle by mother's side, and deceased uncle or aunt's child	All to uncle.
Nephew by brother, and nephew by half-sister	Equally <i>per capita</i> .*
Nephew by deceased brother, and nephews and nieces by deceased sister	Each in equal shares <i>per capita</i> , and not <i>per stirpes</i> .
Brother, and grandfather	Whole to brother.
Brother's grandson, and brother or sister's daughter	All to brother or sister's daughter.
Brother, and two aunts	All to brother.
Brother, and wife	{ Up to £500, all to wife; all above the first £500, in each case, half to brother, half to wife.
Wife, mother, and children of a deceased brother (or sister)	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, a fourth to mother, and a fourth <i>per stirpes</i> to deceased brother's or sister's children.
Wife, brother, or sister, and children of a deceased brother or sister	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, one-fourth to brother or sister, one-fourth to deceased brother's or sister's children <i>per stirpes</i> .
Brother or sister, and children of a deceased brother or sister	{ Half to brother or sister, half to children of deceased brother or sister <i>per stirpes</i> .
Grandfather, no nearer relation	All to grandfather.

* That is, taking individually, and not by representation. Thus, if A die, leaving three brothers or sisters, they each take an equal part of his effects in his or her own right. But if either of them die, leaving children, his children would take his share *per stirpes*, that is *through him*, and not in their own rights.

By the Act 19 and 20 Vict., cap. 94, all special *local* customs relating to the estates of intestates are abolished so far as they affect personal property.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE.

If a person die, leaving

His movable estate is divided in the following proportions:—

Wife.....	Half to wife, other half to deceased's next-of-kin.
Wife and child, or children	{ One-third to wife, remaining two-thirds to child, or among children equally.
Wife and children, and issue of predeceasing children	{ One-third to wife, one-third to children equally, and the remaining third between the children and the issue of the predeceasing children—the children taking <i>per capita</i> , the latter <i>per stirpes</i> .*
Wife and grandchildren.....	Half to wife, and half to grandchildren equally among them.
Wife, and his children by former marriages.....	One-third to wife, two-thirds to children equally.
Wife, and her children by last and prior marriages.....	One-third to wife, remaining two-thirds to <i>deceased's</i> children.
Children	Whole to children.
Children, and issue of predeceasing children	{ Half to children, remaining half between children <i>per capita</i> , and issue <i>per stirpes</i> .
Grandchildren.....	Equally to all.
Children by two or more marriages	Equally to all.
Father	Whole to father.
Mother	One-third to mother, other two-thirds to next-of-kin.

* *Per capita*, i.e., by the head; *per stirpes* (by descent), i.e., through their parent and not in their own right. Where property divides *per capita*, it is divided into as many shares as there are children; where *per stirpes*, the share which would have fallen to the predeceasing parent if alive is divided equally among his children.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE
 ESTATE OF A PERSON WHO HAS DIED INTESTATE—continued.

If a person die, leaving

His movable estate is divided in the following proportions:—

Father and mother.....	Whole to father.
Father and mother, and brothers and sisters.....	Half to father, half to brothers and sisters equally.
Mother, and brothers and sisters.....	One-third to mother, remaining two-thirds to brothers and sisters.
Father, mother, brothers, or sisters, and issue of deceased brothers or sisters { or sisters	{ Half to father, half to brothers and sisters <i>per capita</i> , and issue <i>per stirpes</i> .
Mother, brothers, or sisters, and issue of deceased brothers or sisters.....	One-third to mother, remaining two-thirds as in last example.
Father and mother, and their grandchildren	Half to father, other half to grandchildren equally.
Mother, and her grandchildren	One-third to mother, other two-thirds to grandchildren equally.
Father, mother, children, and grandchildren of deceased brothers or sisters { or sisters	{ Half to father, other half between children <i>per capita</i> , and grandchildren <i>per stirpes</i> .
Mother, children, and grandchildren of deceased brothers or sisters { or sisters	{ One-third to mother, other two-thirds among children <i>per</i> <i>capita</i> , and grandchildren <i>per stirpes</i> .
Brothers or sisters	Equally among them.
Brothers or sisters, and nephews or nieces.....	Brothers or sisters <i>per capita</i> , nephews or nieces <i>per stirpes</i> .
Nephews or nieces	Equally.
Grandnephews or nieces	Equally.
Brothers or sisters of full blood, and brothers or sisters of half-blood.....	Whole to brothers and sisters of full blood.
Brothers or sisters consanguinean (that is, by same father but not same mother) and brothers or sisters uterine (that is, by same mother but not by same father)	Whole to brothers and sisters consanguinean.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE
ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

If a person die, leaving

His movable estate is divided in the following proportions:—

Brothers or sisters consanguinean, and uncles or aunts	Whole to brothers and sisters.
Brothers and sisters uterine, and uncles or aunts	Half to brothers and sisters, other half to uncles and aunts.
Father, mother, and uncles and aunts	Whole to father.
Father, and cousins of full blood	Whole to father.
Mother, and uncles or aunts	One-third to mother, two-thirds to uncles and aunts.
Mother, and cousins of full blood	One-third to mother, two-thirds to cousins equally.
Grandfather, and uncles and aunts	Whole to uncles and aunts.
Grandfather, grandmother, and mother	One-third to mother, two-thirds to grandfather.

Where a wife dies, survived by

Her movable estate is divided in the following proportions:—

Husband	Half to husband, other half to next-of-kin.
Husband and children	One-third to husband, rest to children.
Children only	Whole to children.
Children, and issue of deceased children	{ Half to children, other half among children <i>per capita</i> , and - issue <i>per stirpes</i> .
Children by two or more marriages	Equally to all.

Illegitimate children do not succeed to their father and mother, when the latter leave no will in their favour. When an illegitimate child dies without a will, and leaves neither wife nor children, his estate falls to the Crown.

EXPECTATION OF LIFE.

EXPECTATION OF LIFE TABLES were constructed by the late Dr. Farr, of the General Register Office, and were calculated on the death-rates of 1838-54; but since that time very important changes have occurred in the death-rates at different ages; and, consequently, new tables have been constructed by Dr. W. Ogle, who succeeded Dr. Farr, on the basis of the death-rates of 1871-80. The following table gives the results both of the older and the later calculations; the first two columns in the male and female parts, respectively, giving the survivors at each year of life out of a million born of the corresponding sex, by the older and the newer calculation, and the two other columns giving similarly the expectation of life at each year.

AGE. Column.	MALES.					FEMALES.					AGE. Column.									
	OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).													
	1838-54.	1871-80.	1	2	3	4	1838-54.	1871-80.	5	6		7	8							
0	1,000,000	1,000,000																		
1	836,405	841,417	39.91	41.35	39.91	41.35	1,000,000	1,000,000	41.85	44.62	41.85	44.62	1,000,000	1,000,000	41.85	44.62	1,000,000	1,000,000	41.85	44.62
2	782,626	790,201	46.65	48.05	46.65	48.05	865,288	871,266	47.31	50.14	47.31	50.14	865,288	871,266	47.31	50.14	865,288	871,266	47.31	50.14
3	754,849	763,737	48.83	50.14	48.83	50.14	782,990	793,359	49.61	52.22	49.61	52.22	782,990	793,359	49.61	52.22	782,990	793,359	49.61	52.22
4	736,845	746,587	49.81	51.01	49.81	51.01	764,060	775,427	49.81	53.20	50.43	53.20	764,060	775,427	50.43	53.20	764,060	775,427	50.43	53.20
5	723,716	734,068	49.71	50.87	49.71	50.87	750,550	762,622	49.71	53.08	50.33	53.08	750,550	762,622	50.33	53.08	750,550	762,622	50.33	53.08
6	713,881	726,815	49.39	50.38	49.39	50.38	740,584	755,713	49.39	52.56	50.00	52.56	740,584	755,713	50.00	52.56	740,584	755,713	50.00	52.56
7	706,156	721,103	48.92	49.77	48.92	49.77	732,771	750,276	48.92	51.94	49.53	51.94	732,771	750,276	49.53	51.94	732,771	750,276	49.53	51.94
8	699,088	716,309	48.37	49.10	48.37	49.10	726,116	745,631	48.37	51.26	48.98	51.26	726,116	745,631	48.98	51.26	726,116	745,631	48.98	51.26
9	694,346	712,337	47.74	48.37	47.74	48.37	720,537	741,727	47.74	50.53	48.95	50.53	720,537	741,727	48.95	50.53	720,537	741,727	48.95	50.53
10	689,857	708,990	47.05	47.60	47.05	47.60	715,769	738,382	47.05	49.76	47.67	49.76	715,769	738,382	47.67	49.76	715,769	738,382	47.67	49.76
11	685,982	706,146	46.81	46.79	46.81	46.79	711,581	735,405	46.81	48.96	46.95	48.96	711,581	735,405	46.95	48.96	711,581	735,405	46.95	48.96
12	682,512	703,595	45.54	45.96	45.54	45.96	707,770	732,697	45.54	48.13	46.20	48.13	707,770	732,697	46.20	48.13	707,770	732,697	46.20	48.13
13	679,256	701,200	44.76	45.11	44.76	45.11	704,155	730,122	44.76	47.80	45.44	47.80	704,155	730,122	45.44	47.80	704,155	730,122	45.44	47.80
14	676,057	698,840	43.97	44.26	43.97	44.26	700,581	727,571	43.97	46.47	44.66	46.47	700,581	727,571	44.66	46.47	700,581	727,571	44.66	46.47

15	672,776	696,419	48-18	48-41	696,917	724,956	43-90	45-63	15
16	693,296	693,695	42-40	42-58	693,050	722,084	43-14	44-81	16
17	665,529	690,746	41-64	41-76	688,894	718,993	42-40	44-00	17
18	661,402	687,507	40-90	40-96	684,378	715,622	41-67	43-21	18
19	656,868	683,941	40-17	40-17	679,463	711,946	40-97	42-43	19
20	651,903	680,033	39-48	39-40	674,119	707,949	40-29	41-66	20
21	646,502	675,769	38-80	38-64	668,345	703,616	39-63	40-92	21
22	641,028	671,344	38-13	37-89	662,474	699,141	40-18	40-18	22
23	635,486	666,754	37-46	37-15	656,509	694,521	38-83	39-44	23
24	629,882	661,997	36-79	36-41	650,463	689,759	37-68	38-71	24
25	624,221	657,077	36-12	35-68	644,342	684,858	37-04	37-98	25
26	618,503	651,998	35-44	34-96	638,148	679,822	36-39	37-26	26
27	612,731	646,757	34-77	34-24	631,891	674,661	35-75	36-54	27
28	606,906	641,353	34-10	33-52	625,575	669,372	35-10	35-83	28
29	601,026	635,778	33-43	32-81	619,201	663,959	34-46	35-11	29
30	595,089	630,088	32-76	32-10	612,774	658,418	33-81	34-41	30
31	589,094	624,124	32-09	31-40	606,296	652,747	33-17	33-70	31
32	583,086	618,056	31-42	30-71	599,769	646,957	32-53	33-00	32
33	576,912	611,827	30-74	30-01	593,196	641,045	31-88	32-30	33
34	570,716	605,430	30-07	29-33	586,575	635,003	31-23	31-60	34
35	564,441	598,860	29-40	28-64	579,908	628,842	30-59	30-90	35
36	558,083	592,107	28-73	27-96	573,192	622,554	29-94	30-21	36
37	551,634	585,167	28-06	27-29	566,431	616,144	29-29	29-52	37
38	545,084	578,019	27-39	26-62	559,619	609,599	28-64	28-83	38
39	538,428	570,656	26-72	25-96	552,758	602,924	27-99	28-15	39
40	531,657	563,077	26-06	25-30	545,844	596,113	27-34	27-46	40
41	524,761	555,254	25-39	24-65	538,876	589,167	26-69	26-78	41
42	517,734	547,288	24-73	24-00	531,849	582,104	26-03	26-10	42
43	510,567	539,161	24-07	23-35	524,765	574,919	25-38	25-42	43
44	503,247	530,858	23-41	22-71	517,617	567,612	24-72	24-74	44

EXPECTATION OF LIFE—continued.

MALES.

AGE.
OF 1,000,000 BORN,
THE NUMBER SURVIVING AT THE
END OF EACH YEAR OF LIFE.

MEAN
AFTER-LIFETIME
(EXPECTATION OF LIFE).

OF 1,000,000 BORN,
THE NUMBER SURVIVING AT THE
END OF EACH YEAR OF LIFE.

MEAN
AFTER-LIFETIME
(EXPECTATION OF LIFE).

AGE.

FEMALES.

AGE.
OF 1,000,000 BORN,
THE NUMBER SURVIVING AT THE
END OF EACH YEAR OF LIFE.

MEAN
AFTER-LIFETIME
(EXPECTATION OF LIFE).

OF 1,000,000 BORN,
THE NUMBER SURVIVING AT THE
END OF EACH YEAR OF LIFE.

MEAN
AFTER-LIFETIME
(EXPECTATION OF LIFE).

AGE.

Column.

Column.

Column.	OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		AGE.
	1888-54.	1871-80.	1888-54.	1871-80.	1888-54.	1871-80.	1888-54.	1871-80.	
45	495,770	522,374	22.76	22.07	510,403	560,174	24.06	24.06	45
46	488,126	513,702	22.11	21.44	503,122	552,602	23.40	23.38	46
47	480,308	504,836	21.46	20.80	495,768	544,892	22.71	22.71	47
48	472,306	495,761	20.82	20.18	488,339	537,043	22.08	22.03	48
49	464,114	486,479	20.17	19.55	480,833	529,048	21.42	21.36	49
50	455,727	476,980	19.54	18.93	473,245	520,901	20.75	20.68	50
51	447,139	467,254	18.90	18.31	465,572	512,607	20.09	20.01	51
52	438,099	457,022	18.28	17.71	457,814	504,188	19.42	19.34	52
53	428,801	446,510	17.67	17.12	449,966	495,645	18.75	18.66	53
54	419,256	435,729	17.06	16.53	442,047	486,973	18.08	17.98	54
55	409,460	424,677	16.45	15.95	433,331	477,440	17.43	17.33	55
56	399,408	413,351	15.86	15.37	424,239	467,443	16.79	16.69	56
57	389,088	401,740	15.26	14.80	414,761	456,992	16.17	16.06	57
58	378,481	389,827	14.68	14.24	404,895	446,079	15.55	15.45	58
59	367,570	377,591	14.10	13.68	394,636	434,695	14.94	14.84	59
60	356,330	365,011	13.53	13.14	383,974	422,835	14.34	14.24	60
61	344,744	352,071	12.96	12.60	372,895	410,477	13.75	13.65	61
62	332,789	338,820	12.41	12.07	361,387	397,644	13.17	13.08	62
63	320,451	325,256	11.87	11.56	349,436	384,319	12.60	12.51	63
64	307,720	311,368	11.34	11.05	337,031	370,495	12.05	11.96	64
65	294,588	297,156	10.82	10.55	324,165	356,165	11.51	11.42	65
66	281,064	282,638	10.32	10.07	310,833	341,326	10.98	10.90	66
67	267,160	267,829	9.83	9.60	297,048	325,988	10.47	10.39	67
68	252,901	252,763	9.36	9.14	282,819	310,170	9.97	9.89	68
69	238,328	237,487	8.90	8.70	268,177	293,899	9.48	9.41	69

70	223,490	222,056	845	827	253,161	277,225	902	895	70
71	208,453	206,539	803	785	237,822	260,207	857	850	71
72	193,297	190,371	762	745	222,230	242,934	813	807	72
73	178,114	175,449	722	707	206,464	225,497	771	765	73
74	163,003	160,074	685	670	190,620	208,003	731	725	74
75	148,076	144,960	649	634	174,800	190,566	693	687	75
76	133,453	130,227	615	600	159,126	173,316	656	651	76
77	119,251	115,986	582	568	143,722	156,392	621	616	77
78	105,592	102,359	551	537	128,711	139,927	588	582	78
79	92,587	89,449	521	507	114,229	124,065	556	550	79
80	80,343	77,354	493	479	100,394	108,935	526	520	80
81	68,946	66,153	466	451	87,323	94,662	498	490	81
82	58,471	55,842	441	426	75,119	81,305	471	463	82
83	48,970	46,489	417	401	63,862	68,966	445	437	83
84	40,471	38,132	395	388	53,615	57,723	421	412	84
85	32,979	30,785	373	356	44,419	47,631	398	388	85
86	26,476	24,436	353	336	36,284	38,710	376	366	86
87	20,926	19,054	334	317	29,202	30,958	356	346	87
88	16,268	14,576	316	299	23,135	24,338	336	326	88
89	12,428	10,926	300	282	18,027	18,788	318	308	89
90	9,321	8,015	284	266	13,802	14,225	301	290	90
91	6,859	5,748	269	251	10,376	10,553	285	274	91
92	4,946	4,025	255	237	7,650	7,658	270	258	92
93	3,492	2,749	241	224	5,526	5,429	255	244	93
94	2,411	1,828	229	212	3,908	3,756	242	230	94
95	1,628	1,183	217	201	2,704	2,533	229	217	95
96	1,071	742	206	190	1,827	1,661	217	211	96
97	688	452	195	181	1,204	1,057	206	203	97
98	430	266	185	172	774	653	196	183	98
99	262	151	176	165	483	389	186	173	99
100	154	82	168	161	295	225	176	162	100

LIST OF ADMINISTRATIONS IN THE LAST
CENTURY.

Date.	Prime Minister.	Duration.	Chancellor.	Exchequer.	Home Secretary.	Foreign Sec.
Dec. 23, 1783	William Pitt	Yrs. Dys. 17 84	{Thurlow .. {Loughboro'	William Pitt ..	Portland	Grenville.
Mar. 17, 1801	Hy. Addington ..	3 59	Eldon	H. Addington.	{Portland, Pel- {ham, C. Yorke	Hawkesbury.
May 15, 1804	William Pitt	1 272	Eldon	William Pitt ..	Hawkesbury ..	{Harrowby. {Mulgrave.
Feb. 11, 1806	Lord Grenville ..	1 48	Erskine....	Lord H. Petty..	Spencer..	{Chas. J. Fox. {Visct. Howick.
Mar. 31, 1807	Duke of Portland.	2 246	Eldon	S. Perceval ..	Hawkesbury ..	G. Canning.
Dec. 2, 1809	Spencer Perceval.	2 190	Eldon	S. Perceval ..	R. Ryder	{Bathurst. {Wellesley.
June 9, 1812	Earl of Liverpool.	14 319	Eldon	{N. Vansittart. {F. J. Robinson.	Sidmouth	Castlereagh.
Apr. 24, 1827	George Canning ..	0 134	Lyndhurst..	G. Canning ..	Robert Peel	G. Canning.
Sept. 5, 1827	Visct. Goderich ..	0 142	Lyndhurst..	J. C. Herries ..	{Sturges Bourne {Lansdowne	Dudley.
Jan. 25, 1828	D. of Wellington..	2 301	Lyndhurst..	H. Goulburn ..	Lansdowne	Dudley.
Jan. 25, 1828	D. of Wellington..	2 301	Lyndhurst..	H. Goulburn ..	Robert Peel	{Dudley. {Aberdeen.
Nov. 22, 1830	Earl Grey	3 238	Brougham.	Althorp	Melbourne	Palmerston.
July 18, 1834	Visct. Melbourne.	0 161	Brougham.	Althorp	Duncannon	Palmerston.
Dec. 26, 1834	Sir Robert Peel ..	0 113	Lyndhurst..	Sir R. Peel ...	H. Goulburn ..	Wellington.
Apr. 18, 1835	Visct. Melbourne.	6 141	{In Comm... {Cottenham.	T. S. Rice	Lord J. Russell ..	Palmerston.
Sept. 6, 1841	Sir Robert Peel ..	4 303	Lyndhurst..	F. T. Barring....	Normanby	Palmerston.
July 6, 1846	Ld. John Russell.	5 236	{Cottenham. {Truro	H. Goulburn ..	Sir J. Graham ..	Aberdeen.
July 6, 1846	Ld. John Russell.	5 236	{Cottenham. {Truro	Sir C. Wood ..	Sir George Grey	{Palmerston. {Granville.
Feb. 27, 1852	Earl of Derby	0 305	St Leonards	B. Disraeli ...	S. H. Walpole ..	Malmesbury.
Dec. 28, 1852	Earl of Aberdeen.	2 44	Cranworth..	W. Gladstone..	Palmerston	{Lord J. Russell {Clarendon.
Feb. 10, 1855	Lord Palmerston.	3 15	Cranworth..	{W. Gladstone. {Sir G. C. Lewis.	Sir George Grey	Clarendon.
Feb. 25, 1858	Earl of Derby	1 113	Chelmsford.	B. Disraeli ...	S. H. Walpole ..	Malmesbury
June 18, 1859	Lord Palmerston.	6 141	{Campbell .. {Westbury ..	W. Gladstone..	{Sir G. C. Lewis.. {Sir George Grey	Russell.
Nov. 6, 1865	Earl Russell	0 242	Cranworth..	W. Gladstone.	Sir George Grey	Clarendon.
July 6, 1866	Earl of Derby	1 236	Chelmsford.	B. Disraeli ...	{S. H. Walpole .. {GathorneHardy	Stanley.
Feb. 27, 1868	Benjamin Disraeli	0 285	Cairns	G. W. Hunt ..	G. Hardy	Stanley.
Dec. 9, 1868	W. E. Gladstone..	5 74	{Hatherley.. {Selborne ..	Robert Lowe	H. A. Bruce	Clarendon.
Feb. 21, 1874	Benjamin Disraeli Earl Beaconsfield.	6 67	Cairns	W. E. Gladstone.	Robert Lowe	Granville.
Apr. 28, 1880	W. E. Gladstone..	5 57	Selborne ..	S. Northcote ..	R. A. Cross	{Derby. {Salisbury.
June 24, 1885	Marq. of Salisbury	0 227	Halsbury ..	{W. Gladstone.. {H.C.E. Childers	Sir W. Harcourt	Granville.
Feb. 7, 1886	W. E. Gladstone..	0 139	Herschel ..	Hicks-Beach ..	R. A. Cross	Salisbury.
July 24, 1886	Marq. of Salisbury	6 17	Halsbury ..	{Lord Churchill {G. J. Goschen..	H. C. E. Childers	Rosebery.
July 24, 1886	Marq. of Salisbury	6 17	Halsbury ..	{Lord Churchill {G. J. Goschen..	H. Matthews ..	{Iddesleigh. {Salisbury.
Aug. 15, 1892	W. E. Gladstone..	2 313	Herschel ..	W. V. Harcourt	H. H. Asquith..	{Rosebery. {Kimberley
Mar. 3, 1894	Earl of Rosebery..		Herschel ..	W. V. Harcourt	H. H. Asquith..	{Rosebery. {Kimberley
June 24, 1895	Marq. of Salisbury		Halsbury ..	Hicks-Beach..	{Sir M. W. Ridley {C. T. Ritchie ..	Salisbury. {Lansdowne.

THE SALISBURY MINISTRY, 1900.

Prime Minister and Lord Privy Seal	MARQUIS OF SALISBURY.
Secretary of State for Foreign Affairs	MARQUIS OF LANSDOWNE.
Lord President of the Council	DUKE OF DEVONSHIRE.
First Lord of the Treasury	Rt. Hon. A. J. BALFOUR.
Lord Chancellor	LORD HALSBURY.
Secretary for India.....	LORD G. HAMILTON.
Chancellor of the Exchequer	Sir M. HICKS-BEACH, Bt.
Home Secretary	Rt. Hon. C. T. RITCHIE.
Secretary for the Colonies.....	Rt. Hon. J. CHAMBERLAIN.
Secretary for War	Rt. Hon. St. JOHN BRODRICK.
Secretary for Scotland	LORD BALFOUR OF BURLEIGH.
First Lord of the Admiralty.....	EARL OF SELBORNE.
President of the Board of Trade	Rt. Hon. G. BALFOUR.
Chancellor of the Duchy of Lancaster	LORD JAMES OF HEREFORD.
President of the Local Government Board ...	Rt. Hon. W. H. LONG.
Lord Lieutenant of Ireland	EARL CADOGAN.
Lord Chancellor of Ireland	LORD ASHBOURNE.
President of the Board of Agriculture	Rt. Hon. R. W. HANBURY.
First Commissioner of Works	Rt. Hon. AKERS DOUGLAS.
Postmaster-General	MARQUIS OF LONDONDERRY.

The above form the Cabinet.

Chief Secretary for Ireland	G. WYNDHAM.
Vice-President of the Council of Education ...	Sir JOHN E. GORST.
Junior Lords of the Treasury	{ H. T. ANSTRUTHER. W. HAYES FISHER. AHLWYN FELLOWES.
Financial Secretary to the Treasury	AUSTEN CHAMBERLAIN.
Patronage Secretary to the Treasury	Sir WM. WALROND.
Under Secretary for the Home Department....	JESSE COLLINGS.
Under Secretary for Foreign Affairs	VISCOUNT CRANBOURNE.
Under Secretary for the Colonies.....	EARL OF ONSLOW.
Under Secretary for India.....	EARL OF HARDWICKE.
Parliamentary Secretary of the Board of Trade..	EARL OF DUDLEY.
Parliamentary Secretary of the Local Govern- ment Board	} GRANT LAWSON.

THE SALISBURY MINISTRY, 1900—*continued.*

Secretary to the Admiralty	W. G. E. MACARTNEY.
Under Secretary for the War Office	LORD RAGLAN.
Financial Secretary to the War Office	LORD STANLEY.
Civil Lord to the Admiralty	ARNOLD FOSTER.
Attorney-General.....	Sir R. B. FINLAY.
Solicitor-General.....	Sir E. CARSON.
Lord Advocate for Scotland	Rt. Hon. A. G. MURRAY.
Solicitor-General for Scotland	C. SCOTT DICKSON.
Attorney-General for Ireland	Rt. Hon. JOHN ATKINSON.
Solicitor-General for Ireland.....	J. H. M. CAMPBELL.
Vice-Chamberlain of the Household	Sir A. ACLAND HOOD.
Comptroller of the Household	LORD VALENTIA.
Lord Chamberlain	LORD CLARENDON.
Under Secretary for Ireland.....	Sir DAVID HARRELL.

PRIME MINISTERS SINCE 1834.

Sir Robert Peel....	December 15, 1834	Mr. Disraeli.	March to December, 1868
Viscount Melbourne....	April 18, 1835	Mr. Gladstone.....	December 9, 1868
Sir Robert Peel.....	August 31, 1841	Earl Beaconsfield..	February 21, 1874
Lord John Russell	July 6, 1846	Mr. Gladstone	April 29, 1880
Earl of Derby	February 27, 1852	and Ch. of Ex. to April, 1883.	
Earl of Aberdeen..	December 28, 1852	Marquis of Salisbury ..	June 24, 1885
Viscount Palmerston	February 26, 1855	Mr. Gladstone.....	February 2, 1886
Earl of Derby	February 26, 1858	Marquis of Salisbury..	August 3, 1886
Viscount Palmerston ..	June 18, 1859	Mr. Gladstone	August 15, 1892
Earl Russell.....	October 28, 1865	Earl Rosebery	March 3, 1894
Earl of Derby	July 8, 1866	Marquis of Salisbury ..	June 25, 1895

Twenty-one changes of Governments have taken place since the beginning of 1834, but in that time only ten men have been Premiers, and of these the Marquis of Salisbury and Earl Rosebery are the sole survivors. Mr. Gladstone had been Premier longer than any other statesman since the Earl of Liverpool, who held office nearly fifteen years in succession.

In 1885 the number of members of the Lower House was finally fixed at 670, as against 658 in previous years; England returning 465, Wales 30, Scotland 72, and Ireland 103 members. The previous distribution had been—England 469, Wales 30, Scotland 60, and Ireland 103 seats. There are now 377 county members, as against 283; 284 borough members, as against 360; and 9 University members, as against 9.

THE
HOUSE OF COMMONS AS ELECTED OCTOBER, 1900.

WITH CORRECTIONS TO NOVEMBER 25TH, 1901.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
BEDFORD (3).					
<i>County Divisions (2).</i>					
Biggleswade, or N.	Lord A. Compton.....	1	..	..	64,457
Luton, or S.	T. G. Ashton.....	..	1	..	68,249
		1	1	..	132,706
<i>Borough (1).</i>					
Bedford	C. G. Pym.....	1	..	..	28,023
		2	1	..	160,729
BERKS. (5).					
<i>County Divisions (3).</i>					
Abingdon, or N.	A. K. Lloyd	1	..	..	49,077
Newbury, or S.	W. G. Mount	1	..	..	55,846
Wokingham, or E.	Ernest Gardiner	1	..	..	59,104
		3	..	..	164,027
<i>Boroughs (2).</i>					
Reading	G. W. Palmer .....	..	1	..	55,752
Windsor (New).....	Sir F. T. Barry	1	..	..	12,327
		4	1	..	232,106
BUCKS. (3).					
<i>County Divisions (3).</i>					
Aylesbury, or M.	Hon. Lionel Rothschild	1	..	..	58,510
Buckingham, or N.	W. W. Carlile	1	..	..	57,389
Wycombe, or S.	W. H. Grenfell.....	1	..	..	66,792
		3	..	..	182,691
CAMBRIDGE (4).					
<i>County Divisions (3).</i>					
Chesterton, or W.	Capt. W. R. Green	1	..	..	46,041
Newmarket, or E.	Col. H. Mc.Calmont	1	..	..	48,878
Wisbech, or N.	Hon. A. Brand .....	..	1	..	49,556
		2	1	..	144,475
<i>Borough (1).</i>					
Cambridge	R. U. P. Fitzgerald	1	..	..	44,387
		3	1	..	188,862

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
CHESTER (13).					
<i>County Divisions (8).</i>					
Altrincham.....	C. R. Disraeli	1	..	..	63,390
Crewe	J. Tomkinson .....	..	1	..	64,434
Eddisbury	H. J. Tollemache.....	1	..	..	55,249
Hyde.....	E. Chapman	1	..	..	57,468
Knutsford.....	Hon. A. de T. Egerton	1	..	..	55,073
Macclesfield	W. Bromley-Davenport	1	..	..	53,147
Northwich.....	Sir J. T. Brunner .....	..	1	..	69,893
Wirrall.....	J. Hault	1	..	..	73,725
		6	2	..	492,379
<i>Boroughs (5).</i>					
Birkenhead	Sir Elliot Lees.....	1	..	..	99,249
Chester	R. A. Yerburgh.....	1	..	..	42,295
Stalybridge.....	M. White Ridley.....	1	..	..	44,135
Stockport (2).....	Sir J. Leigh .....	..	1	..	70,253
	B. V. Melville	1	..	..
		10	3	..	748,311
CORNWALL (7).					
<i>County Divisions (6).</i>					
Bodmin, or S.E.....	Sir L. W. Molesworth	1	..	..	52,386
Camborne, or N.W.....	W. S. Caine .....	..	1	..	54,192
Launceston, or N.E.....	F. Moulton .....	..	1	..	48,086
St. Austell, or M.....	W. A. McArthur .....	..	1	..	49,517
St. Ives, or W.....	E. Hain.....	1	..	..	50,160
Truro	Sir E. Lawrence	1	..	..	50,715
		3	3	..	305,056
<i>Borough (1).</i>					
Penryn and Falmouth.....	F. J. Horniman .....	..	1	..	17,533
		3	4	..	322,589
CUMBERLAND (6).					
<i>County Divisions (4).</i>					
Cockermouth.....	J. S. Randles	1	..	..	63,592
Egremont, or W.....	J. R. Bain	1	..	..	53,629
Eskdale, or N.....	C. W. Lowther.....	1	..	..	45,300
Penrith, or M.....	J. W. Lowther	1	..	..	45,636
		4	..	..	208,157
<i>Boroughs (2).</i>					
Carlisle	*W. C. Gully, Q.C.....	..	..	..	39,176
Whitehaven	A. Helder	1	..	..	19,217
		5	..	..	266,550

* Speaker.

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
DERBY (9).					
<i>County Divisions (7).</i>					
Chesterfield	T. Bayley	1	..	..	61,294
High Peak	O. Partington	1	..	..	60,740
Ilkeston	Sir W. B. Foster	1	..	..	69,192
Mid	J. A. Jacoby	1	..	..	59,716
North-Eastern	T. D. Bolton	1	..	..	61,995
Southern	J. Gretton	1	..	..	63,816
Western	V. C. Cavendish	1	..	..	56,987
		2	5	..	433,740
<i>Boroughs (2).</i>					
Derby (2)	Sir T. Roe	1	..	..	94,146
	R. Bell (Labour)	1	..	..
		2	7	..	527,886
DEVON (13).					
<i>County Divisions (8).</i>					
Ashburton, or M	C. Seale Hayne	1	..	..	53,005
Barnstaple, or N.W.	E. J. Soares	1	..	..	61,349
Honiton, or E.	Sir J. Kennaway	1	..	..	52,025
South Molton, or N.	G. Lambert	1	..	..	46,718
Tavistock, or W.	F. W. Spear	1	..	..	50,715
Tiverton, or N.E.	Sir W. Walrond	1	..	..	52,762
Torquay	F. L. Barratt	1	..	..	57,463
Totnes, or S.	F. B. Mildmay	1	..	..	49,615
		4	4	..	423,652
<i>Boroughs (5).</i>					
Devonport (2)	Hudson Kearley	1	..	..	70,233
	E. J. C. Morton	1	..	..
Exeter	Sir E. Vincent	1	..	..	50,570
Plymouth (2)	H. E. Duke	1	..	..	87,307
	Hon. Ivor Guest	1	..	..
		7	6	..	631,767
DORSET (4).					
<i>County Divisions (4).</i>					
Eastern	Hon. H. N. Sturt	1	..	..	57,202
Northern	J. K. Wingfield Digby	1	..	..	45,740
Southern	W. E. Brymer	1	..	..	49,897
Western	Lieut.-Colonel R. Williams..	1	..	..	41,643
		4	..	..	194,487

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
DURHAM (16).					
<i>County Divisions (8).</i>					
Barnard Castle	Sir J. W. Pease	1	..	..	59,459
Bishop Auckland	J. M. Paulton	1	..	..	61,833
Chester-le-Street	Sir J. Joicey, Bt.	1	..	..	70,206
Houghton-le-Spring.....	R. Cameron	1	..	..	69,235
Jarrow.....	Sir C. M. Palmer	1	..	..	80,532
Mid	J. Wilson	1	..	..	67,635
North-Western	L. Atherley-Jones	1	..	..	65,987
South-Eastern	Hon. F. W. Lambton.....	1	..	..	63,830
		1	7	..	538,717
<i>Boroughs (8).</i>					
Darlington	Pike Pease	1	..	..	38,080
Durham	Hon. A. R. D. Elliot	1	..	..	15,287
Gateshead	William Allan .....	..	1	..	85,712
Hartlepool	Sir C. Furness .....	..	1	..	64,914
South Shields	W. S. Robson .....	..	1	..	78,431
Stockton.....	Colonel Ropner	1	..	..	68,895
Sunderland (2)	W. T. Doxford	1	..	..	142,097
	T. S. G. Pemberton.....	1	..	..
		6	10	..	1,032,083
ESSEX (11).					
<i>County Divisions (8).</i>					
Chelmsford, or M.....	Major Rasch.....	1	..	..	58,313
Epping, or W.....	Colonel A. R. M. Lockwood..	1	..	..	55,416
Harwich, or N.E.....	J. Round	1	..	..	55,612
Maldon, or E.....	Hon. C. H. Strutt	1	..	..	54,572
Romford, or S.....	L. Sinclair.....	1	..	..	103,543
Saffron Walden, or N.....	J. A. Pease.....	..	1	..	47,422
South-Eastern	Colonel E. Tufnell	1	..	..	69,824
Walthamstow, or S.W.	D. J. Morgan	1	..	..	101,236
		7	1	..	545,938
<i>Boroughs (3).</i>					
Colchester	Sir W. D. Pearson .....	..	1	..	34,559
West Ham, North	E. Gray	1	..	..	92,304
„ South	Major G. E. Banes	1	..	..	112,598
		9	2	..	785,399
GLOUCESTER (11).					
<i>County Divisions (5).</i>					
Cirencester, or E.....	Hon. A. B. Bathurst	1	..	..	53,364
Forest of Dean	Rt. Hon. Sir C. Dilke .....	..	1	..	52,791
Stroud, or M.....	C. P. Allen .....	..	1	..	56,488
Tewkesbury, or N.....	Sir J. E. Dorington	1	..	..	50,325
Thornbury, or S.....	C. E. H. A. Colston	1	..	..	63,587
		3	2	..	276,555

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
GLOUCESTER—con.					
<i>Boroughs (6).</i>					
Bristol, East	C. E. Hobhouse .....	..	1	..	70,685
„ North	Sir F. Wills	1	..	..	77,172
„ South	W. Long	1	..	..	72,275
„ West	Sir M. Hicks-Beach	1	..	..	65,481
Cheltenham	J. T. Agg-Gardner	1	..	..	49,775
Gloucester	R. Rea .....	..	1	..	39,444
		7	4	..	651,985
HANTS (12).					
<i>County Divisions (6).</i>					
Andover, or W	E. Beckett Faber	1	..	..	51,225
Basingstoke, or N.	A. F. Jeffreys	1	..	..	70,497
Fareham, or S.	Colonel Lee	1	..	..	65,987
Isle of Wight	Captain Seely	1	..	..	78,718
New Forest	Hon. J. Scott Montagu	1	..	..	51,300
Petersfield, or E.	W. Nicholson	1	..	..	47,165
		6	..	..	364,892
<i>Boroughs (6).</i>					
Christchurch	K. R. Balfour	1	..	..	53,270
Portsmouth (2)	J. A. H. Majendie	1	..	..	159,255
	R. Lucas	1	..	..
Southampton	T. Chamberlayne	1	..	..	93,596
	Sir J. B. Simeon	1	..	..
Winchester	W. H. Myers	1	..	..	19,073
		12	..	..	690,086
HEREFORD (3).					
<i>County Divisions (2).</i>					
Leominster, or N.	Sir J. J. Rankin, Bt.	1	..	..	45,830
Ross, or S.	Captain P. Clive	1	..	..	49,889
		2	..	..	95,719
<i>Borough (1).</i>					
Hereford	J. S. Arkwright	1	..	..	20,267
		3	..	..	115,986
HERTFORD (4).					
<i>County Divisions (4).</i>					
Hertford, or E.	A. H. Smith	1	..	..	54,571
Hitchin, or N.	G. B. Hudson	1	..	..	48,437
St. Albans, or M.	Hon. Vicary Gibbs	1	..	..	53,239
Watford, or W.	T. F. Halsey	1	..	..	63,873
		4	..	..	220,125

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1881.
		Conservative	Liberal.	Nationalist.	
HUNTINGDON (2).					
<i>County Divisions (2).</i>					
Huntingdon, or S.	G. Montagu	1	..	..	25,422
Ramsey, or N.	Hon. A. E. Fellowes	1	..	..	29,558
KENT (19).					
<i>County Divisions (8).</i>					
Ashford, or S.	L. Hardy	1	..	..	67,946
Dartford, or N.W.	Rt. Hon. Sir W. Hart-Dyke	1	..	..	79,850
Faversham, or N.E.	Captain J. Howard	1	..	..	69,343
Isle of Thanet.	Rt. Hon. J. Lowther	1	..	..	61,617
Medway, or M.	Col. C. E. Warde	1	..	..	64,178
Sevenoaks, or W.	H. W. Forster	1	..	..	80,062
St. Augustine's, or E.	Rt. Hon. A. Akers-Douglas	1	..	..	68,011
Tunbridge, or S.W.	A. Griffith Boscawen	1	..	..	72,596
<i>Boroughs (11).</i>					
Canterbury.	J. Henniker-Heaton	1	..	..	22,607
Chatham	H. D. Davies	1	..	..	59,389
Deptford.	A. H. A. Morton	1	..	..	101,326
Dover	G. Wyndham	1	..	..	33,313
Gravesend	G. Parker	1	..	..	35,492
Greenwich	Lord H. Cecil	1	..	..	78,131
Hythe.	Sir E. A. Sassoon	1	..	..	35,540
Lewisham	J. Penn	1	..	..	88,643
Maidstone	Sir Francis Evans .....	..	1	..	32,145
Rochester.	Viscount Cranborne	1	..	..	26,170
Woolwich.	Colonel E. Hughes	1	..	..	98,976
LANCASTER (57).					
<i>County Divisions (23).</i>					
<i>Northern Part (4).</i>					
Blackpool.	Worsley Taylor	1	..	..	70,356
Chorley.	Lord Balcarras	1	..	..	67,854
Lancaster.	N. W. Helme .....	..	1	..	64,279
North Lonsdale	R. Cavendish	1	..	..	51,181
<i>N.-Eastern Part (4).</i>					
Accrington.	Sir J. F. Leese, Q.C. ....	..	1	..	75,712
Clitheroe.	Sir U. Kay-Shuttleworth ..	..	1	..	89,331
Darwen.	J. Rutherford	1	..	..	70,475
Rossendale.	W. Mather .....	..	1	..	70,567
<i>S.-Eastern Part (8).</i>					
Eccles.	O. L. Clare	1	..	..	78,133
Gorton	E. F. G. Hatch	1	..	..	77,690
Heywood.	G. Kemp	1	..	..	56,794
Middleton	E. B. Fielden	1	..	..	68,540
Prestwich.	F. Cawley .....	..	1	..	79,497
Radcliffe-cum-Farnworth	T. C. Taylor .....	..	1	..	72,940
Stretford.	A. C. Cripps, K.C.	1	..	..	67,004
Westhoughton.	Lord Stanley	1	..	..	83,063
		18	1	..	1,175,335

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
LANCASTER—con.					
<i>S.-Western Part (7).</i>					
Bootle	Colonel Sandys	1	..	..	97,552
Ince	Colonel Blundell	1	..	..	67,021
Leigh	C. P. Scott .....	..	1	..	65,155
Newton	Colonel Pilkington	1	..	..	63,296
Ormskirk	Hon. A. Stanley	1	..	..	64,096
Southport	E. Marshall Hall	1	..	..	76,581
Widnes	Col. W. H. Walker	1	..	..	64,507
<i>Boroughs (34).</i>					
Ashton-under-Lyne	H. Whiteley	16	7	..	1,641,624
Barrow-in-Furness	Sir C. W. Cayzer	1	..	..	47,322
Blackburn (2)	W. H. Hornby	1	..	..	120,064
	Sir W. Coddington	1	..	..
Bolton (2)	H. Shepherd Cross	1	..	..	118,730
	G. Harwood .....	..	1	..	
Burnley	W. Mitchell	1	..	..	86,163
Bury	J. Kenyon	1	..	..	55,491
Liverpool, Abereromby	W. F. Lawrence	1	..	..	55,564
" East Toxteth	A. F. Warr	1	..	..	63,926
" Everton	Sir J. A. Willox	1	..	..	78,639
" Exchange	C. M. McArthur	1	..	..	47,704
" Kirkdale	David MacIver	1	..	..	77,018
" Scotland	T. P. O'Connor .....	..	..	1	53,723
" Walton	J. H. Stock	1	..	..	66,465
" West Derby	S. W. Higginbottom	1	..	..	76,971
" West Toxteth	R. P. Houston	1	..	..	64,461
Manchester, East	Rt. Hon. A. J. Balfour	1	..	..	85,407
" North	C. E. Schwann .....	..	1	..	76,629
" North-East	Rt. Hon. Sir J. Fergusson	1	..	..	72,794
" North-West	Sir W. H. Houldsworth	1	..	..	67,633
" South	Hon. W. R. W. Peel	1	..	..	80,051
" South-West	W. J. Galloway	1	..	..	71,968
Oldham (2)	A. Emmott .....	..	1	..	183,871
	W. Churchill	1	..	..
Preston (2)	R. W. Hanbury	1	..	..	111,696
	W. E. M. Tomlinson	1	..	..
Rochdale	C. M. Roys	1	..	..	71,458
Salford, North	F. Platt-Higgins	1	..	..	61,520
" South	J. G. Groves	1	..	..	68,879
" West	Lees Knowles	1	..	..	67,740
St. Helens	H. Seton-Karr	1	..	..	71,288
Warrington	R. Pierpoint	1	..	..	55,349
Wigan	Sir F. S. Powell	1	..	..	55,018
		46	10	1	3,906,873

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1881.
		Conservative	Liberal.	Nationalist.	
LEICESTER (6).					
<i>County Divisions (4).</i>					
Bosworth, or W.	C. B. Mc.Laren .....	..	1	..	57,240
Harborough, or S.	J. W. Logan .....	..	1	..	59,368
Loughborough, or M.	M. Levy .....	..	1	..	55,164
Melton, or E.	Lord C. Manners	1	..	..	59,852
		1	3	..	231,624
<i>Boroughs (2).</i>					
Leicester (2)	H. Broadhurst .....	..	1	..	142,051
	Sir J. Rolleston	1	..	..
		2	4	..	373,675
LINCOLN (11).					
<i>County Divisions (7).</i>					
Brigg, or N. Lindsey	H. J. Reckitt .....	..	1	..	49,151
Gainsboro', or W. Lindsey	S. Ormsby-Gore	1	..	..	49,595
Horncastle, or S. Lindsey	Lord Willoughby de Eresby.	1	..	..	46,079
Louth, or E. Lindsey	R. W. Perks .....	..	1	..	46,868
Sleaford, or N. Kesteven	Rt. Hon. H. Chaplin	1	..	..	45,474
Spalding, or Holland	H. R. Mansfield .....	..	1	..	49,279
Stamford, or S. Kesteven	W. Younger	1	..	..	47,647
		4	3	..	334,093
<i>Boroughs (4).</i>					
Boston	W. Garfitt	1	..	..	18,927
Grantham	A. Priestley .....	..	1	..	17,170
Great Grimsby	George Doughty	1	..	..	58,603
Lincoln	C. H. Seeley	1	..	..	43,985
		7	4	..	472,778
MIDDLESEX (47).					
<i>County Divisions (7).</i>					
Brentford	J. Bigwood	1	..	..	69,792
Ealing	Rt. Hon. Lord G. Hamilton.	1	..	..	70,756
Enfield	Lieut.-Col. H. F. Bowles....	1	..	..	84,388
Harrow	Irwin Cox	1	..	..	96,720
Hornsey	C. B. Balfour	1	..	..	78,043
Tottenham	Joseph Howard	1	..	..	97,166
Uxbridge	Sir F. D. Dixon Hartland, Bt.	1	..	..	67,754
		7	..	..	564,619
<i>Boroughs (40).</i>					
Bethnal Green, N.E.	M. M. Bhowndaggree	1	..	..	66,804
" " S.W.	S. F. Ridley	1	..	..	62,330
Chelsea	C. A. Whitmore	1	..	..	96,272
City of London (2)	Sir J. Dimsdale	1	..	..	37,694
	A. G. H. Gibbs	1	..	..
Finsbury, Central	M. Mainwaring	1	..	..	65,885

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
MIDDLESEX—con.					
Finsbury, East	H. C. Richards	1	..	..	45,306
Fulham	W. H. Fisher	1	..	..	91,640
Hackney, Central	A. H. Allhusen	1	..	..	64,760
„ North	W. R. Bousfield, Q.C.	1	..	..	77,170
„ South	T. H. Robertson	1	..	..	87,601
Hammersmith	W. J. Bull	1	..	..	97,237
Hampstead	E. Broadie-Hoare	1	..	..	68,425
Holborn	J. F. Remnant	1	..	..	70,918
Islington, East	B. L. Cohen	1	..	..	83,883
„ North	G. C. T. Bartley	1	..	..	90,272
„ South	Sir Albert Rollit	1	..	..	71,910
„ West	T. Lough .....	..	1	..	73,368
Kensington, North	W. T. Sharpe	1	..	..	82,656
„ South	Earl Percy	1	..	..	83,665
Marylebone, East	E. Boulnois	1	..	..	66,673
„ West	Sir Samuel Scott	1	..	..	75,708
Paddington, North	John Aird	1	..	..	64,671
„ South	Sir G. Fardell	1	..	..	53,167
Shoreditch, Haggerston	W. R. Cremer .....	..	1	..	56,356
„ Hoxton	Hon. Claude Hay	1	..	..	67,653
St. George's, Hanover-square	Hon. H. Legge	1	..	..	78,362
St. Pancras, East	T. Wrightson	1	..	..	60,844
„ North	E. R. Moon	1	..	..	59,126
„ South	Capt. H. M. Jessel	1	..	..	53,767
„ West	H. R. Graham	1	..	..	60,700
Strand	Hon. W. F. D. Smith	1	..	..	64,674
<i>Tower Hamlets:</i>					
Bow and Bromley	W. M. Guthrie	1	..	..	88,645
Limehouse	H. S. Samuel	1	..	..	55,232
Mile End	Spencer Charrington	1	..	..	48,850
Poplar	Sidney Buxton .....	..	1	..	78,052
St. George	T. R. Dewar	1	..	..	47,918
Stepney	Major W. E. Gordon	1	..	..	58,715
Whitechapel	S. M. Samuel .....	..	1	..	74,420
Westminster	W. Burdett-Coutts	1	..	..	55,760
		43	4	..	3,251,703
MONMOUTH (4).					
<i>County Divisions (3).</i>					
Northern	R. Mc.Kenna .....	..	1	..	62,690
Southern	Hon. F. C. Morgan	1	..	..	66,133
Western	Sir W. V. Harcourt .....	..	1	..	64,695
<i>Borough (1).</i>					
Monmouth Group	Joseph Lawrence	1	2	..	193,518
		1	..	..	58,742
		2	2	..	252,260

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
NORFOLK (10).					
<i>County Divisions (6).</i>					
Eastern	R. J. Price	1	..	..	40,693
Midland	F. W. Wilson	1	..	..	49,604
Northern	Sir W. B. Gurdon	1	..	..	51,072
North-Western	G. White	1	..	..	51,278
Southern	A. W. Soames	1	..	..	49,730
South-Western	T. L. Hare	1	..	..	47,133
<i>Boroughs (4).</i>					
Great Yarmouth	Sir J. C. Colomb	1	5	..	289,510
King's Lynn	T. Gibson Bowles	1	..	..	49,318
Norwich (2)	S. Hoare	1	..	..	100,970
	Sir H. Bullard	1	..	..
		5	5	..	458,063
NORTHAMPTON (7).					
<i>County Divisions (4).</i>					
Eastern	F. A. Channing	1	..	..	65,499
Mid	Hon. C. R. Spencer	1	..	..	48,790
Northern	Col. S. G. Stopford-Sackville	1	..	..	46,723
Southern	Hon. E. A. Fitzroy	1	..	..	46,628
<i>Boroughs (3).</i>					
Northampton (2)	H. Labouchere	1	..	..	70,872
	J. G. Shipman	1	..	..
Peterborough	R. Purvis	1	..	..	26,464
		3	4	..	304,976
NORTHUMBERLAND (8).					
<i>County Divisions (4).</i>					
Berwick-on-Tweed	Sir Edward Grey, Bart.	1	..	..	52,442
Hexham	W. C. B. Beaumont	1	..	..	51,587
Tyneside	H. C. Smith	1	..	..	69,642
Wansbeck	C. Fenwick	1	..	..	59,701
<i>Boroughs (4).</i>					
Morpeth	Thomas Burt	1	3	..	233,372
Newcastle-on-Tyne (2)	W. R. Plummer	1	..	..	186,324
	G. Renwick	1	..	..
Tynemouth	L. Harris	1	..	..	46,267
		4	4	..	506,096
NOTTINGHAM (7).					
<i>County Divisions (4).</i>					
Bassetlaw	Sir F. Milner	1	..	..	51,452
Mansfield	A. B. Markham	1	..	..	65,790
Newark	Sir Chas. Welby	1	..	..	50,035
Rushcliffe	J. E. Ellis	1	..	..	66,617
		2	2	..	233,894

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
NOTTINGHAM—con.					
<i>Boroughs (3).</i>					
Nottingham, East	E. Bond	1	..	..	69,181
" South	Lord H. Bentinck	1	..	..	60,487
" West	J. H. Yoxall .....	..	1	..	82,037
		4	3	..	445,599
OXFORD (4).					
<i>County Divisions (3).</i>					
Banbury, or N.	A. Brassey	1	..	..	43,861
Henley, or S.	R. Hermon Hodge	1	..	..	48,145
Woodstock, or M.	G. H. Morrell	1	..	..	50,464
		3	..	..	142,470
<i>Borough (1).</i>					
Oxford	Viscount Valentia	1	..	..	45,741
		4	..	..	188,211
RUTLAND (1).					
<i>County Division (1).</i>					
Rutland	G. H. Finch	1	..	..	20,659
SALOP (5).					
<i>County Divisions (4).</i>					
Ludlow, or S.	R. J. More	1	..	..	55,920
Newport, or N.	Colonel Kenyon Slaney	1	..	..	53,035
Oswestry, or W.	Hon. G. Ormsby-Gore	1	..	..	54,178
Wellington, or M.	A. H. Brown	1	..	..	46,224
		4	..	..	209,357
<i>Borough (1).</i>					
Shrewsbury	H. D. Greene, Q.C.	1	..	..	26,967
		5	..	..	236,324
SOMERSET (10).					
<i>County Divisions (7).</i>					
Bridgwater	E. J. Stanley	1	..	..	48,226
Eastern	H. Hobhouse	1	..	..	50,152
Frome	J. E. Barlow .....	..	1	..	53,552
Northern	E. H. Llewellyn	1	..	..	53,418
Southern	Edward Strachey .....	..	1	..	51,300
Wellington, or W.	Sir A. Acland-Hood, Bart.	1	..	..	48,122
Wells	R. E. Dickenson	1	..	..	55,569
		5	2	..	360,339
<i>Boroughs (3).</i>					
Bath (2)	Colonel Wyndham Murray ..	1	..	..	54,550
	E. R. Wodehouse	1	..	..
Taunton	Lieut.-Colonel Welby	1	..	..	18,026
		8	2	..	432,915

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
STAFFORD (17).					
<i>County Divisions (7).</i>					
Burton	Q. F. Ratcliffe	1	..	..	58,640
Handsworth	Sir H. Meysey Thompson ..	1	..	..	84,782
Kingswinford	Col. G. Webb	1	..	..	47,665
Leek	Charles Bill	1	..	..	56,711
Lichfield	Thos. Courtenay Warner ..	..	1	..	52,006
North-Western	James Heath	1	..	..	63,166
Western	Alex. Henderson	1	..	..	56,546
		6	1	..	419,516
<i>Boroughs (10).</i>					
Hanley	A. H. Heath	1	..	..	86,845
Newcastle-under-Lyme	Sir A. Haslam	1	..	..	54,184
Stafford	C. E. Shaw .....	..	1	..	20,270
Stoke-on-Trent	D. H. Coghill	1	..	..	75,352
Walsall	Sir A. Hayter .....	..	1	..	71,791
Wednesbury	W. D. Green	1	..	..	69,083
West Bromwich	J. Ernest Spencer	1	..	..	59,489
Wolverhampton, E.	Rt. Hon. Sir H. H. Fowler ..	..	1	..	54,511
" S.	H. Norman .....	..	1	..	57,096
" W.	Sir A. Hickman	1	..	..	62,718
		12	5	..	1,030,855
SUFFOLK (8).					
<i>County Divisions (5).</i>					
Eye, or N.E.	F S. Stephenson .....	..	1	..	54,825
Lowestoft, or N.	Col. F. Lucas	1	..	..	61,654
Stowmarket, or N.W.	I. Malcolm	1	..	..	55,099
Sudbury, or S.	Sir W. Cuthbert Quilter, Bt.	1	..	..	55,655
Woodbridge, or S.E.	Captain Pretymann	1	..	..	56,539
		4	1	..	283,772
<i>Boroughs (3).</i>					
Bury St. Edmunds	Sir E. W. Greene	1	..	..	16,630
Ipswich (2)	D. F. Goddard .....	..	1	..	57,360
	Sir C. Dalrymple	1	..	..
		6	2	..	357,762
SURREY (22).					
<i>County Divisions (6).</i>					
Chertsey, or N.W.	H. C. Leigh-Bennett	1	..	..	61,968
Epsom, or M.	W. Keswick	1	..	..	70,103
Guildford, or S.W.	Rt. Hon. St. John Brodrick	1	..	..	67,722
Kingston	T. S. Cox	1	..	..	85,367
Reigate, or S.E.	Hon. H. Cubitt	1	..	..	64,453
Wimbledon, or N.E.	E. Hanibro	1	..	..	69,236
		6	..	..	418,849

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
SURREY—con.					
<i>Boroughs (16).</i>					
Battersea	John Burns	1	..	..	97,204
Camberwell, Dulwich	Sir J. Blundell Maple	1	..	..	83,272
" North	J. T. Macnamara .....	..	1	..	88,932
" Peckham	F. G. Banbury	1	..	..	83,482
Clapham	P. M. Thornton	1	..	..	96,952
Croydon	Rt. Hon. C. T. Ritchie	1	..	..	102,697
Lambeth, Brixton	Sir R. G. Mowbray	1	..	..	70,356
" Kennington	F. L. Cook	1	..	..	73,919
" North	F. W. Horner	1	..	..	62,516
" Norwood	C. E. Tritton	1	..	..	68,411
Newington, Walworth	J. Bailey	1	..	..	59,040
" West	Captain Cecil Norton .....	..	1	..	56,623
Southwark, Bermondsey	H. J. C. Cust	1	..	..	82,898
" Rotherhithe	J. C. Macdona	1	..	..	73,662
" West	R. K. Causton .....	..	1	..	66,770
Wandsworth	H. Kimber	1	..	..	113,233
		18	4	..	1,698,816
SUSSEX (9).					
<i>County Divisions (6).</i>					
Chichester, or S.W.	Lord Edmund Talbot	1	..	..	54,357
Eastbourne, or S.	L. Hogg	1	..	..	66,468
East Grinstead, or N.	G. J. Goschen, jun.	1	..	..	52,525
Horsham, or N.W.	J. H. Johnstone	1	..	..	52,977
Lewes, or M.	Sir H. Fletcher	1	..	..	64,026
Rye, or E.	Col. A. M. Brookfield	1	..	..	57,090
		6	..	..	347,443
<i>Boroughs (3).</i>					
Brighton (2)	G. W. E. Loder	1	..	..	142,121
	Bruce Wentworth	1	..	..
Hastings	F. Thomas .....	..	1	..	60,878
		8	1	..	550,442
WARWICK (14).					
<i>County Divisions (4).</i>					
Nuneaton, or N.E.	F. A. Newdigate	1	..	..	53,280
Rugby, or S.E.	J. C. Grant .....	..	1	..	49,130
Stratford-on-Avon, or S.W.	P. S. Foster	1	..	..	46,440
Tainworth, or N.	P. A. Muntz	1	..	..	54,134
		3	1	..	202,984

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
WARWICK—con.					
<i>Boroughs (10).</i>					
Aston Manor.....	Hon. E. Cecil	1	..	..	68,639
Birmingham, Bordesley.....	Rt. Hon. Jesse Collings	1	..	..	82,863
„ Central.....	E. Parkes	1	..	..	59,099
„ East.....	Sir B. Stone	1	..	..	65,683
„ Edgbaston	F. Lowe.....	1	..	..	67,682
„ North.....	J. T. Middlemore.....	1	..	..	62,948
„ South.....	J. Powell Williams	1	..	..	70,334
„ West.....	Rt. Hon. J. Chamberlain ..	1	..	..	69,508
Coventry	C. J. Murray.....	1	..	..	54,743
Warwick and Leamington....	Hon. A. Lyttelton	1	..	..	39,102
		13	1	..	843,585
WESTMORLAND (2).					
<i>County Divisions (2).</i>					
Appleby, or N.....	R. Rigg .....	..	1	..	31,176
Kendal, or S.....	Major J. F. Bagot	1	..	..	34,922
		1	1	..	66,098
WILTS (6).					
<i>County Divisions (5).</i>					
Chippenham, or N.W.....	Sir J. D. Poynder	1	..	..	44,356
Cricklade, or N.....	Lord Edmond Fitzmaurice..	..	1	..	59,414
Devizes, or E.....	A. E. Goulding.....	1	..	..	48,267
Westbury, or W.....	J. M. Fuller .....	..	1	..	52,669
Wilton, or S.....	Lieut. J. A. Morrison	1	..	..	42,901
		3	2	..	247,607
<i>Borough (1).</i>					
Salisbury	W. Palmer	1	..	..	17,362
		4	2	..	264,969
WORCESTER (8).					
<i>County Divisions (5).</i>					
Bewdley, or W.....	A. Baldwin	1	..	..	52,018
Droitwich, or M.....	R. B. Martin	1	..	..	48,281
Eastern.....	Austen Chamberlain	1	..	..	59,357
Evesham, or S.....	Colonel C. W. Long.....	1	..	..	49,538
Northern	J. W. Wilson.....	1	..	..	58,437
		5	..	..	267,631
<i>Boroughs (3).</i>					
Dudley	Brooke Robinson.....	1	..	..	90,223
Kidderminster	Sir A. F. Godson, Q.C.	1	..	..	26,905
Worcester	Hon. G. H. Allsopp.....	1	..	..	42,899
		8	..	..	427,658

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
YORKSHIRE (52).					
<i>County Divisions (26).</i>					
<i>East Riding:</i>					
Buckrose	L. White .....	..	1	..	50,676
Holderness	A. S. Wilson	1	..	..	41,479
Howdenshire	Captain W. H. Wilson-Todd.	1	..	..	49,627
<i>North Riding:</i>					
Cleveland	A. E. Pease .....	..	1	..	55,917
Richmond	J. Hutton	1	..	..	54,450
Thirsk and Malton	J. G. Lawson	1	..	..	57,191
Whitby	E. W. Beckett	1	..	..	54,781
<i>West Riding:</i>					
Barkeston Ash	Colonel Gunter	1	..	..	48,470
Barnsley	J. Walton .....	..	1	..	78,844
Colne Valley	Sir J. Kitson .....	..	1	..	59,344
Doncaster	F. W. Fison	1	..	..	73,157
Elland	Chas. P. Trevelyan .....	..	1	..	64,632
Hallamshire	Sir F. Mappin .....	..	1	..	73,254
Holmfirth	H. J. Wilson .....	..	1	..	65,160
Keighley	J. Brigg .....	..	1	..	63,263
Morley	A. E. Hutton .....	..	1	..	65,219
Normanton	B. Pickard .....	..	1	..	72,013
Osgoldersoss	Sir J. Austin .....	..	1	..	66,779
Otley	J. H. Duncan .....	..	1	..	61,746
Pudsey	G. Whiteley .....	..	1	..	49,252
Ripon	J. L. Wharton	1	..	..	54,925
Rotherham	W. H. Holland .....	..	1	..	78,578
Shipley	Sir J. F. Flannery	1	..	..	62,166
Skipton	F. W. Thompson .....	..	1	..	58,213
Sowerby	Rt. Hon. J. W. Mellor, Q.C.	..	1	..	63,192
Spenn Valley	T. P. Whittaker .....	..	1	..	57,402
<i>Boroughs (26).</i>		9	17	..	1,579,730
<i>East Riding:</i>					
Hull, Central	Sir H. S. King	1	..	..	65,565
" East	J. T. Firbank	1	..	..	55,492
" West	C. H. Wilson .....	..	1	..	78,603
<i>North Riding:</i>					
Middlesbrough	Colonel Sadler	1	..	..	98,899
S Scarborough	J. C. Rickett .....	..	1	..	33,776
York (2)	{ J. G. Butcher	1	..	..	66,984
	{ G. D. Faber	1	..	..
<i>West Riding:</i>					
Bradford, Central	J. M. L. Wanklyn	1	..	..	65,847
" East	Capt. The Hon. R. F. Greville	1	..	..	79,545
" West	E. Flower	1	..	..	70,969
Dewsbury	Mark Oldroyd .....	..	1	..	72,983
Halifax (2)	{ Sir S. Crossley	1	..	..	82,863
	{ J. H. Whiteley .....	..	1	..	
Huddersfield	Sir J. T. Woodhouse .....	..	1	..	96,495

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
YORKSHIRE—con.					
<i>West Riding:</i>					
Leeds, Central.....	G. W. Balfour	1	..	..	69,135
„ East.....	H. S. Cantley	1	..	..	64,609
„ North.....	Rt. Hon. W. L. Jackson.....	1	..	..	81,547
„ South.....	J. L. Walton, Q.C. ....	..	1	..	70,018
„ West.....	Rt. Hon. Herbert Gladstone ..	..	1	..	82,197
Pontefract	T. W. Nussey .....	..	1	..	16,407
Sheffield, Attercliffe.....	Batty Langley .....	..	1	..	72,462
„ Brightside	J. F. Hope	1	..	..	67,083
„ Central	Sir Howard Vincent	1	..	..	66,461
„ Ecclesall	Sir E. Ashmead-Bartlett ..	1	..	..	63,302
„ Hallam	C. B. Stuart-Wortley	1	..	..	54,935
Wakefield	Viscount Milton	1	..	..	37,269
		26	26	..	3,193,176
UNIVERSITIES (5).					
Cambridge (2).....	{ Professor R. C. Jebb	1	..	..	....
	{ Rt. Hon. Sir J. E. Gorst ..	1	..	..	....
Oxford (2).....	{ Sir W. Anson	1	..	..	....
	{ J. G. Talbot	1	..	..	....
London	{ Sir M. Foster	1	..	..	....
		5	..	..	....
WALES.					
ANGLESEY (1).					
<i>County Division (1).</i>					
Anglesey.....	E. J. Griffiths .....	..	1	..	50,079
BRECON (1).					
<i>County Division (1).</i>					
Brecon	C. Morley .....	..	1	..	54,550
CARDIGAN (1).					
<i>County Division (1).</i>					
Cardigan.....	V. Davies .....	..	1	..	62,596
CARMARTHEN (3).					
<i>County Divisions (2).</i>					
Eastern	Abel Thomas .....	..	1	..	49,135
Western	J. Lloyd Morgan .....	..	1	..	46,926
<i>Borough (1).</i>					
Carmarthen Group.....	A. Davies .....	..	2	..	96,061
		..	1	..	34,513
		..	3	..	130,745

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
CARNARVON (3).					
<i>County Divisions (2).</i>					
Arfon, or N.	W. Jones .....	..	1	..	45,822
Eifion, or S.	J. B. Roberts .....	..	1	..	42,826
<i>Borough (1).</i>					
Carnarvon Group.	D. Lloyd George .....	..	1	..	29,577
DENBIGH (3).					
<i>County Divisions (2).</i>					
Eastern	Samuel Moss .....	..	1	..	47,317
Western	J. H. Roberts .....	..	1	..	46,417
<i>Borough (1).</i>					
Denbigh Group.	G. T. Kenyon	1	..	..	24,216
FLINT (2).					
<i>County Division (1).</i>					
Flint	Samuel Smith .....	..	1	..	53,034
<i>Borough (1).</i>					
Flint Group	J. H. Lewis .....	..	1	..	23,251
GLAMORGAN (10).					
<i>County Divisions (5).</i>					
Eastern	Alfred Thomas .....	..	1	..	72,465
Gower, or W.	J. A. Thomas .....	..	1	..	55,261
Mid.	S. T. Evans .....	..	1	..	60,968
Rhondda.	W. Abraham .....	..	1	..	68,720
Southern.	Major Quinn	1	..	..	75,337
<i>Boroughs (5).</i>					
Cardiff Group.	Sir E. J. Read .....	..	1	..	132,163
Merthyr Tydvil	D. A. Thomas .....	..	1	..	104,008
	J. Keir Hardie (Labour) .....	..	1	..	
Swansea District	D. Brynmor Jones .....	..	1	..	63,140
„ Town	Sir G. Newnes .....	..	1	..	57,566
MERIONETH (1).					
<i>County Division (1).</i>					
Merioneth	Osmond Williams .....	..	1	..	49,204

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
MONTGOMERY (2).					
<i>County Division (1).</i>					
Montgomery	A. C. Humphreys Owen .....	..	1	..	40,214
<i>Borough (1).</i>					
Montgomery Group	Col. Pryce Jones	1	..	..	17,789
		1	1	..	58,003
PEMBROKE (2).					
<i>County Division (1).</i>					
Pembroke	Wynford Philipps .....	..	1	..	53,921
<i>Borough (1).</i>					
Pembroke Group	Lieut.-General Laurie	1	..	..	35,204
		1	1	..	89,125
RADNOR (1).					
<i>County Division (1).</i>					
Radnor	F. Edwards .....	..	1	..	21,791
SCOTLAND.					
ABERDEEN (4).					
<i>County Divisions (2).</i>					
Eastern	A. W. Maconochie	1	..	..	79,926
Western	Dr. R. Farquharson .....	..	1	..	65,210
<i>Boroughs (2).</i>					
Aberdeen, North	Captain D. V. Pirie .....	..	1	..	59,992
„, South	Professor J. Bryce .....	..	1	..	61,631
		1	3	..	266,759
ARGYLL (1).					
<i>County Division (1).</i>					
Argyll	D. Nicol	1	..	..	61,183
AYR (4).					
<i>County Divisions (2).</i>					
Northern	Hon. T. H. Cochrane	1	..	..	75,801
Southern	Sir W. Arrol	1	..	..	88,785
<i>Boroughs (2).</i>					
Ayr Group	C. L. Orr-Ewing	2	..	..	164,586
Kilmarnock Group	Colonel Denny	1	..	..	46,000
		1	..	..	79,828
		4	..	..	290,614

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
BANFF (1). <i>County Division (1).</i> Banff.....	H. W. Black .....	..	1	..	52,663
BERWICK (1). <i>County Division (1).</i> Berwick	H. J. Tennant .....	..	1	..	32,368
BUTE (1). <i>County Division (1).</i> Bute.....	A. G. Murray, Q.C.	1	..	..	18,217
CAITHNESS (2). <i>County Division (1).</i> Caithness	L. Armsworth .....	..	1	..	28,587
<i>Borough (1).</i> Wick Group	A. Bignold.....	1	..	..	18,103
		1	1	..	46,690
CLACKMANNAN AND KINROSS (1). <i>County Division (1).</i> Clackmannan and Kinross....	E. Wason .....	..	1	..	44,309
DUMBARTON (1). <i>County Division (1).</i> Dumbarton	A. Wylie	1	..	..	77,446
DUMFRIES (2). <i>County Division (1).</i> Dumfries.....	W. J. Maxwell	1	..	..	55,290
<i>Borough (1).</i> Dumfries Group	Sir R. T. Reid, Q.C.....	..	1	..	26,183
		1	1	..	81,473
EDINBURGH (6). <i>County Division (1).</i> Midlothian.....	Hon. A. Murray .....	..	1	..	86,839
<i>Boroughs (5).</i> Edinburgh, Central	G. M. Brown.....	..	1	..	63,392
„ East	G. Macrae.....	..	1	..	61,931
„ South.....	Sir A. V. Agnew	1	..	..	82,337
„ West	Sir L. McIver	1	..	..	53,565
Leith Group	R. C. Munro Ferguson .....	..	1	..	84,770
		2	4	..	432,831

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
ELGIN & NAIRN (2). <i>County Division (1).</i>					
Elgin and Nairn..	J. E. Gordon.....	1	..	..	37,613
<i>Borough (1).</i>					
Elgin Group	A. Asher, Q.C. ....	..	1	..	33,292
		1	1	..	70,905
FIFE (4). <i>County Divisions (2).</i>					
Eastern	Rt. Hon. H. H. Asquith, Q.C.	..	1	..	50,996
Western	J. D. Hope .....	..	1	..	58,458
<i>Boroughs (2).</i>		..	2	..	109,454
Kirkcaldy Group	J. H. Dalziel.....	..	1	..	36,901
St. Andrews Group	H. T. Anstruther.....	1	..	..	18,941
		1	3	..	165,296
FORFAR (4). <i>County Division (1).</i>					
Forfar	Capt. J. Sinclair .....	..	1	..	67,515
<i>Boroughs (3).</i>					
Dundee (2)	{ Sir John Leng .....	..	1	..	153,051
	{ E. Robertson .....	..	1	..	
Montrose Group	J. Morley .....	..	1	..	58,055
		..	4	..	278,621
HADDINGTON (1). <i>County Division (1).</i>					
Haddington	R. B. Haldane, Q.C. ....	..	1	..	37,429
INVERNESS (2). <i>County Division (1).</i>					
Inverness	J. H. Dewar .....	..	1	..	69,829
<i>Borough (1).</i>					
Inverness Group	Sir R. B. Finlay	1	..	..	28,071
		1	1	..	97,900
KINCARDINE (1). <i>County Division (1).</i>					
Kincardine	J. W. Crombie .....	..	1	..	34,438
KIRKCUDBRIGHT (1) <i>County Division (1).</i>					
Kirkcudbright	Sir M. Stewart.....	1	..	..	32,670

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
LANARK (13).					
<i>County Divisions (6).</i>					
Govan	R. H. Craig .....	..	1	..	78,512
Mid	J. Caldwell .....	..	1	..	71,258
North-Eastern	Sir W. Rattigan	1	..	..	85,035
North-Western	Dr. C. Douglas .....	..	1	..	75,019
Partick	J. Parker Smith	1	..	..	77,136
Southern	J. H. C. Hozier	1	..	..	52,032
		3	3	..	438,992
<i>Boroughs (7).</i>					
Glasgow, Blackfriars and					
Hutchesontown ..	A. B. Law	1	..	..	73,784
Bridgeton	C. Scott-Dickson	1	..	..	81,396
" Camlachie	Alexander Cross	1	..	..	71,157
" Central	J. G. A. Baird	1	..	..	75,379
" College	Sir J. Stirling-Maxwell	1	..	..	98,047
" St. Rollox	J. Wilson	1	..	..	94,569
" Tradeston	A. C. Corbett	1	..	..	70,649
		10	3	..	1,003,973
LINLITHGOW (1).					
<i>County Division (1).</i>					
Linlithgow	A. Ure .....	..	1	..	46,955
ORKNEY AND SHETLAND (1).					
<i>County Division (1).</i>					
Orkney and Shetland	J. C. Wason	1	..	..	54,807
PEEBLES AND SELKIRK (1).					
<i>County Division (1).</i>					
Peebles and Selkirk	Sir W. Thorburn	1	..	..	19,074
PERTH (3).					
<i>County Divisions (2).</i>					
Eastern	Sir J. Kinloch .....	..	1	..	43,645
Western	J. Stroyan	1	..	..	47,910
		1	1	..	91,561
<i>Borough (1).</i>					
Perth	R. Wallace .....	..	1	..	29,899
		1	2	..	121,460

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal	Nationalist.	
RENFREW (4).					
<i>County Divisions (2).</i>					
Eastern	M. H. Shaw-Stewart	1	..	..	66,137
Western	C. B. Renshaw	1	..	..	56,622
<i>Boroughs (2).</i>					
Greenock	J. Reid	2	..	..	122,759
Paisley	Sir W. Dunn, Bart.	1	..	..	63,096
		..	1	..	66,418
		3	1	..	252,273
ROSS AND CROMARTY (1).					
<i>County Division (1).</i>					
Ross and Cromarty	J. G. Weir .....	..	1	..	71,432
ROXBURGH (2).					
<i>County Division (1).</i>					
Roxburgh	Earl of Dalkeith	1	..	..	34,537
<i>Borough (1).</i>					
Hawick Group	Thomas Shaw .....	..	1	..	42,244
		1	1	..	76,781
STIRLING (3).					
<i>County Division (1).</i>					
Stirling	J. Mc.Killop	1	..	..	86,293
<i>Boroughs (2).</i>					
Falkirk Group	J. Wilson	1	..	..	65,346
Stirling Group	Sir H. Campbell-Bannerman	..	1	..	39,987
		2	1	..	191,626
SUTHERLAND (1).					
<i>County Division (1).</i>					
Sutherland	F. S. Leveson-Gower	1	..	..	21,267
WIGTOWN (1).					
<i>County Division (1).</i>					
Wigtown	Sir H. E. Maxwell	1	..	..	35,989
UNIVERSITIES (2).					
Edinburgh and St. Andrews ...	Sir J. B. Tuke	1	..	..	....
Glasgow and Aberdeen	J. A. Campbell	1	..	..	....
		2	..	..	....

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
IRELAND.					
ANTRIM (8).					
<i>County Divisions (4).</i>					
Eastern	Captain J. Mc.Calmont	1	..	..	52,032
Mid	The Hon. R. Torrens O'Neill	1	..	..	50,027
Northern	W. Moore	1	..	..	51,090
Southern	W. G. E. Macartney	1	..	..	51,887
		4	..	..	205,036
<i>Boroughs (4).</i>					
Belfast, East	G. W. Wolff	1	..	..	85,661
„ North	Sir J. H. Haslett	1	..	..	67,585
„ South	W. Johnston	1	..	..	58,508
„ West	H. O. Arnold Forster	1	..	..	61,360
		8	..	..	478,150
ARMAGH (3).					
<i>County Divisions (3).</i>					
Mid	J. B. Lonsdale	1	..	..	45,264
Northern	Colonel Saunderson	1	..	..	49,157
Southern	J. Campbell .....	..	..	1	43,219
		2	..	1	137,640
CARLOW (1).					
<i>County Division (1).</i>					
Carlow	J. Hammond .....	..	..	1	40,936
CAVAN (2).					
<i>County Divisions (2).</i>					
Eastern	S. Young .....	..	..	1	54,402
Western	T. Mc.Govern .....	..	..	1	57,515
		..	..	2	111,917
CLARE (2).					
<i>County Divisions (2).</i>					
Eastern	W. Redmond .....	..	..	1	61,196
Western	Major Jameson .....	..	..	1	63,287
		..	..	2	124,483

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
CORK (9).					
<i>County Divisions (7).</i>					
Eastern	Captain Donelan .....	..	..	1	49,700
Mid.	Dr. C. Tanner .....	..	..	1	49,462
Northern	J. C. Flynn .....	..	..	1	49,248
North-Eastern ..	W. Abraham .....	..	..	1	49,873
Southern	Edward Barry .....	..	..	1	47,215
South-Eastern ..	E. Crean .....	..	..	1	47,030
Western	J. Gilhooly .....	..	..	1	48,623
		..	..	7	341,151
<i>Boroughs (2).</i>					
Cork (2)	J. F. X. O'Brien .....	..	..	1	97,281
	W. O'Brien .....	..	..	1	
		..	..	9	438,432
DONEGAL (4).					
<i>County Divisions (4).</i>					
Eastern	E. Macfadden .....	..	..	1	45,417
Northern	W. O'Doherty .....	..	..	1	46,248
Southern	J. G. Swift MacNeill .....	..	..	1	46,624
Western	E. J. Boyle .....	..	..	1	47,346
		..	..	4	185,635
DOWN (5).					
<i>County Divisions (4).</i>					
Eastern	J. A. Rentoul	1	..	..	52,274
Northern	J. L. Corbett	1	..	..	54,179
Southern	M. Mc.Cartan .....	..	..	1	51,652
Western	Captain Hill	1	..	..	50,890
<i>Borough (1).</i>					
Newry	P. G. Carvill .....	..	..	1	208,995
		..	..	1	13,691
		3	..	2	222,686
DUBLIN (6).					
<i>County Divisions (2).</i>					
Northern	J. J. Clancy .....	..	..	1	75,009
Southern	J. Mooney .....	..	..	1	74,491
		..	..	2	149,500
<i>Boroughs (4).</i>					
Dublin, College Green	J. P. Nannetti .....	..	..	1	67,923
„ Dublin Harbour	T. Harrington .....	..	..	1	71,530
„ St. Patrick's	William Field .....	..	..	1	64,611
„ St. Stephen's Green	W. Mc.Cann .....	..	..	1	65,652
		..	..	6	419,216

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
FERMANAGH (2).					
<i>County Divisions (2).</i>					
Northern	E. M. Archdale	1	..	..	37,799
Southern	J. Jordan .....	..	..	1	36,371
		1	..	1	74,170
GALWAY (5).					
<i>County Divisions (4).</i>					
Connemara	W. O'Malley .....	..	..	1	50,503
Eastern	J. Roche .....	..	..	1	49,083
Northern	Captain Nolan .....	..	..	1	51,924
Southern	W. J. Duffy .....	..	..	1	46,243
<i>Borough (1).</i>					
Galway	A. Lynch .....	..	..	4	197,753
		..	..	1	16,959
		..	..	5	214,712
KERRY (4).					
<i>County Divisions (4).</i>					
Eastern	J. Murphy .....	..	..	1	44,487
Northern	M. Flavin .....	..	..	1	43,417
Southern	J. Boland .....	..	..	1	45,588
Western	T. O'Donnell .....	..	..	1	45,694
		..	..	4	179,186
KILDARE (2).					
<i>County Divisions (2).</i>					
Northern	E. Leamy .....	..	..	1	92,925
Southern	M. J. Minch .....	..	..	1	37,281
		..	..	2	70,206
KILKENNY (3).					
<i>County Divisions (2).</i>					
Northern	P. Mc.Dermott .....	..	..	1	35,645
Southern	J. O'Mara .....	..	..	1	37,894
<i>Borough (1).</i>					
Kilkenny	P. O'Brien .....	..	..	2	73,539
		..	..	1	13,722
		..	..	3	87,261
KING'S COUNTY (2).					
<i>County Divisions (2).</i>					
Birr	M. Reddy .....	..	..	1	33,992
Tullamore	H. Burke .....	..	..	1	31,571
		..	..	2	65,563

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1881.
		Conservative	Liberal.	Nationalist.	
LEITRIM (2).					
<i>County Divisions (2).</i>					
North	P. A. McHugh .....	.. ..	1		39,235
South	J. Tully .....	.. ..	1		39,383
		.. ..	2		78,618
LIMERICK (3).					
<i>County Divisions (2).</i>					
Eastern	W. Lunden .....	.. ..	1		55,912
Western	P. J. O'Shaughnessy .....	.. ..	1		56,865
		.. ..	2		112,777
<i>Borough (1).</i>					
Limerick	M. Joyce .....	.. ..	1		46,135
		.. ..	3		158,912
LONDONDERRY (3).					
<i>County Divisions (2).</i>					
Northern	R. J. Atkinson, Q.C.	1 ..	..		59,824
Southern	J. Gordon	1 ..	..		58,985
		2 ..	..		118,809
<i>Borough (1).</i>					
Londonderry	Marquis of Hamilton	1 ..	..		33,200
		3 ..	..		152,009
LONGFORD (2).					
<i>County Divisions (2).</i>					
Northern	J. P. Farrell .....	.. ..	1		26,735
Southern	Hon. E. Blake .....	.. ..	1		25,912
		.. ..	2		52,647
LOUTH (2).					
<i>County Divisions (2).</i>					
Northern	Timothy M. Healy .....	.. ..	1		37,571
Southern	J. Nolan .....	.. ..	1		33,467
		.. ..	2		71,038
MAYO (4).					
<i>County Divisions (4).</i>					
Eastern	John Dillon .....	.. ..	1		52,454
Northern	Conor O'Kelly .....	.. ..	1		53,662
Southern	J. O'Donnell .....	.. ..	1		55,987
Western	Dr. Robert Ambrose .....	.. ..	1		56,931
		.. ..	4		219,034

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
MEATH (2). <i>County Divisions (2).</i>					
Northern	P. White .....	..	..	1	38,854
Southern	J. L. Carew .....	..	..	1	38,193
		..	..	2	76,987
MONAGHAN (2). <i>County Divisions (2).</i>					
Northern	D. MacAleese .....	..	..	1	43,536
Southern	James Daly .....	..	..	1	42,670
		..	..	2	86,206
QUEEN'S COUNTY (2) <i>County Divisions (2).</i>					
Leix	M. A. MacDonnell .....	..	..	1	32,060
Ossory	P. Delaney .....	..	..	1	32,823
		..	..	2	64,883
ROSCOMMON (2). <i>County Divisions (2).</i>					
Northern	J. J. O'Kelly .....	..	..	1	56,706
Southern	J. P. Hayden .....	..	..	1	57,691
		..	..	2	114,397
SLIGO (2). <i>County Divisions (2).</i>					
Northern	W. Mc.Killop .....	..	..	1	48,686
Southern	John O'Dowd .....	..	..	1	49,327
		..	..	2	98,013
TIPPERARY (4). <i>County Divisions (4).</i>					
Eastern	T. J. Condon .....	..	..	1	44,738
Mid	Kendal O'Brien .....	..	..	1	43,900
Northern	P. J. O'Brien .....	..	..	1	43,425
Southern	J. Sullivan .....	..	..	1	41,125
		..	..	4	173,188
TYRONE (4). <i>County Divisions (4).</i>					
Eastern	B. C. Doogan .....	..	..	1	44,760
Mid	G. Murnaghan .....	..	..	1	43,404
Northern	Serjeant Hemphill .....	..	1	..	42,403
Southern	T. W. Russell	1	..	..	40,834
		1	1	2	171,401

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.			Parliamentary Population, 1891.
		Conservative	Liberal.	Nationalist.	
WATERFORD (3).					
<i>County Divisions (2).</i>					
Eastern	P. J. Power .....	..	..	1	33,347
Western	J. J. Shee .....	..	..	1	37,191
<i>Borough (1).</i>					
Waterford	J. E. Redmond .....	..	..	2	70,538
		..	..	1	27,713
		..	..	3	98,251
WESTMEATH (2).					
<i>County Divisions (2).</i>					
Northern	P. J. Kennedy .....	..	..	1	33,735
Southern	D. Sullivan .....	..	..	1	31,374
		..	..	2	65,109
WEXFORD (2).					
<i>County Divisions (2).</i>					
Northern	Sir T. H. Esmonde .....	..	..	1	55,357
Southern	Peter Ffrench .....	..	..	1	56,421
		..	..	2	111,778
WICKLOW (2)					
<i>County Divisions (2).</i>					
Eastern	D. J. Cogan .....	..	..	1	31,382
Western	James O'Connor .....	..	..	1	30,754
		..	..	2	62,136
UNIVERSITIES.					
Dublin University (2)	{ W. E. Lecky	1	..	..	....
	{ Sir E. Carson, Q.C.	1	..	..	....
		2	..	..	....

STATE OF PARTIES.

	England.	Wales.	Scotland.	Ireland.	Total.
Conservatives	339	4	39	20	402
Liberals	125	26	33	1	185
Nationalists	1	..	..	82	83
	465	30	72	103	670

SUMMARY.

	COUNTIES.				BOROUGHs.				UNIVERSITIES.				TOTALS.					
	Members.				Members.				Members.				Members.					
	Conservative.	Liberal.	Nationalist.	Total.	Conservative.	Liberal.	Nationalist.	Total.	Conservative.	Liberal.	Total.	Conservative.	Liberal.	Nationalist.	Total.	Conservative.	Liberal.	Nationalist.	Total.
England	156	78	..	234	13,838,248	178	47	1	226	13,626,602	5	..	5	339	125	1	465	27,464,850
Wales	1	18	..	19	996,583	3	8	..	11	521,427	..	..	..	4	26	..	30	1,518,010
Scotland	21	18	..	39	2,179,238	16	15	..	31	1,898,214	2	..	2	38	34	..	72	4,017,452
Ireland	13	1	71	85	3,913,219	5	..	11	16	791,531	2	..	2	21	1	81	103	4,704,750
Totals	191	115	71	377	20,927,288	202	70	12	284	16,777,774	9	..	9	402	186	82	670	37,705,062

PRESIDENTS OF THE UNITED STATES OF
AMERICA.

	YEAR.
<i>Declaration of Independence</i>	4th July, 1776
General Washington, first President	1789 and 1793
John Adams	1797
Thomas Jefferson	1801 and 1805
James Madison	1809 and 1813
James Monroe	1817 and 1821
John Quincy Adams.....	1825
General Andrew Jackson	1829 and 1833
Martin Van Buren	1837
General William Henry Harrison (died 4th April)	1841
John Tyler (previously Vice-President)	1841
James Knox Polk	1845
General Zachary Taylor (died 9th July, 1850)	1849
Millard Fillmore (previously Vice-President).....	1850
General Franklin Pierce	1853
James Buchanan	1857
Abraham Lincoln (assassinated 14th April, 1865).....	1861 and 1865
Andrew Johnson (previously Vice-President)	1865
General Ulysses S. Grant	1869 and 1873
Rutherford Richard Hayes, after long contest with Tilden.....	1877
General Garfield (shot July 2; died September 19)	1881
Chester A. Arthur; Vice-President, succeeded September 20	1881
Grover Cleveland	1885
General Benjamin Harrison	1889
Grover Cleveland	1893
William M'Kinley.....	1896
William M'Kinley (shot September 6th, 1901; died September 14th) ...	1900
Theodore Roosevelt	1901

The United States of America form a Federal Republic, consisting of 45 States and 5 Territories.

The official announcement of the total population of the United States for 1900 was 76,295,220. The total population in 1890, with which the aggregate population of the present Census should be compared, was 63,069,756. Taking the 1890 population as a basis, there has been a gain in population of 13,225,464 during the past ten years, representing an increase of nearly 21 per cent.

TABLE SHOWING SUMS PAYABLE IN FOREIGN CURRENCIES ON
MONEY ORDERS ISSUED IN UNITED KINGDOM.
VALUE OF ENGLISH MONEY IN

English Money.			Belgium, France, and Algeria, Italy and Switzerland.	Germany and Heligoland.	Holland and Dutch East Indies.	Denmark, Iceland, Norway, and Danish West Indies.	Sweden.	Portugal, Azores, and Madeira.	Egypt.	United States, Canada, and Hawaii.
£	s.	d.	Francs. Cents.	Marks. Pfenn.	Florins. Cents.	Kroner. Ore.	Kroner. Ore.	Reis.	Piastres. Paras.	Dollars. Cents.
0	0	1	0 10	0 8	0 5	0 7	0 7	10	0 16	0 2
0	0	2	0 20	0 17	0 10	0 15	0 15	30	0 32	0 4
0	0	3	0 30	0 25	0 15	0 22	0 22	50	1 8	0 6
0	0	4	0 40	0 34	0 20	0 30	0 30	70	1 25	0 8
0	0	5	0 50	0 42	0 20	0 37	0 37	90	2 1	0 10
0	0	6	0 60	0 51	0 25	0 45	0 45	110	2 17	0 12
0	0	7	0 70	0 59	0 30	0 52	0 52	130	2 33	0 14
0	0	8	0 80	0 68	0 35	0 60	0 60	150	3 10	0 16
0	0	9	0 90	0 76	0 40	0 68	0 68	170	3 26	0 18
0	0	10	1 0	0 85	0 45	0 75	0 75	190	4 2	0 20
0	0	11	1 10	0 93	0 50	0 83	0 83	200	4 18	0 22
0	1	0	1 20	1 2	0 55	0 90	0 90	220	4 35	0 24
0	2	0	2 50	2 4	1 15	1 81	1 81	450	9 30	0 48
0	3	0	3 70	3 6	1 75	2 72	2 72	680	14 25	0 73
0	4	0	5 0	4 8	2 35	3 63	3 63	910	19 20	0 97
0	5	0	6 30	5 10	2 95	4 53	4 53	1,140	24 15	1 21
0	6	0	7 50	6 12	3 55	5 44	5 43	1,370	29 10	1 46
0	7	0	8 80	7 14	4 15	6 35	6 34	1,590	34 5	1 70
0	8	0	10 0	8 16	4 75	7 26	7 24	1,820	39 0	1 94
0	9	0	11 30	9 18	5 35	8 16	8 15	2,050	43 35	2 19
0	10	0	12 60	10 20	5 95	9 7	9 6	2,280	48 30	2 43
0	11	0	13 80	11 22	6 55	9 98	9 96	2,510	53 25	2 67
0	12	0	15 10	12 24	7 15	10 89	10 87	2,740	58 20	2 93
0	13	0	16 30	13 26	7 75	11 79	11 78	2,970	63 15	3 16
0	14	0	17 60	14 28	8 35	12 70	12 68	3,190	68 10	3 40
0	15	0	18 90	15 30	8 95	13 61	13 60	3,420	73 5	3 65
0	16	0	20 10	16 32	9 55	14 52	14 50	3,650	78 0	3 89
0	17	0	21 40	17 34	10 15	15 42	15 40	3,880	82 35	4 12
0	18	0	22 60	18 36	10 75	16 33	16 31	4,110	87 30	4 38
0	19	0	23 90	19 38	11 35	17 24	17 21	4,340	92 25	4 62
1	0	0	25 20	20 40	11 95	18 15	18 12	4,570	97 20	4 87
2	0	0	50 40	40 80	23 90	36 30	36 24	9,140	195 0	9 74
3	0	0	75 60	61 20	35 85	54 45	54 36	13,710	292 20	14 61
4	0	0	100 80	81 60	47 80	72 60	72 48	18,280	390 0	19 48
5	0	0	126 0	102 0	59 75	90 75	90 60	22,850	487 20	24 35
6	0	0	151 20	122 40	71 70	108 90	108 72	27,420	585 0	29 22
7	0	0	176 40	142 80	83 65	127 5	126 84	31,990	682 20	34 9
8	0	0	201 60	163 20	95 60	145 20	144 96	36,560	780 0	38 96
9	0	0	226 80	183 60	107 55	163 35	163 8	41,130	877 20	43 83
10	0	0	252 0	204 0	119 50	181 50	181 20	45,700	975 0	48 70

INDIA. Amounts of Money Orders, issued in the United Kingdom on India, are paid in Rupees, Annas, and Pies; the Rupee being the standard of value in India. As, however, the value of the Rupee is subject to constant variation, no tables of conversion can be given. All Orders on India are issued in Sterling, and the equivalent in Rupees is settled by the Post-office at Bombay on arrival of the Advice List from London.

TABLE SHOWING SUMS PAYABLE IN ENGLISH MONEY ON MONEY ORDERS ISSUED IN FOREIGN COUNTRIES, &c.

Belgium and Switzerland.	France, Algeria, and Italy.	Germany and Heligoland.	Holland and Dutch East Indies.	Denmark, Iceland, Norway, and Danish West Indies.	Sweden.	Portugal, Azores, and Madeira.	Egypt.	United States, Canada, and Hawaii.	English Money.
Francs. Cents.	Francs. Cents.	Marks. Pfen.	Florins. Cents.	Kroner. Ore.	Kroner. Ore.	Reis.	Piastres. Paras.	Dollars. Cents.	£ s. d.
0 11	0 11	0 9	0 6	0 8	0 8	20	0 16	0 3	0 0 1
0 22	0 21	0 18	0 11	0 16	0 16	40	0 32	0 5	0 0 2
0 32	0 32	0 26	0 16	0 23	0 23	60	1 8	0 7	0 0 3
0 43	0 42	0 35	0 21	0 31	0 31	80	1 25	0 9	0 0 4
0 53	0 53	0 43	0 26	0 38	0 38	100	2 1	0 11	0 0 5
0 64	0 63	0 52	0 31	0 46	0 46	120	2 17	0 13	0 0 6
0 74	0 74	0 60	0 36	0 54	0 54	140	2 33	0 15	0 0 7
0 85	0 84	0 69	0 41	0 61	0 61	160	3 10	0 17	0 0 8
0 95	0 95	0 77	0 46	0 69	0 69	180	3 26	0 19	0 0 9
1 6	1 5	0 86	0 51	0 76	0 76	200	4 2	0 21	0 0 10
1 16	1 16	0 94	0 56	0 84	0 84	210	4 18	0 23	0 0 11
1 27	1 26	1 3	0 61	0 91	0 91	230	4 35	0 25	0 1 0
2 53	2 52	2 5	1 22	1 82	1 82	460	9 30	0 49	0 2 0
3 80	3 78	3 8	1 83	2 73	2 72	690	14 25	0 74	0 3 0
5 6	5 4	4 10	2 44	3 64	3 63	920	19 20	0 98	0 4 0
6 33	6 30	5 13	3 4	4 55	4 53	1,150	24 15	1 22	0 5 0
7 59	7 56	6 15	3 65	5 46	5 44	1,380	29 10	1 47	0 6 0
8 86	8 82	7 18	4 26	6 37	6 35	1,600	34 5	1 71	0 7 0
10 12	10 8	8 20	4 87	7 28	7 25	1,830	39 0	1 95	0 8 0
11 39	11 34	9 23	5 48	8 19	8 16	2,060	43 35	2 20	0 9 0
12 65	12 60	10 25	6 8	9 10	9 6	2,290	48 30	2 44	0 10 0
13 92	13 86	11 28	6 69	10 1	9 97	2,520	53 25	2 68	0 11 0
15 18	15 12	12 30	7 30	10 92	10 88	2,750	58 20	2 93	0 12 0
16 45	16 38	13 33	7 91	11 83	11 78	2,980	63 15	3 17	0 13 0
17 71	17 64	14 35	8 52	12 74	12 69	3,200	68 10	3 41	0 14 0
18 98	18 90	15 38	9 12	13 65	13 59	3,430	73 5	3 66	0 15 0
20 24	20 16	16 40	9 73	14 56	14 50	3,660	78 0	3 90	0 16 0
21 51	21 42	17 43	10 34	15 47	15 41	3,890	82 35	4 14	0 17 0
22 77	22 68	18 45	10 95	16 38	16 31	4,120	87 30	4 39	0 18 0
24 4	23 94	19 48	11 56	17 29	17 21	4,350	92 25	4 63	0 19 0
25 30	25 20	20 50	12 16	18 20	18 12	4,570	97 20	4 87	1 0 0
50 60	50 40	41 0	24 32	36 40	36 24	9,140	195 0	9 74	2 0 0
75 90	75 60	61 50	36 48	54 60	54 36	13,710	292 20	14 61	3 0 0
101 20	100 80	82 0	48 64	72 80	72 48	18,280	390 0	19 48	4 0 0
126 50	126 0	102 50	60 80	91 0	90 60	22,850	487 20	24 35	5 0 0
151 80	151 20	123 0	72 96	109 20	108 72	27,420	585 0	29 22	6 0 0
177 10	176 40	143 50	85 12	127 40	126 84	31,990	682 20	34 9	7 0 0
202 40	201 60	164 0	97 28	145 60	144 96	36,560	780 0	38 96	8 0 0
227 70	226 80	184 50	109 44	163 80	163 8	41,130	877 20	43 83	9 0 0
253 0	252 0	205 0	121 60	182 90	181 20	45,700	975 0	48 70	10 0 0

NOTE.—In calculating amounts payable in the United Kingdom, it must be understood that the Foreign Offices of Exchange reserve to themselves the power of dealing with fractions of a penny as they may deem most convenient. For example, an Order issued in Denmark for 1 Kroner may be credited to this country either as 1s. 1d. or 1s. 2d. An order issued in Switzerland for 53 Francs may be credited either as £2. 1s. 10d. or £2. 1s. 11d.

POSTAL INFORMATION.

OFFICIAL POST CARDS.

Official Post Cards impressed with a halfpenny stamp, and official Reply Post Cards impressed with a halfpenny stamp on each portion of them, can be bought at every Post Office.

Nothing whatever may be attached, except adhesive stamps in payment of additional postage or stamp duty, and a gummed label (not to exceed 2 inches long and $\frac{3}{4}$ inch wide) bearing the address at which the card is to be delivered; the card may not be folded, nor may it be cut or altered in such a way as to reduce the size below $3\frac{1}{4}$ by $2\frac{1}{4}$ inches. If any of these rules be infringed, the card is treated as a letter liable on delivery to the usual charges.

PRIVATE CARDS.

Private Cards prepaid one halfpenny each and private Reply Cards with a halfpenny stamp on each half can also be used as Post Cards. They must be composed of ordinary cardboard, not thicker than the material used for the Official Post Card. They may not exceed $5\frac{1}{2}$ by $3\frac{1}{2}$ inches in size, or be less than $3\frac{1}{4}$ by $2\frac{1}{4}$ inches. Neither half of a Private Reply Card may exceed the maximum or be less than the minimum size above stated. The rules in the preceding paragraph also apply to Private Post Cards. A Private Post Card posted unpaid is chargeable on delivery with double postage.

REGISTRATION AND COMPENSATION.

The ordinary registration fee for each inland letter, parcel, or other postal packet is 2d. The Postmaster General will (not in consequence of any legal liability, but voluntarily, and as an act of grace), subject to the rules hereinafter mentioned, give compensation up to a maximum limit of £5 for the loss and damage of any Inland Registered packet upon which this fee has been paid in addition to the postage. Subject to the same rules he will grant compensation beyond £5 and up to a limit of £120, upon prepayment of a fee in addition to the postage and the ordinary registration fee. These fees (which in each case include the ordinary registration fee of 2d.) and the respective limits of compensation are as follows:—

Fee	2d.	3d.	4d.	5d.	6d.	7d.	8d.	9d.	10d.	11d.	1/-	1/1	1/2
Compensation.	£5	£10	£20	£30	£40	£50	£60	£70	£80	£90	£100	£110	£120

RATES OF POSTAGE.

INLAND LETTERS.

The prepaid rate of postage is as follows:—Not exceeding 4oz. in weight, 1d.; for every additional 2oz., $\frac{1}{2}$ d.

POSTAL INFORMATION.

A letter posted unpaid is chargeable on delivery with double postage; if insufficiently paid, with double the deficiency.

No letter may exceed two feet in length, one foot in width, or one foot in depth, unless it be sent to or from a Government Office.

NEWSPAPERS.

The prepaid rate is as follows:—Every registered newspaper, whether posted singly or with others in a packet, $\frac{1}{2}$ d.

A packet containing two or more registered newspapers, however, is not chargeable with a higher rate than would be chargeable on a book packet or letter of the same weight.

A newspaper or a packet of newspapers posted unpaid is chargeable on delivery with double postage; if insufficiently paid, with double the deficiency.

Every newspaper should be so folded and covered (if posted in a cover) as to permit the title to be readily inspected.

Every newspaper or packet of newspapers must be posted either without a cover or in a cover open at both ends, and so that the same can easily be removed for the purpose of examination.

No newspaper and no cover of a newspaper may bear anything (not being part of the newspaper) except the names and addresses of the sender and the addressee, a request for return in case of non-delivery, the title of the newspaper and a reference to any page of, or place in, the newspaper to which the attention of the addressee is directed.

No unregistered publication and no article (unless it be a part or supplement of the newspaper) may be posted in the same cover with the newspaper.

In case any of the three last mentioned rules is infringed the newspaper packet is either charged as an insufficiently paid letter, or is transferred to the Parcel Post and charged with a fine of 1d. in addition to any deficient parcel postage, whichever charge is the lower.

A packet of newspapers may not weigh above 5lbs., or exceed two feet in length, or one foot in width or depth.

The prepaid rate of postage for newspapers that are not registered at the General Post Office is the same as that for wholly printed matter, *i.e.*, $\frac{1}{2}$ d. for every 2oz., unless sent by Parcel Post.

INLAND BOOK POST.

The book post rate of one halfpenny applies only to packets not weighing more than 2oz. Above that weight packets are chargeable as letters, and are subject to the same regulations. Book packets posted unpaid are chargeable with double postage.

POSTAL INFORMATION.

The following documents are admissible at the book post rate, whether containing matter in the nature of a letter or not:—Invoices, orders for goods, advice notes, way bills, bills of lading, receipts, statements of account, prices current, market reports.

A book packet may not exceed 2 feet in length and 1 foot in width or depth.

SPECIAL CONDITIONS.—Every book packet is subject to examination in the post.

Every book packet must be posted either without a cover, or in an unfastened envelope, or in a cover which can be easily removed for the purposes of examination without breaking any seal or tearing any paper or separating any adhering surfaces. A packet posted without a cover may not be fastened or otherwise treated so as to prevent easy examination.

No book packet may contain or bear any communication in the nature of a letter, not being matter coming within the definition of such packet or being otherwise expressly allowed.

No circular which is reproduced from or produced after the fashion or in imitation of a type-written document may be sent as a book packet unless—

- (a) Such circular is posted by being handed in at a Head or Branch Post Office.*
- (b) Special attention is called to its nature, and
- (c) At least 20 copies of such circular are posted at the same time.

No paper money may be posted or conveyed or delivered by post in a book packet.

This rule does not apply to a book packet containing a stamped proxy paper, or to a book packet containing a stamped and addressed post card, wrapper, or envelope forwarded by the sender of the packet in order that such card, wrapper, or envelope may be returned through the post to such sender, or some person designated by him.

If any of the rules relating to a book packet be infringed, the book packet will be treated as a letter.

 INLAND PARCEL POST.

DIRECTIONS AS TO POSTING.—In order that a packet may be sent by Parcel Post, it must be presented at the counter of a Post Office for transmission as a parcel, and should bear the words "Parcel Post," written conspicuously in the left-hand top corner. It is also very desirable that every parcel should bear the name and address of the sender on the cover, but in such a position as not to be mistaken for the address of the parcel. Parcels may also be accepted by Rural Postmen.

The parcel should not be left until the weight, size, and postage have been tested by the officer who accepts it.

* Such circulars are also accepted provisionally at Town Sub-Offices, and at certain of the more important rural Sub-offices, subject to their being found to be in order when examined at the Head or District Office, to which they will be sent.

POSTAL INFORMATION.

HOURS OF BUSINESS.—Every Post Office is open to the public for Parcel Post business on week days during the same hours as for general postal business. No Parcel Post business is transacted on Sundays. There is no delivery of parcels on that day in any part of the United Kingdom, nor are parcels allowed to be accepted for transmission. On Christmas Day and Good Friday, in England and Ireland, and on Sacramental Fast Days, or the Public Holidays substituted therefor by the Local Authorities in Scotland, there is one delivery of parcels, but parcels are not accepted for transmission.

LIMITS OF SIZE AND WEIGHT.—The size allowed for an Inland Parcel is—

Greatest length	3ft. 6in.
Greatest length and girth combined	6ft. 0in.

For example—

A parcel measuring 3ft. 6in. in its longest dimensions may measure as much as 2ft. 6in. in girth, *i.e.*, round its thickest part; or

A short parcel may be thicker; thus, if it measure no more than 3ft. in length, it may measure as much as 3ft. in girth, *i.e.*, round its thickest part.

The most convenient mode of measuring is by means of a tape 6ft. long, having the length of 3ft. 6in. marked thereon. So much of the tape as is not used in measuring the length is the measure of the maximum girth permissible. Such a tape may conveniently be marked in one colour up to 3ft. 6in., and the remaining portion in another colour.

The greatest weight allowed for an inland parcel is 11lbs.

The rates of postage are—

						s.	d.
For a parcel not exceeding 1lb. in weight						0	3
For a parcel exceeding 1lb. in weight and not exceeding 2lbs.						0	4
" " 2lbs.	"	"	"	"	3	0	5
" " 3 "	"	"	"	"	4	0	6
" " 4 "	"	"	"	"	5	0	7
" " 5 "	"	"	"	"	6	0	8
" " 6 "	"	"	"	"	7	0	9
" " 7 "	"	"	"	"	8	0	10
" " 8 "	"	"	"	"	9	0	11
" " 9 "	"	"	"	"	11	1	0

POSTAGE STAMPS, ENVELOPES, WRAPPERS, &c.

At every Money Order Office the Postmaster is required to keep for sale to the public a sufficient stock of the different postage stamps in use, also envelopes with embossed halfpenny, penny, and twopenny halfpenny postage stamps; registered letter envelopes, letter cards, newspaper wrappers with impressed halfpenny and penny postage stamps; Inland and Foreign Post Cards.

POSTAL INFORMATION.

At Post Offices which are not Money Order Offices Sub-Postmasters are required to keep halfpenny and penny stamps, Post Cards, and Registered Letter Envelopes only; but they are bound, on application, to procure postage stamps of other values, embossed postage envelopes, and newspaper wrappers.

Rural Postmen are authorised to sell penny postage stamps and Registered Letter envelopes.

POSTAGE STAMPS of the following values are now issued by the Post Office:—

$\frac{1}{2}$ d., 1d., $1\frac{1}{2}$ d., 2d., $2\frac{1}{2}$ d., 3d., 4d., 5d., 6d., 9d., 10d., 1s., 2s. 6d., 5s., 10s., £1, £5.

EMBOSSSED ENVELOPES bearing a halfpenny stamp are of two sizes, viz., Commercial size and Foolscap size. The prices are as follows:—

COMMERCIAL.				FOOLSCAP.							
1	$\frac{3}{4}$ d.	6	....	$3\frac{1}{2}$ d.	1	....	$\frac{3}{4}$ d.	6	....	$3\frac{3}{4}$ d.
2	$1\frac{1}{4}$ d.	7	....	4d.	2	....	$1\frac{1}{4}$ d.	7	....	$4\frac{1}{4}$ d.
3	$1\frac{3}{4}$ d.	8	....	$4\frac{1}{2}$ d.	3	....	2d.	8	....	5d.
4	$2\frac{1}{4}$ d.	9	....	5d.	4	....	$2\frac{1}{2}$ d.	9	....	$5\frac{1}{2}$ d.
5	$2\frac{3}{4}$ d.	10	....	$5\frac{1}{2}$ d.	5	....	3d.	10	....	6d.

EMBOSSSED ENVELOPES bearing a penny stamp are of three sorts, viz., A, $4\frac{3}{4}$ by $3\frac{1}{8}$ inches, C, $5\frac{1}{4}$ by 3 inches, and a cheaper envelope, called "Commercial," all of white paper. The prices are as follows:—

A SIZE.		C SIZE.		COMMERCIAL.	
1 for $1\frac{1}{4}$ d.	5 for $5\frac{1}{2}$ d.	1 for $1\frac{1}{4}$ d.	6 for $6\frac{1}{2}$ d.	1 for $1\frac{1}{4}$ d.	5 for $5\frac{1}{2}$ d.
2 ,, $2\frac{1}{4}$ d.	10 ,, 11d.	2 ,, $2\frac{1}{4}$ d.	8 ,, $8\frac{1}{2}$ d.	2 ,, $2\frac{1}{4}$ d.	10 ,, $10\frac{1}{2}$ d.
3 ,, $3\frac{1}{4}$ d.	20 ,, 1s. 10d.	3 ,, $3\frac{1}{4}$ d.	12 ,, 1s. 1d.	3 ,, $3\frac{1}{4}$ d.	20 ,, 1s. 9d.
4 ,, $4\frac{1}{4}$ d.		4 ,, $4\frac{1}{4}$ d.	24 ,, 2s. 2d.	4 ,, $4\frac{1}{4}$ d.	240 ,, 21s.

EMBOSSSED ENVELOPES bearing a twopenny halfpenny stamp are of two sizes: L, $5\frac{1}{2}$ by $3\frac{1}{8}$ inches, and M, $5\frac{1}{2}$ by $4\frac{3}{8}$ inches. The prices are as follows:—

L SIZE.				M SIZE.			
1 ..	$2\frac{3}{4}$ d.	6 ..	1s. 4d.	1 ..	$2\frac{3}{4}$ d.	6 ..	1s. $4\frac{1}{4}$ d.
2 ..	$5\frac{1}{4}$ d.	7 ..	1s. $6\frac{3}{4}$ d.	2 ..	$5\frac{1}{4}$ d.	7 ..	1s. 7d.
3 ..	8d.	8 ..	1s. $9\frac{1}{4}$ d.	3 ..	$8\frac{1}{4}$ d.	8 ..	1s. $9\frac{3}{4}$ d.
4 ..	$10\frac{3}{4}$ d.	9 ..	2s. 0d.	4 ..	11d.	9 ..	2s. $0\frac{1}{2}$ d.
5 ..	1s. $1\frac{1}{4}$ d.	10 ..	2s. $2\frac{1}{4}$ d.	5 ..	1s. $1\frac{1}{4}$ d.	10 ..	2s. 3d.

£1. 2s. 1d. per parcel of 100.

£1. 2s. 6d. per parcel of 100.

By the use of envelopes bearing *embossed* stamps the risk of adhesive stamps becoming detached may be avoided.

REGISTERED LETTER ENVELOPES, for Foreign as well as Inland Letters, bearing a twopenny stamp embossed on the flap for the payment of the registration fee, are of five sizes and are sold at the following prices:—

SIZE.	PRICE.
F .. $5\frac{1}{4}$ by $3\frac{3}{4}$ inches....	$2\frac{1}{4}$ d. each, or 2s. 3d. per packet of 12.
G .. 6 by $3\frac{3}{4}$,,	$2\frac{1}{2}$ d. ,, 2s. 4d. ,,
H .. 8 by 5 ,,	$2\frac{3}{4}$ d. ,, 2s. 9d. ,,
H2 .. 9 by 4 ,,	3d. ,, 3s. ,,
K .. $11\frac{1}{2}$ by 6 ,,	3d. ,, 3s. ,,

POSTAL INFORMATION.

LETTER CARDS are sold at the following prices:—1, 1½d.; 2, 2½d.; 3, 3½d.; 4, 4½d.; 5, 5½d.; 6, 6½d.; 7, 8d.; 8, 9d. 9s. per parcel of 96.

NEWSPAPER WRAPPERS are sold at the following prices:—

BEARING HALFPENNY STAMP.

1 for ¾d.	7 for 4d.
2 „ 1¼d.	14 „ 8d.
3 „ 1¾d.	21 „ 1s.
4 „ 2¼d.	and so on at the
5 „ 3d.	rate of 4d. for
6 „ 3½d.	every complete 7.
5s. 8½d. per packet of 120.	

BEARING PENNY STAMP.

1 for 1½d.	7 for 7½d.
2 „ 2¼d.	8 „ 8½d.
3 „ 3¼d.	16 „ 1s. 5d.
4 „ 4¼d.	24 „ 2s. 1½d.
5 „ 5¼d.	and so on at the rate of
6 „ 6¼d.	8½d. for every complete 8.
10s. 7½d. per packet of 120.	

Uncut sheets of Wrappers, *impressed with halfpenny postage stamps*, can be obtained at any Post Office by giving two or three days' notice. They are sold only in quarter reams of 120 sheets, each sheet containing 14 wrappers, and the price per quarter ream is £3. 18s.

POST CARDS, bearing halfpenny stamp, are sold at the following prices:—

STOUT CARDS (4½ by 3½ ins.).

1 ¾d.	6 3¾d.
2 1¼d.	7 4¼d.
3 2d.	8 5d.
4 2½d.	9 5½d.
5 3d.	10 6d.
5s. per parcel of 100.	

THIN CARDS (5½ by 3½ ins.).

1 ¾d.	6 3¾d.
2 1¼d.	7 4¼d.
3 1¾d.	8 4¾d.
4 2¼d.	9 5d.
5 2¾d.	10 5½d.
11s. per parcel of 240.	

Uncut sheets of these Cards can be obtained at any Post Office by giving two or three days' notice. They are sold only in quarter reams of 120 sheets, each sheet containing 42 cards; and the prices are £12. 6s. per quarter ream for stout cards, and £11. 8s. for thin cards.

POST CARDS, bearing penny stamp, 1d. each.

REPLY POST CARDS, bearing halfpenny stamp on each half, are sold at the following prices:—

STOUT CARDS.

1 1¼d.	6 7¼d.
2 2¼d.	7 8½d.
3 3¼d.	8 9¾d.
4 5d.	9 11d.
5 6d.	10 1s.
5s. per parcel of 50.	

THIN CARDS.

1 1¼d.	6 6¾d.
2 2¼d.	7 7¾d.
3 3¼d.	8 9d.
4 4¼d.	9 10d.
5 5¼d.	10 11d.
11s. per parcel of 120.	

REPLY POST CARDS, bearing penny stamp on each half, 2d. each. The Reply Cards are not sold in sheets like the Single Cards.

MONEY ORDERS.

The charge for a Money Order for England, Ireland, and Scotland is for a sum

Not exceeding £1	2d.
Exceeding £1 and not exceeding £3	3d.
„ £3 „ „ £10	4d.

POSTAL INFORMATION.

TELEGRAPH MONEY ORDERS can be sent between Telegraph Money Order Offices. For sums not exceeding £3, 4d.; for sums exceeding £3 but not exceeding £10, 6d.

In addition to the commission a charge is made for the official telegrams authorising payment, the minimum being 6d.

The charge for a Foreign or Colonial Money Order is 6d. for a sum not exceeding £2; 1s. not exceeding £6; and 1s. 6d. not exceeding £10.

POSTAL ORDER RATES.

Amount of Order	1s.	Rate	$\frac{1}{2}$ d.	Amount of Order	4s. 6d.	Rate	1d.
"	"	1s. 6d.	"	"	"	5s.	" 1d.
"	"	2s.	"	"	"	7s. 6d.	" 1d.
"	"	2s. 6d.	"	"	"	10s.	" 1d.
"	"	3s.	"	"	"	10s. 6d.	" 1d.
"	"	3s. 6d.	"	"	"	15s.	" 1 $\frac{1}{2}$ d.
"	"	4s.	"	"	"	20s.	" 1 $\frac{1}{2}$ d.

POSTAL ORDERS for certain fixed sums from 1s. up to £1 are now issued in the United Kingdom, at the British Post Office at Constantinople, and in Malta, Gibraltar, India, Straits Settlements, Hong Kong, and Newfoundland. Such Postal Orders are paid at all Money Order Offices in the United Kingdom, and at the British Post Office, Constantinople. Payment is also made in Malta and Gibraltar, provided the Orders were issued in the United Kingdom or at the British Post Office, Constantinople.



MEMORANDA AS TO ACTS OF PARLIAMENT RESTRAINING
EXPORTATION OF TOOLS &c. USED IN COTTON LINEN WOOLLEN
AND SILK MANUFACTURES.

BY Act of 14 Geo. III. c. 75 being "An Act to prevent the Exportation to Foreign Parts of Utensils made use of in the Cotton Linen Woollen and Silk Manufactures of this Kingdom" persons were prohibited from exporting "Tools or Utensils" used in the Cotton Linen Woollen and Silk Manufactures of the Kingdom.

By Act of 21 Geo. III. c. 37 being an Act to explain and amend the last-mentioned Act it was enacted—

That if at any time after the 24th day of June 1781 any person or persons in Great Britain or Ireland shall upon any pretence whatsoever load or put on board or pack or cause or procure to be laden put on board or packed in order to be loaded or put on board of any ship or vessel which shall not be bound directly to some port or place in Great Britain or Ireland or shall lade or cause or procure to be laden on board any boat or other vessel or shall bring or cause to be brought to any quay wharf or other place in order to be so laden or put on board any such ship or vessel *any machine engine tool press paper utensil or implement* whatsoever which now is or at any time or times hereafter shall or may be used in or proper for the preparing working pressing finishing or completing of the *Woollen Cotton Linen or Silk Manufactures* of this Kingdom or any or either of them or any other goods wherein Wool Cotton Linen or Silk or any or either of them are or is used or any part or parts of such machine engine tool press paper utensil or implement by what name or names soever the same shall be called or known; or any *model or plan or models or plans* of any such machine engine tool press paper utensil or implement or any part or parts thereof.

Any Justice might grant a warrant to seize the machines &c. and on conviction the person offending should forfeit the machines &c. and a sum of £200 and be imprisoned for twelve months without bail and until the forfeiture should be paid.

Penalties were also imposed on the Masters of Ships and Custom House Officers conniving at any offence and on persons making machines &c.

WRECKS.

NUMBER AND TONNAGE OF VESSELS BELONGING TO THE UNITED KINGDOM TOTALLY LOST AT SEA, EXCLUSIVE OF VESSELS OF THE ROYAL NAVY, IN THE YEARS 1885 TO 1899.

YEARS.	SAILING.		STEAM.		TOTAL.	
	Vessels.	Tons.	Vessels.	Tons.	Vessels.	Tons.
1885	422	111,045	135	106,146	557	217,191
1886	507	125,631	137	90,871	644	216,502
1887	364	98,202	136	99,984	500	198,186
1888	428	115,848	115	73,512	543	189,360
1889	331	93,343	116	81,199	447	174,542
1890	394	93,870	134	112,864	528	206,734
1891	448	104,991	139	112,431	587	217,422
1892	321	88,220	96	76,076	417	164,296
1893	301	82,888	132	96,036	523	178,924
1894	390	70,792	149	104,126	539	174,918
1895	352	90,572	126	94,851	478	185,423
1896	326	81,217	107	94,607	433	175,824
1897	347	63,877	128	105,053	475	168,930
1898	288	52,409	125	111,686	413	164,095
1899	265	50,447	132	133,128	397	183,575

NOTE.—The losses of unregistered vessels are included in the above figures.

WRECKS.

NUMBER OF PASSENGERS AND CREW LOST BY WRECKS AND CASUALTIES AT SEA TO VESSELS BELONGING TO THE UNITED KINGDOM, EXCLUSIVE OF VESSELS OF THE ROYAL NAVY, IN THE YEARS 1885 TO 1899.

YEARS.	FROM SAILING VESSELS.			FROM STEAM VESSELS.			TOTAL.		
	Crew.	Passengers.	Total.	Crew.	Passengers.	Total.	Crew.	Passengers.	Total.
1885.....	875	24	899	494	38	532	1,369	62	1,431
1886.....	867	32	899	403	38	441	1,270	70	1,340
1887.....	772	271	1,043	754	91	845	1,526	362	1,888
1888.....	757	60	817	379	721	1,100	1,136	781	1,917
1889.....	613	21	634	376	35	411	989	56	1,045
1890.....	884	25	909	488	147	635	1,372	172	1,544
1891.....	942	18	960	400	566	966	1,342	564	1,926
1892.....	812	40	852	406	72	478	1,218	112	1,330
1893.....	763	57	820	634	33	667	1,397	90	1,487
1894.....	946	71	1,017	535	1,183	1,718	1,481	1,254	2,735
1895.....	955	70	1,025	385	34	419	1,340	104	1,444
1896.....	474	12	486	359	398	757	833	410	1,243
1897.....	420	9	429	408	39	447	828	48	876
1898.....	442	20	462	430	80	510	872	100	972
1899.....	484	23	507	639	102	801	1,183	125	1,308

NOTE.—The losses of unregistered vessels are included in the above figures.

THE TIME ALL OVER THE WORLD.

When the clock at Greenwich points to Noon the time at the various places is as follows:—

	H.	M.		H.	M.
Boston, U.S.....	7	18 a.m.	Copenhagen	12	50 p.m.
Dublin	11	35 a.m.	Florence	12	45 p.m.
Edinburgh	11	47 a.m.	Jerusalem	2	21 p.m.
Glasgow	11	43 a.m.	Madras	5	21 p.m.
Lisbon	11	43 a.m.	Malta	12	58 p.m.
Madrid	11	45 a.m.	Melbourne, Australia	9	40 p.m.
New York, U.S.	7	14 a.m.	Moscow	2	30 p.m.
Penzance	11	38 a.m.	Munich	12	46 p.m.
Philadelphia, U.S.	6	59 a.m.	Paris	12	9 p.m.
Quebec	7	15 a.m.	Pekin	7	46 p.m.
Adelaide, Australia.....	9	11 p.m.	Prague	12	58 p.m.
Amsterdam	12	19 p.m.	Rome	12	50 p.m.
Athens	1	35 p.m.	Rotterdam.....	12	18 p.m.
Berlin	12	54 p.m.	St. Petersburg	2	1 p.m.
Berne	12	30 p.m.	Suez	2	10 p.m.
Bombay	4	52 p.m.	Sydney, Australia	10	5 p.m.
Brussels	12	17 p.m.	Stockholm.....	1	12 p.m.
Calcutta	5	54 p.m.	Stuttgart.....	0	37 p.m.
Capetown	1	14 p.m.	Vienna	1	6 p.m.
Constantinople	1	56 p.m.			

Hence, by a little calculation, the time for those places at any hour of our day may be ascertained. At places east of London the apparent time is later, and west of London, earlier; for uniformity sake, however, Greenwich time is kept at all railways in Great Britain and Ireland.

TOTAL ANNUAL VALUE OF PROPERTY AND PROFITS ASSESSED,* 1880-1900.

Year.	England.	Scotland.	Ireland.	United Kingdom.	Year.
	£	£	£	£	
1880	485,676,370	55,079,954	36,140,577	576,896,901	1880
1881	493,583,819	55,530,028	36,110,043	585,223,890	1881
1882	507,644,153	57,607,470	36,199,354	601,450,977	1882
1883	516,948,272	59,406,708	36,481,078	612,836,058	1883
1884	530,538,379	61,117,685	36,854,135	628,510,199	1884
1885	533,429,660	61,125,422	36,912,150	631,467,132	1885
1886	533,038,774	60,057,333	36,758,915	629,855,622	1886
1887	535,040,455	57,910,114	36,447,393	629,397,962	1887
1888	542,450,177	57,145,262	36,559,254	636,154,693	1888
1889	550,575,255	57,834,226	36,749,208	645,158,689	1889
1890	572,128,525	60,030,510	37,199,578	669,358,613	1890
1891	597,265,843	63,387,529	37,754,177	698,407,549	1891
1892	607,748,110	65,023,424	37,981,150	710,752,684	1892
1893	608,349,961	65,606,195	38,224,943	712,181,099	1893
1894	602,388,639	65,188,840	38,553,336	706,130,875	1894
1895	587,104,088	64,948,095	38,199,492	690,251,675	1895
1896	605,849,574	65,586,227	38,215,755	709,651,556	1896
1897	603,495,266	64,762,653	32,189,445	700,447,064	1897
1898	628,802,007	68,015,264	32,510,964	729,328,295	1898
1899	653,686,806	71,753,602	33,131,301	758,571,709	1899
1900	678,742,789	75,833,242	33,447,672	788,023,603	1900

* The full annual value of lands is given under Schedule B. The profits from the occupation of farm lands were by law deemed to be equal in England and Wales to one-half, and in Scotland and Ireland to one-third the full annual value of the lands up to 1893-94. From 1894-95 a uniform rate of 3d. in the £ was fixed (by Finance Act) as the equivalent for the 8d. rate charged under other schedules of the tax, but from the year 1896-7 the full rate of duty in the £ was charged.

BAROMETER INSTRUCTIONS.

COMPILED BY THE LATE ADMIRAL FITZROY, F.R.S.

The barometer should be set regularly by a duly-authorized person, about sunrise, noon, and sunset.

The words on scales of barometers should not be so much regarded for weather indications as the RISING or FALLING of the mercury; for if it stand at CHANGEABLE (29.50) and then rise towards FAIR (30.00) it presages a change of wind or weather, though not so great as if the mercury had risen higher; and, on the contrary, if the mercury stand above FAIR and then fall it presages a change, though not to so great a degree as if it had stood lower; beside which, the direction and force of wind are not in any way noticed.

It is not from the point at which the mercury may stand that we are alone to form a judgment of the state of the weather, but from its RISING or FALLING, and from the movements of immediately PRECEDING days as well as hours, keeping in mind effects of change of DIRECTION, and dryness or moisture, as well as alteration of force or strength of wind.

It should always be remembered that the state of the air FORETELLS COMING weather rather than shows the weather that is PRESENT—an invaluable fact too often overlooked—that the longer the time between the signs and the change foretold by them the longer such altered weather will last; and, on the contrary, the less the time between a warning and a change the shorter will be the continuance of such foretold weather.

If the barometer has been about its ordinary height, say near 30 inches at the sea-level, and is steady on rising, while the thermometer falls and dampness becomes less, north-westerly, northerly, north-easterly wind, or less wind, less rain or snow may be expected.

On the contrary, if a fall takes place with a rising thermometer and increased dampness, wind and rain may be expected from the south-eastward, southward, or south-westward. A fall with low thermometer foretells snow.

When the barometer is rather below its ordinary height, say down to near 29½ inches (at sea-level), a rise foretells less wind, or a change in its direction towards the northward, or less wet; but when it has been very low, about 29 inches, the first rising usually precedes or indicates strong wind—at times heavy squalls—from the north-westward, northward, or north-eastward, AFTER which violence a gradually rising glass foretells improving weather; if the thermometer falls, but if the warmth continues, probably the wind will back (shift against the sun's course), and more southerly or south-westerly wind will follow, especially if the barometer rise is sudden.

The most dangerous shifts of wind, or the HEAVIEST northerly gales, happen soon after the barometer first rises from a very low point; or if the wind veers GRADUALLY, at some time afterwards.

BAROMETER INSTRUCTIONS.

Indications of approaching change of weather and the direction and force of winds are shown less by the height of the barometer than by its falling or rising. Nevertheless, a height of more than 30 (30.00) inches (at the level of the sea) is indicative of fine weather and MODERATE winds, except from east to north, OCCASIONALLY.

A rapid rise of the barometer indicates unsettled weather, a slow movement the contrary; as likewise a STEADY barometer, when continued and with dryness, foretells very fine weather.

A rapid and considerable fall is a sign of stormy weather, and rain or snow. Alternate rising and sinking indicates unsettled or threatening weather.

The greatest depressions of the barometer are with gales from S.E., S., or S.W.; the greatest deviations, with wind from N.W., N., or N.E., or with calm.

A sudden fall of the barometer, with a westerly wind, is sometimes followed by a violent storm from N.W., N., or N.E.

If a gale sets in from the E. or S.E., and the wind veers by the south, the barometer will continue falling until the wind is near a marked change, when a lull MAY occur; after which the gale will soon be renewed, perhaps suddenly and violently, and the veering of the wind towards the N.W., N., or N.E. will be indicated by a rising of the barometer, with a fall of the thermometer.

After very warm and calm weather a storm or squall, with rain, may follow; likewise at any time when the atmosphere is HEATED much above the USUAL temperature of the season.

To know the state of the air not only the barometer AND THERMOMETER, but appearances of the sky should be vigilantly watched.

 SIGNS OF WEATHER.

Whether clear or cloudy, a rosy sky at sunset presages fine weather; a red sky in the morning, bad weather or much wind, perhaps rain; a grey sky in the morning, fine weather; a high dawn, wind; a low dawn, fair weather.*

Soft-looking or delicate clouds foretell fine weather, with moderate or light breezes; hard-edged, oily-looking clouds, wind. A dark, gloomy, blue sky is windy, but a light, bright blue sky indicates fine weather. Generally, the softer the clouds look, the less wind (but perhaps more rain) may be expected; and the harder, more "greasy," rolled, tufted, or ragged, the stronger the coming wind will prove. Also a bright yellow sky at sunset presages wind; a pale yellow, wet; and thus, by the prevalence of red, yellow, or grey tints, the coming weather may be foretold very nearly—indeed, if aided by instruments, almost exactly.

* A high dawn is when the first indications of daylight are seen above a bank of clouds. A low dawn is when the day breaks on or near the horizon, the first streaks of light being very low down.

BAROMETER INSTRUCTIONS.

Small inky-looking clouds foretell rain; light scud clouds driving across heavy masses show wind and rain, but if alone may indicate wind only.

High upper clouds crossing the sun, moon, or stars in a direction different from that of the lower clouds, or the wind then felt below, foretell a change of wind.

After fine, clear weather the first signs in the sky of a coming change are usually light streaks, curls, wisps, or mottled patches of white distant clouds, which increase, and are followed by an overcasting of murky vapour that grows into cloudiness. This appearance, more or less oily or watery as wind or rain will prevail, is an infallible sign.

Light, delicate, quiet tints or colours, with soft, undefined forms of clouds, indicate and accompany fine weather; but gaudy or unusual hues, with hard, definitely-outlined clouds, foretell rain, and probably strong wind.

When sea-birds fly out early and far to seaward, moderate wind and fair weather may be expected. When they hang about the land, or over it, sometimes flying inland, expect a strong wind, with stormy weather. As many creatures besides birds are affected by the approach of rain or wind, such indications should not be slighted by an observer who wishes to foresee weather.

Remarkable clearness of atmosphere near the horizon, distant objects such as hills unusually visible, or raised (by refraction),† and what is called a "good HEARING day," may be mentioned among signs of wet, if not wind, to be expected.

More than usual twinkling of the stars, indistinctness or apparent multiplication of the moon's horns, haloes, "wind-dogs" (fragments or pieces of rainbows, sometimes called "wind-galls") seen on detached clouds, and the rainbow, are more or less significant of increasing wind, if not approaching rain with or without wind.

Lastly, the dryness or dampness of the air, and its temperature (for the season), should ALWAYS be considered WITH OTHER indications of change or continuance of wind and weather.

On barometer scales the following contractions may be useful:—

RISE	FALL	
FOR	FOR	
N.E.LY	S.W.LY	When the wind shifts against the sun,
(N.W.-N.-E.)	(S.E.-S.-W.)	Trust it not, for back it will run.
DRY	WET	
OR	OR	First rise after very low
LESS	MORE	Indicates a stronger blow.
WIND.	WIND.	
—	—	Long foretold—long last;
EXCEPT	EXCEPT	Short notice—soon past.
WET FROM	WET FROM	
N.E.D.	N.E.D.	

† Much refraction is a sign of easterly wind.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1901.

(From Official Sources.)

ROYAL OBSERVATORY, GREENWICH.—HEIGHT OF STATION ABOVE SEA LEVEL, 159 FEET.

Year 1900-1901.	PRESSURE OF ATMOSPHERE IN MONTH.			TEMPERATURE OF AIR IN MONTH.					MEAN TEMPERATURE.			MEAN READING OF THERMOMETER.		RAIN.	
	Month.	Mean.	Range.	Highest.	Lowest.	Range.	MEAN		Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.		Amount Collected.
							of all Highest.	of all Lowest.								Daily Range.
	1900.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Days.	In.	
	October	29.805	1.277	74.2	35.6	38.6	58.2	44.0	51.1	44.9	91.5	36.9	14	1.55	
	November . .	29.571	1.159	62.3	26.8	35.5	50.8	41.6	46.3	42.4	67.7	35.4	19	2.02	
	December . .	29.761	1.569	56.3	30.7	25.6	49.9	40.3	45.5	42.5	61.2	34.8	18	2.28	
	1901.														
	January	29.860	1.311	54.1	21.0	33.1	43.2	33.5	38.7	35.0	60.2	28.0	11	0.76	
	February . .	29.881	1.411	52.3	20.0	31.9	40.1	31.2	35.7	30.3	62.0	25.5	11	0.86	
	March	29.592	1.371	54.1	24.2	29.9	45.0	33.8	39.0	33.6	81.0	28.5	16	2.17	
	April	29.676	0.906	76.7	30.3	46.3	58.0	39.3	48.2	38.7	112.7	30.0	13	1.81	
	May	29.911	1.128	83.2	35.3	47.9	63.7	43.6	53.2	43.8	122.6	34.5	5	1.79	
	June	29.879	0.838	79.7	42.7	37.0	69.3	49.3	58.8	47.4	135.4	40.9	9	1.49	
	July	29.825	0.765	87.9	46.2	41.7	76.3	54.1	64.8	55.2	133.1	46.2	8	1.72	
	August	29.872	0.972	84.2	44.5	39.7	73.7	52.9	62.3	52.3	132.1	44.6	10	2.03	
	September . .	29.745	0.936	76.9	39.6	37.3	67.2	50.0	57.9	50.9	116.4	41.1	6	1.35	

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1901.

(From Official Sources.)

THE OBSERVATORY, LIVERPOOL.—HEIGHT OF STATION ABOVE SEA LEVEL, 197 FEET.

YEAR 1900-1901.	PRESSURE OF ATMOSPHERE IN MONTH.			TEMPERATURE OF AIR IN MONTH.			MEAN TEMPERATURE.		MEAN READING OF THERMOMETER.		RAIN.			
	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.		Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1900.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	* Deg.	* Deg.	Days.	In.
October	29·675	1·370	66·4	38·3	28·1	54·9	45·6	9·3	50·3	43·7	99·7	37·6	24	4·22
November . .	29·484	1·306	57·8	34·6	33·2	49·3	41·8	7·5	45·0	40·9	74·5	36·2	19	3·09
December . .	29·583	1·711	58·6	31·6	27·0	50·2	42·0	8·2	45·8	41·1	60·1	37·0	21	2·55
1901.														
January	29·747	1·322	52·3	22·7	29·6	42·7	34·8	7·9	38·4	35·3	60·8	29·6	19	1·91
February . .	29·840	1·380	49·7	22·4	27·3	40·3	33·7	6·6	36·6	34·2	72·3	26·0	17	1·12
March	29·527	1·680	52·2	26·9	25·3	44·6	35·3	9·3	38·8	34·8	93·2	28·5	18	1·71
April	29·565	0·904	70·4	33·3	37·1	54·5	40·2	14·3	46·0	40·7	108·6	34·6	17	1·69
May	29·874	1·283	74·7	37·7	37·0	61·5	45·8	15·7	52·0	42·9	119·1	39·2	9	0·96
June	29·808	1·013	75·9	44·3	31·6	62·9	50·6	12·3	55·0	48·0	124·3	43·2	13	1·78
July	29·796	0·734	88·0	52·2	35·8	70·1	57·4	12·7	61·9	54·7	125·1	51·2	14	2·33
August	29·780	1·137	73·1	48·6	24·5	65·8	54·6	11·2	58·6	51·8	114·5	48·0	15	2·83
September . .	29·654	0·961	69·2	46·2	23·0	63·1	51·8	11·3	56·3	50·2	109·1	44·3	15	1·03

* The Mean temperature inserted in these two columns is taken from the Returns of Stonyhurst College, Lancashire, as they were not supplied by Liverpool. The height of station above sea level is 363 feet.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1901.

(From Official Sources.)

THE OBSERVATORY, CARLISLE, SPITAL. (CUMBERLAND).—HEIGHT OF STATION ABOVE SEA LEVEL, 114 FEET.

Year 1900-1901.	PRESSURE OF ATMOSPHERE IN MONTH.			TEMPERATURE OF AIR IN MONTH.					MEAN READING OF THERMOMETER.			RAIN.	
	Month.	Mean.	Range.	Highest.	Lowest.	MEAN		Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.		Amount Collected.
						of all Highest.	of all Lowest.						
		In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Days.	In.	
1900.													
October	29.696	1.332		68.0	27.0	41.0	40.8	47.8	42.2	73.8	22	4.74	
November . .	29.563	1.402		62.2	31.5	30.7	38.2	44.4	37.5	54.9	22	3.70	
December . .	29.587	1.300		57.5	30.4	27.1	39.9	45.1	40.1	52.6	24	4.14	
1901.													
January	29.787	1.562		51.2	24.5	26.7	33.1	39.1	33.1	48.7	19	2.02	
February . .	29.923	1.374		49.8	18.2	31.6	29.0	35.6	32.1	57.3	14	1.08	
March	29.613	1.844		61.0	15.2	45.8	32.4	39.8	35.0	74.7	13	1.84	
April	29.615	1.040		76.2	27.5	48.7	37.2	46.7	41.6	92.0	19	2.28	
May	29.937	1.322		78.6	32.2	46.4	40.9	53.7	48.4	106.1	11	2.02	
June	29.855	1.038		76.5	37.4	39.1	45.8	56.1	53.7	104.5	14	1.76	
July	29.867	0.688		92.5	44.0	48.5	53.7	64.2	61.3	109.7	9	1.26	
August	29.819	1.196		79.2	40.6	38.6	49.5	59.1	54.7	105.1	18	4.40	
September . .	29.742	1.112		73.2	32.0	41.2	47.9	57.8	52.5	94.0	15	0.98	

RETURN SHOWING THE AVERAGE RETAIL PRICE PER POUND, AVOIRDUPOIS, OF THE ARTICLES OF DOMESTIC CONSUMPTION, MEDIUM QUALITIES, MENTIONED BELOW, IN SOME OF THE PRINCIPAL CITIES OF EUROPE, DURING THE YEAR 1892.
(From Official Sources.)

ARTICLE.	Paris.	Lille.	Berlin.	Frankfort-on-Main.	Hamburg.	Vienna.	Buda-Pesth.	Prague.	Rome.	Florence.	Brussels.
BEEF: —											
Prime	1s. to 1s. 4d.	1s. 5 $\frac{1}{2}$ d.	10 $\frac{3}{4}$ d.	9d.	11 $\frac{1}{4}$ d.	8d.	8 $\frac{1}{2}$ d.	7d.	8 $\frac{1}{2}$ d.	9d.	10 $\frac{1}{2}$ d.
Medium	7 $\frac{1}{2}$ d. to 10d.	11 $\frac{1}{2}$ d.	8 $\frac{1}{2}$ d.	8d.	9 $\frac{3}{4}$ d.	6 $\frac{1}{2}$ d.	6 $\frac{1}{2}$ d.	6 $\frac{1}{2}$ d.	6d.	7d.	8 $\frac{1}{2}$ d.
Inferior .....	..	7 $\frac{1}{4}$ d.	6d.	7d.	7 $\frac{1}{2}$ d.	Av. 7d.	4d.	6d.	..	5d.	6 $\frac{1}{2}$ d.
FLOUR: —											
First quality	2d. to 2 $\frac{1}{2}$ d.	2 $\frac{1}{2}$ d.	1 $\frac{3}{4}$ d.	2 $\frac{1}{2}$ d.	2d.	2d.	1 $\frac{1}{2}$ d.	2 $\frac{1}{2}$ d.	2d.	2 $\frac{1}{2}$ d.	1 $\frac{3}{4}$ d.
Second quality .....	..	..	..	..	..	1 $\frac{3}{4}$ d.	..	..	..	2 $\frac{1}{2}$ d.	..
WHEAT-BREAD: —											
White Household	2d. to 2 $\frac{1}{2}$ d.	1 $\frac{3}{4}$ d.	2 $\frac{1}{2}$ d.	2d.	3d.	1 $\frac{3}{4}$ d.	1 $\frac{1}{2}$ d.	1 $\frac{1}{2}$ d.	2d.	2d.	1 $\frac{1}{2}$ d.
Second quality .....	..	..	..	..	..	..	..	..	..	1 $\frac{1}{2}$ d.	..
Third quality .....	..	..	..	..	..	..	..	..	..	1 $\frac{1}{2}$ d.	..
POTATOES: —											
For human consumption ..	1d. to 1 $\frac{1}{2}$ d.	1 $\frac{1}{2}$ d.	1d. to 1 $\frac{1}{2}$ d.	1 $\frac{1}{2}$ d.	1d.	1 $\frac{1}{2}$ d.	1 $\frac{1}{2}$ d.	1d.	3d.	1 $\frac{1}{2}$ d.	1 $\frac{1}{2}$ d.
RICE:											
For human consumption, } without husk	2d. to 2 $\frac{1}{2}$ d.	3 $\frac{1}{2}$ d.	3 $\frac{1}{2}$ d. to 3 $\frac{1}{2}$ d.	2d. to 5d.	3d.	3d.	..	2 $\frac{3}{4}$ d.	2 $\frac{1}{2}$ d.	2 $\frac{1}{2}$ d. to 3d.	1 $\frac{1}{4}$ d.
SUGAR: —											
Good white lump, cracked } or sawed	6 $\frac{1}{2}$ d.	5 $\frac{1}{2}$ d.	4 $\frac{1}{2}$ d. to 4 $\frac{1}{2}$ d.	4d. to 4 $\frac{1}{2}$ d.	4 $\frac{1}{2}$ d.	3 $\frac{3}{4}$ d. to 4d.	4d.	3 $\frac{3}{4}$ d.	7 $\frac{1}{2}$ d.	10 $\frac{1}{2}$ d. to 7 $\frac{1}{2}$ d.	4 $\frac{1}{2}$ d.
COFFEE: —											
Brazil or plantation, } roasted and ground, } without chicory or } other coffee substitute.. }	2s. 6d.	2s. 0 $\frac{3}{4}$ d.	1s. 4 $\frac{3}{4}$ d.	1s. 6d.	1s. 5d.	1s. 8 $\frac{1}{2}$ d.	1s. 5 $\frac{1}{2}$ d. (raw.)	1s. 8 $\frac{3}{4}$ d.	1s. 11d.	1s. 10d. to 2s. 3 $\frac{1}{4}$ d.	1s. 2 $\frac{1}{2}$ d.

* N.B.—The rate of exchange has been taken at twenty-six lire per £, as being the approximate average for the whole year (1892).

+ Imported in the rough, and refined in Italy; the greater portion is stated to be "beet-root."

‡ The coffee is chiefly imported from the Dutch Colonies; Brazil coffee is little or not used. The above price refers to coffee in the bean, ground coffee is not generally sold in Brussels.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1902.

JANUARY.

FEBRUARY.

MARCH.

APRIL.

MAY.

JUNE.

LIVERPOOL High Water.			LIVERPOOL High Water.			LIVERPOOL High Water.			LIVERPOOL High Water.			LIVERPOOL High Water.			LIVERPOOL High Water.		
Date.	Morn.		Date.	Morn.		Date.	Morn.		Date.	Morn.		Date.	Morn.		Date.	Morn.	
	h	m		h	m		h	m		h	m		h	m		h	m
1 W	4	40	1 W	4	34	1 W	4	6	1 W	4	58	1 W	4	58	1 W	4	58
2 Th	3	46	2 Th	3	49	2 Th	3	14	2 Th	3	55	2 Th	3	55	2 Th	3	55
3 F	5	5	3 F	4	15	3 F	4	15	3 F	4	15	3 F	4	15	3 F	4	15
4 S	6	16	4 S	4	45	4 S	4	45	4 S	4	45	4 S	4	45	4 S	4	45
5 M	7	31	5 M	6	3	5 M	6	3	5 M	6	3	5 M	6	3	5 M	6	3
6 W	8	5	6 W	7	35	6 W	7	35	6 W	7	35	6 W	7	35	6 W	7	35
7 Th	9	35	7 Th	8	47	7 Th	8	47	7 Th	8	47	7 Th	8	47	7 Th	8	47
8 F	10	32	8 F	9	40	8 F	9	40	8 F	9	40	8 F	9	40	8 F	9	40
9 M	10	32	9 M	10	20	9 M	10	20	9 M	10	20	9 M	10	20	9 M	10	20
10 F	11	45	10 F	10	57	10 F	10	57	10 F	10	57	10 F	10	57	10 F	10	57
11 W	0	3	11 W	11	34	11 W	11	34	11 W	11	34	11 W	11	34	11 W	11	34
12 Th	0	39	12 Th	1	53	12 Th	1	53	12 Th	1	53	12 Th	1	53	12 Th	1	53
13 M	1	17	13 M	0	32	13 M	0	32	13 M	0	32	13 M	0	32	13 M	0	32
14 Th	1	35	14 Th	1	11	14 Th	1	11	14 Th	1	11	14 Th	1	11	14 Th	1	11
15 F	2	51	15 F	2	52	15 F	2	52	15 F	2	52	15 F	2	52	15 F	2	52
16 M	3	12	16 M	3	36	16 M	3	36	16 M	3	36	16 M	3	36	16 M	3	36
17 F	3	58	17 F	4	32	17 F	4	32	17 F	4	32	17 F	4	32	17 F	4	32
18 S	4	56	18 S	5	49	18 S	5	49	18 S	5	49	18 S	5	49	18 S	5	49
19 M	6	13	19 M	6	28	19 M	6	28	19 M	6	28	19 M	6	28	19 M	6	28
20 W	7	39	20 W	7	14	20 W	7	14	20 W	7	14	20 W	7	14	20 W	7	14
21 Th	8	54	21 Th	8	33	21 Th	8	33	21 Th	8	33	21 Th	8	33	21 Th	8	33
22 F	9	25	22 F	9	48	22 F	9	48	22 F	9	48	22 F	9	48	22 F	9	48
23 M	10	45	23 M	10	18	23 M	10	18	23 M	10	18	23 M	10	18	23 M	10	18
24 F	11	33	24 F	10	57	24 F	10	57	24 F	10	57	24 F	10	57	24 F	10	57
25 S	0	41	25 S	11	59	25 S	11	59	25 S	11	59	25 S	11	59	25 S	11	59
26 M	1	2	26 M	0	19	26 M	0	19	26 M	0	19	26 M	0	19	26 M	0	19
27 W	1	21	27 W	1	12	27 W	1	12	27 W	1	12	27 W	1	12	27 W	1	12
28 Th	1	58	28 Th	2	45	28 Th	2	45	28 Th	2	45	28 Th	2	45	28 Th	2	45
29 F	2	54	29 F	2	17	29 F	2	17	29 F	2	17	29 F	2	17	29 F	2	17
30 M	3	9	30 M	2	34	30 M	2	34	30 M	2	34	30 M	2	34	30 M	2	34
31 F	3	47	31 F	3	10	31 F	3	10	31 F	3	10	31 F	3	10	31 F	3	10

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1902—continued.

JULY.			AUGUST.			SEPTEMBER.			OCTOBER.			NOVEMBER.			DECEMBER.				
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.		
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.				
1	Th	h m	7 25	1	Th	h m	10 53	1	W	h m	11 12	1	Th	h m	11 50	1	Th	h m	11 50
2	Fr	h m	8 29	2	Fr	h m	11 31	2	Th	h m	11 50	2	Fr	h m	0 19	2	Fr	h m	0 17
3	Sa	h m	9 27	3	Sa	h m	11 56	3	Fr	h m	11 50	3	Sa	h m	0 53	3	Sa	h m	0 51
4	Su	h m	10 22	4	Su	h m	12 11	4	Sa	h m	0 44	4	Su	h m	1 25	4	Su	h m	1 25
5	Mo	h m	11 17	5	Mo	h m	1 05	5	Sa	h m	0 27	5	Mo	h m	1 59	5	Mo	h m	1 59
6	Tu	h m	12 11	6	Tu	h m	0 16	6	Su	h m	1 12	6	Tu	h m	2 18	6	Tu	h m	2 17
7	We	h m	1 04	7	We	h m	0 54	7	Mo	h m	1 47	7	We	h m	2 37	7	We	h m	2 36
8	Th	h m	1 43	8	Th	h m	1 30	8	Tu	h m	1 50	8	Th	h m	2 18	8	Th	h m	2 17
9	Fr	h m	2 20	9	Fr	h m	2 40	9	We	h m	2 26	9	Fr	h m	2 58	9	Fr	h m	2 57
10	Sa	h m	2 58	10	Sa	h m	3 19	10	Th	h m	3 45	10	Sa	h m	3 48	10	Sa	h m	3 48
11	Su	h m	3 37	11	Su	h m	3 41	11	Fr	h m	3 27	11	Su	h m	4 52	11	Su	h m	4 49
12	Mo	h m	4 25	12	Mo	h m	4 27	12	Th	h m	5 55	12	Mo	h m	5 30	12	Mo	h m	5 12
13	Tu	h m	5 27	13	Tu	h m	4 87	13	Fr	h m	5 55	13	Tu	h m	6 11	13	Tu	h m	6 27
14	We	h m	6 49	14	We	h m	5 66	14	Sa	h m	6 32	14	Fr	h m	7 26	14	Fr	h m	7 22
15	Th	h m	7 30	15	Th	h m	7 23	15	Su	h m	7 47	15	Sa	h m	8 50	15	Sa	h m	8 6
16	Fr	h m	8 59	16	Fr	h m	8 32	16	Mo	h m	8 45	16	Mo	h m	10 15	16	Mo	h m	10 15
17	Sa	h m	9 59	17	Sa	h m	9 23	17	Tu	h m	9 29	17	Tu	h m	11 47	17	Tu	h m	11 31
18	Su	h m	10 57	18	Su	h m	10 39	18	We	h m	10 44	18	We	h m	11 23	18	We	h m	11 57
19	Mo	h m	11 51	19	Mo	h m	11 15	19	Th	h m	11 24	19	Th	h m	0 11	19	Th	h m	0 49
20	Tu	h m	11 33	20	Tu	h m	11 51	20	Fr	h m	11 45	20	Fr	h m	0 35	20	Fr	h m	1 39
21	We	h m	11 48	21	We	h m	12 04	21	Sa	h m	0 40	21	Sa	h m	1 23	21	Sa	h m	2 27
22	Th	h m	12 01	22	Th	h m	1 28	22	Su	h m	0 77	22	Su	h m	2 12	22	Su	h m	3 15
23	Fr	h m	1 14	23	Fr	h m	1 48	23	Mo	h m	1 33	23	Mo	h m	3 31	23	Mo	h m	4 5
24	Sa	h m	2 10	24	Sa	h m	2 31	24	Tu	h m	2 44	24	Tu	h m	4 42	24	Tu	h m	5 5
25	Su	h m	3 13	25	Su	h m	3 19	25	We	h m	3 10	25	We	h m	5 10	25	We	h m	6 19
26	Mo	h m	4 1	26	Mo	h m	4 21	26	Th	h m	4 52	26	Th	h m	6 40	26	Th	h m	7 30
27	Tu	h m	4 37	27	Tu	h m	5 48	27	Fr	h m	5 06	27	Fr	h m	7 30	27	Fr	h m	8 51
28	We	h m	5 15	28	We	h m	6 37	28	Sa	h m	7 5	28	Sa	h m	8 39	28	Sa	h m	9 26
29	Th	h m	6 45	29	Th	h m	7 31	29	Su	h m	8 13	29	Su	h m	9 48	29	Su	h m	10 8
30	Fr	h m	7 27	30	Fr	h m	8 21	30	Mo	h m	9 7	30	Mo	h m	10 27	30	Mo	h m	10 46
31	Sa	h m	8 43	31	Sa	h m	9 27	31	Tu	h m	10 81	31	Tu	h m	11 6	31	Tu	h m	11 23
		h m	9 41			h m	10 12			h m	10 50			h m	11 41			h m	11 51
		h m	10 6			h m	10 33			h m	11 8			h m	12 0			h m	12 33

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1902.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.			
Date.	GOOLE High Water.		Date.	GOOLE High Water.		Date.	GOOLE High Water.		Date.	GOOLE High Water.		Date.	GOOLE High Water.		Date.	GOOLE High Water.		
	Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.	Morn.	Aftern.
1 W	h m	0 14	1 S	h m	11 28	1 M	h m	0 5	1 M	h m	0 38	1 M	h m	2 13	1 M	h m	2 44	
2 F	1 9	0 40	2 M	0 16	0 45	2 W	0 5	0 37	2 W	1 11	2 F	1 46	2 W	2 13	2 W	2 13	2 F	2 44
3 F	1 39	2 12	3 M	2 23	0 45	3 M	1 18	1 46	3 M	2 23	3 F	2 54	3 M	3 14	3 M	3 14	3 M	3 43
4 S	2 12	3 14	4 Th	4 36	1 53	4 Th	2 31	3 39	4 F	3 39	4 F	3 57	4 W	4 12	4 W	4 12	4 W	4 42
5 M	3 46	5 8	5 W	5 38	3 10	5 W	3 50	4 15	5 F	4 46	5 M	4 55	5 W	5 11	5 Th	5 27	5 Th	5 37
6 M	4 48	5 17	6 W	5 38	4 27	6 W	5 1	5 11	6 M	5 39	6 M	5 43	6 F	6 2	6 F	6 2	6 F	6 27
7 Th	5 43	6 6	7 F	6 44	5 29	7 F	5 54	6 20	7 M	6 20	7 M	6 27	7 W	6 53	7 W	6 53	7 W	7 20
8 W	6 27	6 47	8 S	7 22	6 16	8 S	6 16	6 39	8 Th	6 59	8 Th	7 14	8 M	7 47	8 M	7 47	8 M	8 13
9 Th	7 4	7 25	9 M	7 59	7 32	9 M	7 13	7 13	9 W	7 40	9 W	8 2	9 M	8 29	9 M	8 29	9 M	9 55
10 F	7 44	8 2	10 M	8 35	8 54	10 M	7 51	8 45	10 S	8 23	10 S	8 51	10 M	9 23	10 M	9 23	10 M	10 44
11 S	8 20	8 38	11 Th	9 12	9 31	11 Th	8 10	8 29	11 F	9 6	11 F	9 39	11 W	10 20	11 W	10 20	11 W	10 44
12 S	8 56	9 14	12 W	9 50	10 9	12 W	8 48	9 7	12 S	9 52	12 S	10 30	12 M	11 9	12 M	11 9	12 M	11 36
13 M	9 33	9 51	13 Th	10 29	10 49	13 Th	9 27	9 47	13 F	10 40	13 F	11 25	13 M	11 9	13 M	11 9	13 M	11 36
14 Th	10 10	10 29	14 F	11 10	11 32	14 F	10 8	10 90	14 M	11 33	14 M	11 25	14 W	0 34	14 W	0 34	14 W	0 4
15 W	10 49	11 9	15 S	11 56	11 32	15 S	10 52	11 15	15 M	11 33	15 M	11 25	15 M	0 34	15 M	0 34	15 M	0 4
16 Th	11 30	11 55	16 M	0 27	1 3	16 M	11 41	0 5	16 W	0 42	16 W	1 4	16 W	1 38	16 W	1 38	16 W	1 6
17 F	0 56	0 24	17 M	1 41	2 20	17 M	0 12	0 48	17 Th	1 21	17 Th	1 4	17 Th	2 9	17 Th	2 9	17 Th	2 9
18 S	2 5	1 30	18 Th	3 0	3 40	18 Th	1 27	2 9	18 F	2 37	18 F	3 19	18 F	3 35	18 F	3 35	18 F	3 7
19 M	2 5	2 41	19 W	4 21	4 59	19 W	2 51	3 31	19 S	3 48	19 S	4 18	19 M	4 35	19 M	4 35	19 M	4 6
20 M	3 17	3 54	20 Th	5 33	6 3	20 Th	4 9	4 46	20 M	4 52	20 M	5 14	20 M	5 29	20 M	5 29	20 M	5 3
21 Th	4 31	5 7	21 F	6 27	6 30	21 F	5 19	5 47	21 W	5 45	21 W	6 0	21 W	6 51	21 W	6 51	21 W	7 11
22 W	5 40	6 8	22 S	7 12	7 34	22 S	6 11	6 33	22 Th	6 34	22 Th	6 39	22 Th	7 30	22 Th	7 30	22 Th	7 50
23 Th	6 35	7 0	23 M	7 12	7 34	23 M	6 53	7 13	23 W	7 41	23 W	7 17	23 W	8 9	23 W	8 9	23 W	8 27
24 F	7 25	7 50	24 M	8 36	8 54	24 M	7 32	7 51	24 Th	8 17	24 Th	8 28	24 Th	9 21	24 Th	9 21	24 Th	9 2
25 S	8 13	8 30	25 W	9 15	9 28	25 W	8 9	8 26	25 F	8 50	25 F	9 2	25 F	9 58	25 F	9 58	25 F	10 17
26 M	8 58	9 18	26 Th	9 45	10 1	26 Th	8 43	9 0	26 M	9 23	26 M	9 35	26 M	10 36	26 M	10 36	26 M	10 56
27 M	9 37	9 56	27 Th	10 18	10 84	27 Th	9 48	9 82	27 W	9 57	27 W	10 11	27 W	10 31	27 W	10 31	27 W	10 56
28 Th	10 15	10 34	28 F	10 51	11 9	28 F	9 48	10 4	28 M	10 82	28 M	10 11	28 M	11 17	28 M	11 17	28 M	11 39
29 W	10 52	11 10	29 S	10 21	10 38	29 S	10 21	10 38	29 Th	11 11	29 Th	11 36	29 Th	0 3	29 Th	0 3	29 Th	0 3
30 Th	11 28	11 49	30 M	10 55	11 14	30 M	10 55	11 14	30 W	11 11	30 W	11 36	30 W	0 31	30 W	0 31	30 W	0 3
31 F	..	..	31 M	11 37	..	31 M	11 37	..	31 W	..	31 W	..	31 W	1 34	31 W	1 34	31 W	1 2 6

Hull tides 59 minutes earlier than Goole catch day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1902—continued.

JULY.			AUGUST.			SEPTEMBER.			OCTOBER.			NOVEMBER.			DECEMBER.		
Date.	GOOLE High Water.		Date.	GOOLE High Water.		Date.	GOOLE High Water.		Date.	GOOLE High Water.		Date.	GOOLE High Water.		Date.	GOOLE High Water.	
	Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.
1	Th	2 37	1	Th	6 21	1	W	6 48	1	W	7 10	1	M	7 57	1	M	8 15
2	W	3 39	2	Th	7 8	2	Th	7 30	2	Th	7 49	2	Th	8 33	2	W	8 50
3	W	4 43	3	W	7 53	3	Th	8 8	3	Th	8 26	3	W	9 7	3	W	9 24
4	F	5 42	4	Th	8 31	4	S	8 43	4	S	8 59	4	Th	9 41	4	Th	9 59
5	S	6 38	5	Th	8 33	5	Th	9 16	5	Th	9 33	5	F	10 17	5	F	10 35
6	S	7 34	6	W	8 36	6	W	9 28	6	M	9 50	6	S	10 54	6	S	11 17
7	M	8 27	7	Th	9 39	7	Th	10 3	7	Th	10 26	7	Th	11 42	7	Th	11 42
8	Th	9 16	8	F	10 59	8	W	11 4	8	W	11 27	8	W	11 42	8	W	11 42
9	W	10 3	9	Th	11 42	9	Th	11 55	9	Th	11 27	9	Th	11 42	9	Th	11 42
10	Th	10 48	10	W	0 8	10	F	0 26	10	F	1 0	10	F	0 51	10	W	1 12
11	F	11 32	11	Th	1 11	11	Th	1 46	11	F	2 15	11	M	1 59	11	W	2 17
12	F	0 51	12	Th	2 23	12	S	2 52	12	S	3 28	12	W	3 8	12	Th	3 49
13	M	1 52	13	W	3 38	13	M	4 1	13	M	4 32	13	W	4 11	13	F	4 48
14	M	2 52	14	Th	4 45	14	Th	5 14	14	Th	5 23	14	Th	5 7	14	F	5 41
15	W	3 54	15	F	5 38	15	W	6 3	15	W	6 3	15	Th	6 9	15	S	6 5
16	W	4 57	16	Th	6 18	16	Th	6 37	16	Th	6 41	16	Th	7 17	16	S	7 22
17	Th	5 49	17	W	6 55	17	W	7 7	17	F	7 20	17	W	8 3	17	W	7 48
18	F	6 32	18	Th	7 31	18	Th	7 49	18	S	8 2	18	W	9 30	18	Th	8 14
19	S	7 11	19	Th	8 7	19	S	8 25	19	S	8 41	19	W	10 5	19	Th	8 40
20	M	7 48	20	W	8 0	20	M	9 4	20	M	9 5	20	Th	10 30	20	F	9 55
21	M	8 23	21	Th	8 35	21	Th	9 24	21	Th	9 27	21	Th	10 56	21	F	10 44
22	Th	8 59	22	W	9 11	22	W	10 15	22	W	10 14	22	Th	11 56	22	S	11 35
23	Th	9 35	23	S	9 48	23	S	10 49	23	W	11 3	23	S	0 32	23	S	0 3
24	Th	10 12	24	Th	10 27	24	W	11 13	24	F	11 32	24	S	1 8	24	M	1 7
25	F	10 51	25	W	11 10	25	Th	11 42	25	F	0 8	25	S	2 17	25	M	2 11
26	S	11 33	26	Th	0 16	26	Th	0 54	26	F	1 26	26	S	3 22	26	W	3 14
27	S	11 57	27	W	1 34	27	Th	2 15	27	S	2 42	27	Th	4 25	27	W	4 17
28	M	0 25	28	Th	2 56	28	Th	3 35	28	M	3 54	28	Th	5 19	28	F	5 16
29	W	0 58	29	W	4 12	29	Th	4 47	29	Th	4 57	29	Th	6 3	29	S	6 23
30	W	2 8	30	S	5 17	30	W	5 42	30	W	5 45	30	Th	6 43	30	S	7 21
31	Th	3 18	31	Th	6 5	31	F	6 27	31	F	7 5	31	F	7 22	31	Th	7 59
																	8 34

Hull tides 59 minutes earlier than Goole each day.

TABLE

SHOWING THE NUMBER OF DAYS BETWEEN ANY TWO DATES; ALSO SHOWING THE NUMBER OF DAYS FROM ANY DAY THROUGHOUT THE YEAR TO THE 31ST OF DECEMBER, THE USUAL PERIOD TO WHICH INTEREST IS CALCULATED.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.		
Jan. Number.	Days to Dec. 31.	Feb. Number.	Days to Dec. 31.	Mar. Number.	Days to Dec. 31.	Apr. Number.	Days to Dec. 31.	May. Number.	Days to Dec. 31.	June Number.	Days to Dec. 31.	July Number.	Days to Dec. 31.	Aug. Number.	Days to Dec. 31.	Sept. Number.	Days to Dec. 31.
1	364	1	333	1	60	1	91	1	121	1	244	1	152	1	213		
2	363	2	332	2	61	2	92	2	122	2	243	2	153	2	212		
3	362	3	331	3	62	3	93	3	123	3	242	3	154	3	211		
4	361	4	330	4	63	4	94	4	124	4	241	4	155	4	210		
5	360	5	329	5	64	5	95	5	125	5	240	5	156	5	209		
6	359	6	328	6	65	6	96	6	126	6	239	6	157	6	208		
7	358	7	327	7	66	7	97	7	127	7	238	7	158	7	207		
8	357	8	326	8	67	8	98	8	128	8	237	8	159	8	206		
9	356	9	325	9	68	9	99	9	129	9	236	9	160	9	205		
10	355	10	324	10	69	10	100	10	130	10	235	10	161	10	204		
11	354	11	323	11	70	11	101	11	131	11	234	11	162	11	203		
12	353	12	322	12	71	12	102	12	132	12	233	12	163	12	202		
13	352	13	321	13	72	13	103	13	133	13	232	13	164	13	201		
14	351	14	320	14	73	14	104	14	134	14	231	14	165	14	200		
15	350	15	319	15	74	15	105	15	135	15	230	15	166	15	199		
16	349	16	318	16	75	16	106	16	136	16	229	16	167	16	198		
17	348	17	317	17	76	17	107	17	137	17	228	17	168	17	197		
18	347	18	316	18	77	18	108	18	138	18	227	18	169	18	196		
19	346	19	315	19	78	19	109	19	139	19	226	19	170	19	195		
20	345	20	314	20	79	20	110	20	140	20	225	20	171	20	194		
21	344	21	313	21	80	21	111	21	141	21	224	21	172	21	193		
22	343	22	312	22	81	22	112	22	142	22	223	22	173	22	192		
23	342	23	311	23	82	23	113	23	143	23	222	23	174	23	191		
24	341	24	310	24	83	24	114	24	144	24	221	24	175	24	190		
25	340	25	309	25	84	25	115	25	145	25	220	25	176	25	189		
26	339	26	308	26	85	26	116	26	146	26	219	26	177	26	188		
27	338	27	307	27	86	27	117	27	147	27	218	27	178	27	187		
28	337	28	306	28	87	28	118	28	148	28	217	28	179	28	186		
29	336	29	305	29	88	29	119	29	149	29	216	29	180	29	185		
30	335	30	304	30	89	30	120	30	150	30	215	30	181	30	184		
31	334	31	303	31	90	31	121	31	151	31	214	31	182	31	183		

TABLE
SHOWING THE NUMBER OF DAYS BETWEEN ANY TWO DATES, &c.—continued.

JULY.			AUGUST.			SEPTEMBER.			OCTOBER.			NOVEMBER.			DECEMBER.		
July Number.	Days to Dec. 31.	Aug.	Aug. Number.	Days to Dec. 31.	Sept.	Sept. Number.	Days to Dec. 31.	Oct.	Oct. Number.	Days to Dec. 31.	Nov.	Nov. Number.	Days to Dec. 31.	Dec.	Dec. Number.	Days to Dec. 31.	
1	182	1	213	152	1	244	121	1	274	91	1	305	60	1	335	30	
2	183	2	214	151	2	245	120	2	275	90	2	306	59	2	336	29	
3	184	3	215	150	3	246	119	3	276	89	3	307	58	3	337	28	
4	185	4	216	149	4	247	118	4	277	88	4	308	57	4	338	27	
5	186	5	217	148	5	248	117	5	278	87	5	309	56	5	339	26	
6	187	6	218	147	6	249	116	6	279	86	6	310	55	6	340	25	
7	188	7	219	146	7	250	115	7	280	85	7	311	54	7	341	24	
8	189	8	220	145	8	251	114	8	281	84	8	312	53	8	342	23	
9	190	9	221	144	9	252	113	9	282	83	9	313	52	9	343	22	
10	191	10	222	143	10	253	112	10	283	82	10	314	51	10	344	21	
11	192	11	223	142	11	254	111	11	284	81	11	315	50	11	345	20	
12	193	12	224	141	12	255	110	12	285	80	12	316	49	12	346	19	
13	194	13	225	140	13	256	109	13	286	79	13	317	48	13	347	18	
14	195	14	226	139	14	257	108	14	287	78	14	318	47	14	348	17	
15	196	15	227	138	15	258	107	15	288	77	15	319	46	15	349	16	
16	197	16	228	137	16	259	106	16	289	76	16	320	45	16	350	15	
17	198	17	229	136	17	260	105	17	290	75	17	321	44	17	351	14	
18	199	18	230	135	18	261	104	18	291	74	18	322	43	18	352	13	
19	200	19	231	134	19	262	103	19	292	73	19	323	42	19	353	12	
20	201	20	232	133	20	263	102	20	293	72	20	324	41	20	354	11	
21	202	21	233	132	21	264	101	21	294	71	21	325	40	21	355	10	
22	203	22	234	131	22	265	100	22	295	70	22	326	39	22	356	9	
23	204	23	235	130	23	266	99	23	296	69	23	327	38	23	357	8	
24	205	24	236	129	24	267	98	24	297	68	24	328	37	24	358	7	
25	206	25	237	128	25	268	97	25	298	67	25	329	36	25	359	6	
26	207	26	238	127	26	269	96	26	299	66	26	330	35	26	360	5	
27	208	27	239	126	27	270	95	27	300	65	27	331	34	27	361	4	
28	209	28	240	125	28	271	94	28	301	64	28	332	33	28	362	3	
29	210	29	241	124	29	272	93	29	302	63	29	333	32	29	363	2	
30	211	30	242	123	30	273	92	30	303	62	30	334	31	30	364	1	
31	212	31	243	122				31	304	61				31	365		

THE ENGLISH MILE COMPARED WITH OTHER
EUROPEAN MEASURES.

	English Statute Mile.	English Geog. Mile.	French Kilomètre.	German Geog. Mile.	Russian Verst.
English Statute Mile ..	1·000	0·867	1·609	0·217	1·508
English Geog. Mile	1·153	1·000	1·855	0·25	1·738
Kilomètre	0·621	0·540	1·000	0·135	0·937
German Geog. Mile	4·610	4·000	7·420	1·000	6·953
Russian Verst.....	0·663	0·575	1·067	0·144	1·000
Austrian Mile	4·714	4·089	7·586	1·022	7·112
Dutch Ure	3·458	3·000	5·565	0·750	5·215
Norwegian Mile	7·021	6·091	11·299	1·523	10·589
Swedish Mile	6·644	5·764	10·692	1·441	10·019
Danish Mile	4·682	4·062	7·536	1·016	7·078
Swiss Stunde	2·987	2·592	4·808	0·648	4·505

	Austrian Mile.	Dutch Ure.	Norwegian Mile.	Swedish Mile.	Danish Mile.	Swiss Stunde.
English Statute Mile ..	0·212	0·289	0·142	0·151	0·213	0·335
English Geog. Mile	0·245	0·333	0·164	0·169	0·246	0·386
Kilomètre	0·132	0·180	0·088	0·094	0·133	0·208
German Geog. Mile	0·97	1·333	0·657	0·694	0·985	1·543
Russian Verst	0·141	0·192	0·094	0·100	0·142	0·222
Austrian Mile	1·000	1·363	0·672	0·710	1·006	1·578
Dutch Ure	0·734	1·000	0·493	0·520	0·738	1·157
Norwegian Mile	1·48	2·035	1·000	1·057	1·499	2·350
Swedish Mile	1·409	1·921	0·948	1·000	1·419	2·224
Danish Mile	0·994	1·354	0·667	0·705	1·080	1·567
Swiss Stunde	0·634	0·864	0·425	0·449	0·638	1·000

TABLE SHOWING THE NUMBER OF DAYS FROM ANY DAY OF ONE MONTH TO THE SAME DAY OF ANY OTHER MONTH.

NUMBER OF DAYS FROM DAY TO DAY.

FROM TO	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
JANUARY ..	365	31	59	90	120	151	181	212	243	273	304	334
FEBRUARY..	334	365	28	59	89	120	150	181	212	242	273	303
MARCH....	306	337	365	31	61	92	122	153	184	214	245	275
APRIL.....	275	306	334	365	30	61	91	122	153	183	214	244
MAY.....	245	276	304	335	365	31	61	92	123	153	184	214
JUNE.....	214	245	273	304	334	365	30	61	92	122	153	183
JULY.....	184	215	243	274	304	335	365	31	62	92	123	153
AUGUST ...	153	184	212	243	273	304	334	365	31	61	92	122
SEPTEMBER	122	153	181	212	242	273	303	334	365	30	61	91
OCTOBER ..	92	123	151	182	212	243	273	304	335	365	31	61
NOVEMBER.	61	92	120	151	181	212	242	273	304	334	365	30
DECEMBER.	31	62	90	121	151	182	212	243	274	304	335	365

Example of Use of Table:—To find the number of days from 16th August to 27th February. Find August in the side column and February at the top; the number at the intersection, viz., 184, is the number of days from 16th August to 16th February; and 11 (the difference between 16 and 27), and the sum 195 is the number required. Similarly, the number from 16th August to 5th February is 184 less 11, or 173.

TERMS AND ABBREVIATIONS COMMONLY USED
IN BUSINESS.

<p>A/c Account.</p> <p>C Currency.</p> <p>\$ A dollar.</p> <p>E. E. Errors excepted.</p> <p>E. & O. E. .. Errors and omissions excepted.</p> <p>F. O. B. Free on board (delivered on deck without expense to the ship).</p> <p>F. P. A. Free of particular average.</p> <p>INST. Present month.</p> <p>PROX. Next month.</p> <p>ULT. Last month.</p> <p>D/D Days after date.</p> <p>M/D Months after date.</p>	<p>D/S Days after sight.</p> <p>% Per cent.</p> <p>@ ₧ lb At per pound.</p> <p>B/L Bill of lading.</p> <p>AD VALOREM .. According to value.</p> <p>AFFIDAVIT Statement on oath.</p> <p>AFFIRMATION .. Statement without an oath.</p> <p>AGIO The premium borne by a better sort of money above an inferior.</p> <p>ASSETS A term for property in contradistinction to liabilities.</p> <p>BANCO A continental term for bank money at Hamburg and other places.</p>
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DEAD FREIGHT.—The damage payable by one who engages to load a ship fully, and fails to do so.

DEVIATION, in marine insurance, is that divergence from the voyage insured which releases the underwriter from his risk.

DISCOUNT.—An allowance made for payment of money before due.

POLICY.—The document containing the contract of insurance. A *Valued Policy* is when the interest insured is valued. An *Open Policy* is one in which the amount is left for subsequent proof. In an open policy where the value shipped does not equal the value insured, the difference is termed *over insurance*; and the proportionable amount of premium returnable to the insurer is called a *return for short interest*.

PRIMAGE.—A small allowance for the shipmaster's care of goods, now generally included in the freight.

PRO RATA.—Payment in proportion to the various interests concerned.

QUID PRO QUO.—Giving one thing for another.

RESPONDENTIA.—A contract of loan by which goods in a ship are hypothecated to the lender, as in bottomry.

ULLAGE.—The quantity a cask wants of being full.

PRINCIPAL ARTICLES OF THE CALENDAR,
FOR THE YEAR 1902.

Golden Number..... 3	Dominical Letter E
Solar Cycle 7	Roman Indiction 15
Epact 21	

Year 6615 of the Julian Period.

„ 1906 from the Birth of Christ.

„ 2655 „ „ Foundation of Rome according to Varron.

„ 7410 of the World (Constantinopolitan account).

„ 7394 „ „ (Alexandrian account).

„ 5663 of the Jewish Era commences on October 2nd, 1902.

Year 1320 of the Mahommedan Era commences on April 10th, 1902.

Ramadân (Month of Abstinence observed by the Turks) commences on December 2nd, 1902.

FIXED AND MOVABLE FESTIVALS, ANNIVERSARIES, ETC.

Epiphany .....Jan. 6	Ascension Day .....May 8
Septuagesima Sunday „ 26	Pentecost—Whit Sunday.... „ 18
Quinquagesima Sunday ....Feb. 9	Trinity Sunday „ 25
Ash Wednesday..... „ 12	Corpus Christi „ 29
First Sunday in Lent „ 16	St. John Baptist—Midsummer
St. Patrick .....Mar. 17	Day .....June 24
Palm Sunday..... „ 23	St. Michael—Michaelmas Day Sept. 29
Lady Day „ 25	King Edward VII. born (1841) Nov. 9
Good Friday „ 28	St. Andrew „ 30
Easter Sunday „ 30	Christmas Day (Thursday) ..Dec. 25

THE FOUR QUARTERS OF THE YEAR.

	H. M.
Spring Quarter begins March 21st	1 16 afternoon.
Summer „ „ June 22nd	9 14 morning.
Autumn „ „ September 23rd	11 56 afternoon.
Winter „ „ December 22nd	6 36 „

BANK HOLIDAYS. LAW SITTINGS. ECLIPSES.

REGISTERS OF BIRTHS, MARRIAGES, AND DEATHS.

These are now kept at Somerset House, and may be searched on payment of the fee of one shilling. If a certified copy of any entry be required, the charge for that, in addition to the shilling for the search, is two shillings and sevenpence, which includes a penny for stamp duty. The registers contain an entry of births, deaths, and marriages since 1st July, 1837.

BANK HOLIDAYS, 1902.

ENGLAND.

Easter Monday	March	31
Whit Monday	May	19
First Monday in August.....	August	4
Boxing Day (Friday)	December	26

SCOTLAND.

New Year's Day	January	1
Good Friday	March	28
First Monday in May	May	5
First Monday in August.....	August	4
Christmas Day	December	25

LAW SITTINGS, 1902.

	Begin.		End.
Hilary Sittings.....	January 11	.....	March 26
Easter „	April 8	.....	May 16
Trinity „	May 27	.....	August 12
Michael. „	October 24	.....	December 21

ECLIPSES, 1902.

In the year 1902 there will be three Eclipses of the Sun and two of the Moon:—

- A Partial Eclipse of the Sun, April 8th, invisible at Greenwich.
- A Total Eclipse of the Moon, April 22nd, partly visible at Greenwich.
- A Partial Eclipse of the Sun, May 7th–8th, invisible at Greenwich.
- A Total Eclipse of the Moon, October 17th, partly visible at Greenwich.
- A Partial Eclipse of the Sun, October 31st, partly visible at Greenwich.

CALENDAR FOR 1902.

January.		February.		March.	
\$	... 5 12 19 26	\$	... 2 9 16 23	\$	...2 9 16 23 30
M	... 6 13 20 27	M	... 3 10 17 24	M	...3 10 17 24 31
Tu	... 7 14 21 28	Tu	... 4 11 18 25	Tu	...4 11 18 25 ...
W	1 8 15 22 29	W	... 5 12 19 26	W	...5 12 19 26 ...
Th	2 9 16 23 30	Th	... 6 13 20 27	Th	...6 13 20 27 ...
F	3 10 17 24 31	F	... 7 14 21 28	F	...7 14 21 28 ...
S	4 11 18 25 ...	S	1 8 15 22 ...	S	1 8 15 22 29 ...
April.		May.		June.	
\$	... 6 13 20 27	\$	... 4 11 18 25	\$	1 8 15 22 29
M	... 7 14 21 28	M	... 5 12 19 26	M	2 9 16 23 30
Tu	1 8 15 22 29	Tu	... 6 13 20 27	Tu	3 10 17 24 ...
W	2 9 16 23 30	W	... 7 14 21 28	W	4 11 18 25 ...
Th	3 10 17 24 ...	Th	1 8 15 22 29	Th	5 12 19 26 ...
F	4 11 18 25 ...	F	2 9 16 23 30	F	6 13 20 27 ...
S	5 12 19 26 ...	S	3 10 17 24 31	S	7 14 21 28 ...
July.		August.		September.	
\$	... 6 13 20 27	\$	...3 10 17 24 31	\$	... 7 14 21 28
M	... 7 14 21 28	M	...4 11 18 25 ...	M	1 8 15 22 29
Tu	1 8 15 22 29	Tu	...5 12 19 26 ...	Tu	2 9 16 23 30
W	2 9 16 23 30	W	...6 13 20 27 ...	W	3 10 17 24 ...
Th	3 10 17 24 31	Th	...7 14 21 28 ...	Th	4 11 18 25 ...
F	4 11 18 25 ...	F	1 8 15 22 29 ...	F	5 12 19 26 ...
S	5 12 19 26 ...	S	2 9 16 23 30 ...	S	6 13 20 27 ...
October.		November.		December.	
\$	... 5 12 19 26	\$	...2 9 16 23 30	\$	... 7 14 21 28
M	... 6 13 20 27	M	...3 10 17 24 ...	M	1 8 15 22 29
Tu	... 7 14 21 28	Tu	...4 11 18 25 ...	Tu	2 9 16 23 30
W	1 8 15 22 29	W	...5 12 19 26 ...	W	3 10 17 24 31
Th	2 9 16 23 30	Th	...6 13 20 27 ...	Th	4 11 18 25 ...
F	3 10 17 24 31	F	...7 14 21 28 ...	F	5 12 19 26 ...
S	4 11 18 25 ...	S	1 8 15 22 29 ...	S	6 13 20 27 ...

January.

SUNRISE AND SUNSET.

1st Rises at..	8 8	Sets at..	3 59	15th Rises at..	8 2	Sets at..	4 17
8th „ ..	8 7	„ ..	4 7	22nd „ ..	7 56	„ ..	4 28
				29th Rises at	7 47.	Sets at	4 40.

RIISING, SETTING, AND CHANGES OF THE MOON.

1st Rises	morn.	Sets	11 11	morn.	15th Rises	10 8	morn.	Sets	11 16	aft.	
8th „	6 37	morn.	„	3 17	aft.	22nd „	3 15	aft.	„	6 11	morn.
				29th Rises	11 40	aft.	Sets	9 39	morn.		

Last Quarter, 1st	.....	4 7	aft.	First Quarter, 17th	....	6 38	morn.
New Moon, 9th	.....	9 14	aft.	Full Moon, 24th	.....	0 6	morn.
				Last Quarter, 31st	.....	1 8	aft.

Day of Day of
Month. Week.

Year.

REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.

1	W		<i>New Year's Day.</i>
2	Th	1868	DECIDED TO START SCOTTISH WHOLESALE SOCIETY.
3	F	1803	Douglas Jerrold born.
4	S	1852	The s.s. "Amazon" burnt.
5	S	1824	Sir J. Hibbert born.
6	M		<i>Epiphany.</i>
7	Tu	1826	Lord Kimberley born.
8	W	1864	Duke of Clarence born.
9	Th		Fire Insurance expires.
10	F	1840	Penny Post commenced.
11	S	1866	Wreck of the "London."
12	S	1887	Lord Iddesleigh died.
13	M	1873	<i>Crumpsall Works purchased.</i>
14	Tu		<i>Oxford Lent Term begins.</i>
15	W	1877	<i>Cork Branch established.</i>
16	Th	1888	M. Godin, of Guise, died.
17	F	1706	Benjamin Franklin born.
18	S	1890	James Hilton, director C.W.S., died.
19	S	1813	Sir H. Bessemer born.
20	M	1790	J. Howard died.
21	Tu	1829	Oscar II. of Sweden born.
22	W	1788	Byron born.
23	Th	1875	Canon Kingsley died.
24	F	1800	Sir E. Chadwick born.
25	S	1759	Robert Burns born.
26	S	1896	Lord Leighton died.
27	M	1895	(26th) Prof. A. Cayley died.
28	Tu	1871	Paris capitulated.
29	W	1737	T. Payne born.
30	Th	1880	<i>Steamship "Plover" sold.</i>
31	F	1892	Rev. C. H. Spurgeon died.

February.

SUNRISE AND SUNSET.

1st Rises at.. 7 42	Sets at.. 4 46	15th Rises at.. 7 18	Sets at.. 5 12
8th " .. 7 31	" .. 4 59	22nd " .. 7 4	" .. 5 24
28th Rises at 6 52.		Sets at 5 35.	

RIISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 1 45 morn.	Sets 11 1 morn.	15th Rises 10 18 morn.	Sets 0 50 morn.
8th " 6 58 morn.	" 5 23 aft.	22nd " 5 52 aft.	" 6 30 morn.
28th Rises morn.		Sets 9 1 morn.	

New Moon, 8th	1 21 aft.	First Quarter, 15th.....	2 56 aft.
Full Moon, 22nd		1 3 aft.	

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	S	1878	Geo. Cruikshank died.
2	S	1874	<i>Tralee Branch opened.</i>
3	M	1830	Marquis of Salisbury born.
4	Tu	1874	Coomassie captured.
5	W	1881	Thomas Carlyle died.
6	Th	1838	Henry Irving born.
7	F	1812	Charles Dickens born.
8	S		Half Quarter Day.
9	S		General Sir H. Evelyn Wood born, 1838.
10	M	1897	<i>New Northampton Saleroom opened.</i>
11	Tu		<i>Shrove Tuesday.</i> London University founded, 1826.
12	W		<i>Ash Wednesday.</i> Custom House (London) burnt,
13	Th	1849	Lord Randolph Churchill born. [1814.
14	F	1876	{ <i>Opening of Newcastle Building, Waterloo Street.</i> <i>St. Valentine.</i>
15	S	1899	T. Swann, director C.W.S., died.
16	S	1823	Li Hung Chang born.
17	M	1843	Battle of Meanee.
18	Tu	1889	<i>Enderby Extension opened.</i>
19	W	1891	Battle of Tokar.
20	Th	1855	Joseph Hume died.
21	F	1879	<i>"Pioneer" launched. New York Branch estab., 1876.</i>
22	S	1845	Rev. Sydney Smith died.
23	S	1848	French Revolution.
24	M		<i>St. Matthias.</i>
25	Tu	1878	KILMARNOCK BRANCH, SCOTTISH C.W.S., OPENED. Thos. Blandford died, 1899.
26	W	1852	Wreck of the "Birkenhead."
27	Th	1884	Transvaal Convention signed.
28	F	1900	Relief of Ladysmith.

March.

SUNRISE AND SUNSET.

1st Rises at.. 6 50	Sets at.. 5 37	15th Rises at.. 6 19	Sets at.. 6 1
8th „ .. 6 35	„ .. 5 49	22nd „ .. 6 3	„ .. 6 13
29th Rises at 5 47. Sets at 6 24.			

RIISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 0 32 morn.	Sets 9 35 morn.	15th Rises 9 1 morn.	Sets morn.
8th „ 5 24 morn.	„ 4 16 aft.	22nd „ 4 47 aft.	„ 4 57 morn.
29th Rises morn. Sets 8 11 morn.			

Last Quarter, 2nd..... 10 39 morn.	First Quarter, 16th 10 12 aft.
New Moon, 10th 2 50 morn.	Full Moon, 24th 3 21 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	S	1869	<i>1, Balloon Street, Manchester, Warehouse opened.</i>
2	S	1791	John Wesley died.
3	M	1877	George Odger died.
4	Tu	1861	Abraham Lincoln, President U.S.A.
5	W	1886	R. Whittle, director C.W.S., died.
6	Th	1898	S. Bamford, editor of <i>Co-operative News</i> , died.
7	F	1883	Green, historian, died.
8	S	1828	Sir Richard Temple born.
9	S	1874	<i>London Branch established.</i>
10	M	1863	King Edward VII. married.
11	Tu	1842	Income Tax imposed.
12	W	1682	Chelsea Hospital founded.
13	Th	1830	J. L. Toole born.
14	F	1864	{ <i>Wholesale Society commenced business.</i> BATLEY MILL COMMENCED, 1887.
15	S	1860	HECKMONDWIKE CO-OPERATIVE SOCIETY COMMENCED.
16	S	1895	J. T. W. Mitchell, Chairman of Directors, C.W.S., d.
17	M		<i>St. Patrick's Day.</i>
18	Tu	1848	Princess Louise born.
19	W	1876	General Chesney died.
20	Th	1828	H. Ibsen born.
21	F	1871	Princess Louise married.
22	S	1896	Judge Hughes died.
23	S		<i>Palm Sunday.</i> National Gallery founded, 1824.
24	M	1879	<i>Rouen Branch opened. Rushden Factory com., 1900.</i>
25	Tu		<i>Lady Day.</i>
26	W	1819	Duke of Cambridge born.
27	Th	1889	John Bright died.
28	F		<i>Good Friday.</i> United States Civil War began, 1861.
29	S	1879	<i>Trial trip s.s. "Pioneer."</i>
30	S		<i>Easter Sunday.</i> Don Carlos born, 1848.
31	M		<i>Bank Holiday.</i> Andrew Lang born, 1844.

April.

SUNRISE AND SUNSET.

1st Rises at..	5 40	Sets at..	6 30	15th Rises at..	5 9	Sets at..	6 53
8th ..	5 24	..	6 41	22nd ..	4 54	..	7 4
				29th Rises at	4 40.	Sets at	7 16.

RIISING, SETTING, AND CHANGES OF THE MOON.

1st Rises	1 43 morn.	Sets	10 39 morn.	15th Rises	11 5 morn.	Sets	1 29 morn.
8th ..	5 9 morn.	..	6 57 aft.	22nd ..	7 5 aft.	..	4 38 morn.
				29th Rises	0 19 morn.	Sets	9 27 morn.

Last Quarter, 1st.....	6 24 morn.	First Quarter, 15th.....	5 25 morn.
New Moon, 8th	1 50 aft.	Full Moon, 22nd	6 49 aft.
		Last Quarter, 30th.....	10 58 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	Tu	1898	<i>Littleboro' Flannel Mill acquired.</i>
2	W	1875	<i>Liverpool Depôt commenced.</i> R. Allen, director C.W.S., died, 1877.
3	Th	1875	Tower of London opened free.
4	F	1774	Oliver Goldsmith died.
5	S		<i>Dividends due.</i>
6	\$	1812	Badajos taken.
7	M	1884	<i>Hamburg Branch commenced.</i>
8	Tu		<i>Easter Law Sittings begin.</i>
9	W	1877	LEITH BRANCH, SCOTTISH WHOLESALE, OPENED.
10	Th	1858	Trial of Dr. Bernard.
11	F	1814	Napoleon abdicated.
12	S	1782	Admiral Rodney's victory.
13	\$	1872	Samuel Bamford died.
14	M	1873	<i>Armagh Branch opened.</i>
15	Tu	1888	Matthew Arnold died.
16	W	1746	Battle of Culloden.
17	Th	1790	Dr. B. Franklin died.
18	F	1891	<i>Dunston Corn Mill opened.</i>
19	S	1881	Lord Beaconsfield died.
20	\$	1868	SCOTTISH CO-OPERATIVE WHOLESALE S. ENROLLED.
21	M	1898	Hispano-American War began.
22	Tu	1886	<i>Nottingham Saleroom opened.</i>
23	W		<i>St. George.</i>
24	Th	1866	<i>Tipperary Branch opened.</i>
25	F	1844	ROCHDALE PIONEERS' SOCIETY COMMENCED.
26	S	1841	Dr. Boyd Carpenter born.
27	\$	1840	First Stone of Houses of Parliament laid.
28	M	1789	Mutiny of the "Bounty."
29	Tu	1856	Russian War ended.
30	W	1875	Artisans' Dwellings Act.

May.

SUNRISE AND SUNSET.

1st Rises at.. 4 36	Sets at.. 7 19	15th Rises at.. 4 12	Sets at.. 7 41
8th „ .. 4 24	„ .. 7 30	22nd „ .. 4 2	„ .. 7 51
	29th Rises at 3 55.	Sets at 8 0.	

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 1 22 morn.	Sets 11 36 morn.	15th Rises 0 29 aft.	Sets 1 6 morn.
8th „ 4 47 morn.	„ 8 25 aft.	22nd „ 7 58 aft.	„ 4 10 morn.
	29th Rises morn.	Sets 10 29 morn.	
New Moon, 7th	10 45 aft.	Full Moon, 22nd	10 46 morn.
First Quarter, 14th.....	1 39 aft.	Last Quarter, 30th	aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	Th	1892	J. Thirlaway, director C.W.S., died.
2	F	1868	Thames Embankment opened.
3	S		Royal Academy opens.
4	S	1876	Strike at Constantinople.
5	M	1892	<i>Birmingham Saleroom opened.</i>
6	Tu	1882	Lord Cavendish assassinated.
7	W	1812	Robert Browning born.
8	Th	1893	<i>Broughton Cabinet Factory opened.</i>
9	F	1873	John Stuart Mill died. Half Quarter day. <i>Tobacco</i>
10	S		<i>[manufacturing commenced, 1898.</i>
11	S	1812	Spencer Percival shot.
12	M	1869	Co-op. Printing Society, Manchester, com. business.
13	Tu	1840	(12th) Earl Cadogan born.
14	W		<i>Old May Day.</i>
15	Th	1847	Daniel O'Connell died.
16	F	1871	Vendome Column destroyed.
17	S	1862	Earl Canning died.
18	S		<i>Whit Sunday.</i> S. Lever, director C.W.S., died, 1888.
19	M		<i>Bank Holiday.</i> W. E. Gladstone died, 1898.
20	Tu	1506	Christopher Columbus died.
21	W	1841	Canton taken.
22	Th	1870	Mark Lemon died.
23	F	1498	Savonarola burned.
24	S	1876	<i>Purchase of s.s. "Plover."</i>
25	S	1890	J. Atkinson, director C.W.S., died.
26	M	1867	Princess of Wales born.
27	Tu	1873	Macready died.
28	W	1878	Earl Russell died.
29	Th	1660	The Restoration.
30	F	1778	Voltaire died.
31	S	1884	<i>Leicester Works Second Extension opened.</i>

June.

SUNRISE AND SUNSET.

1st Rises at..	3 52	Sets at..	8 4	15th Rises at..	3 45	Sets at..	8 16
8th "	3 47	" "	8 11	22nd "	3 45	" "	8 18
				29th Rises at	3 47.	Sets at	8 18.

RIISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 1	7 morn.	Sets 2	3 aft.	15th Rises 2	48 aft.	Sets 0	48 morn.
8th "	6 28 morn.	" 10	0 aft.	22nd "	8 56 aft.	" 5	13 morn.
				29th Rises	morn.	Sets 1	0 aft.

New Moon, 6th	.....	6 10 morn.	Full Moon, 21st	.....	2 16 morn.
First Quarter, 12th	.....	11 53 aft.	Last Quarter, 28th	.....	9 51 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	S		<i>1st Sunday after Trinity.</i>
2	M	1794	(1st) Lord Howe's victory.
3	Tu	1865	Prince of Wales born.
4	W	1833	Viscount Wolseley born.
5	Th	1723	Adam Smith born.
6	F	1861	Cavour died.
7	S	1832	Reform Bill passed.
8	S	1878	Alexandra Palace burnt.
9	M	1870	Charles Dickens died.
10	Tu	1832	Sir Edwin Arnold born.
11	W		<i>St. Barnabas.</i>
12	Th	1819	Charles Kingsley born.
13	F	1795	Dr. Arnold, of Rugby, born.
14	S	1800	Battle of Marengo.
15	S	1875	<i>Manchester Drapery Warehouse, Dantzic St., opened.</i>
16	M	1815	Battle of Ligny.
17	Tu	1775	Battle of Bunker's Hill.
18	W	1876	W. PARE, FIRST SEC. OF CONGRESS BOARD, died.
19	Th	1864	"Alabama" sunk.
20	F	1900	<i>Silvertown Mill opened.</i>
21	S	1884	JOS. SMITH, ASSISTANT SEC. CONGRESS BOARD, died.
22	S	1893	Loss of H.M.S. "Victoria."
23	M		(24th) Quarter Day.
24	Tu		<i>Midsummer Day.</i>
25	W	1884	{ <i>Newcastle Drapery Warehouse opened.</i> E. Hibbert, director C.W.S., died, 1895.
26	Th	1826	General Sir M. Dillon born.
27	F	1857	Cawnpore taken.
28	S	1831	Dr. Josef Joachim born.
29	S	1842	Sir P. O'Brien born.
30	M	1879	<i>Goole Forwarding Depot opened.</i>

July.

SUNRISE AND SUNSET.

1st Rises at..	3 48	Sets at..	8 18	15th Rises at..	4 1	Sets at..	8 9
8th "	.. 3 54	" ..	8 15	22nd "	.. 4 10	" ..	8 2
29th Rises at 4 19.				Sets at 7 52.			

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises	0 35 morn.	Sets	3 32 aft.	15th Rises	3 44 aft.	Sets	0 14 morn.
8th "	7 51 morn.	"	9 37 aft.	22nd "	8 30 aft.	"	6 12 morn.
29th Rises 11 52 aft.				Sets 2 28 aft.			

New Moon, 5th	.....	0 59 aft.	Full Moon, 20th	.....	4 45 aft.
First Quarter, 12th	.....	0 46 aft.	Last Quarter, 28th	.....	5 14 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	TU	1872	<i>Manchester Boot and Shoe Department commenced.</i>
2	W	1867	EQUITABLE CO-OP. BUILDING SOCIETY ESTABLISHED.
3	TH	1881	DUNDEE BRANCH OF SCOTTISH C.W.S. OPENED.
4	F	1776	Independence Day, U.S.A.
5	S	1853	Cecil J. Rhodes born.
6	§		<i>6th Sunday after Trinity.</i>
7	M	1888	<i>Launch of s.s. "Equity."</i>
8	TU	1819	Sir L. Mc.Clintock born.
9	W		<i>Fire Insurance expires.</i>
10	TH	1509	John Calvin born.
11	F	1898	<i>Longsight Printing Works commenced.</i>
12	S	1869	<i>Limerick Branch opened.</i>
13	§	1872	Ballot Act in operation.
14	M	1873	<i>Waterford Branch opened.</i>
15	TU		<i>St. Swithin.</i>
16	W	1876	<i>Manchester Furnishing Department opened.</i>
17	TH	1845	Earl Grey died.
18	F	1881	Dean Stanley died.
19	S	1884	Duke of Albany born.
20	§	1873	Lord Westbury died.
21	M	1887	<i>Manchester New Furnishing Warehouse opened.</i>
22	TU		<i>[Purchase of s.s. "Marianne Briggs," 1883.]</i>
23	W	1833	Duke of Devonshire born.
24	TH	1851	Window Tax repealed.
25	F	1883	Captain Webb drowned.
26	S	1832	Justice Kekewich born.
27	§	1880	<i>Purchase of s.s. "Cambrian."</i> J. Lownds, director
28	M	1794	Robespierre guillotined. [C.W.S., died, 1895.]
29	TU	1833	Wilberforce died.
30	W	1898	Prince Bismarck died.
31	TH	1556	Ignatius Loyola died.

August.

SUNRISE AND SUNSET.

1st Rises at..	4 24	Sets at..	7 48	15th Rises at..	4 45	Sets at..	7 23
8th "	4 34	" "	7 36	22nd "	4 56	" "	7 9
		29th Rises at	5 7.	29th Rises at	5 7.	Sets at	6 54.

RIISING, SETTING, AND CHANGES OF THE MOON.

1st Rises	1 41 morn.	Sets	5 38 aft.	15th Rises	4 56 aft.	Sets	1 0 morn.
8th "	10 20 morn.	"	9 21 aft.	22nd "	8 14 aft.	"	8 38 morn.
		29th Rises	0 36 morn.	29th Rises	0 36 morn.	Sets	4 18 aft.

New Moon, 3rd	.....	8 17 aft.	Full Moon, 19th	.....	6 3 morn.
First Quarter, 11th	....	4 24 morn.	Last Quarter, 26th	.....	11 4 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	F		<i>Lammas.</i>
2	S	1870	Battle of Sedan.
3	\$	1829	Viscount Peel born. [purchased.
4	M	1873	<i>Cheshire Branch opened and Leicester Works</i>
5	Tu	1876	<i>Leicester Works First Extension opened.</i>
6	W	1809	Lord Tennyson born.
7	Th	1897	<i>Sydney Depôt commenced.</i>
8	F	1827	George Canning died.
9	S	1884	Sir Erasmus Wilson died.
10	\$	1831	G. J. Goschen born.
11	M	1863	<i>Co-operative Wholesale Society enrolled.</i>
12	Tu		<i>Trinity Law Sittings end.</i>
13	W		<i>Old Lammas Day.</i>
14	Th	1880	<i>Heckmondwike Boot and Shoe Works commenced.</i>
15	F	1771	Sir Walter Scott born.
16	S	1873	<i>C.W.S. Insurance Fund established.</i>
17	\$	1786	Frederick the Great died.
18	M	1870	Battle of Gravelotte.
19	Tu	1823	Robert Bloomfield died.
20	W	1868	Abergele accident.
21	Th	1889	W. P. Hemm, director C.W.S., died.
22	F	1800	Rev. Dr. Pusey born.
23	S	1862	CORNER STONE, BLACKLEY STORE, LAID.
24	\$		<i>St. Bartholomew.</i>
25	M	1886	<i>Longton Crockery Depôt op. Chancelot Mill op., 1894.</i>
26	Tu	1819	Prince Consort born.
27	W	1816	Algiers bombarded.
28	Th	1856	Gilbert Abbot A'Beckett, author, died.
29	F	1887	<i>Heckmondwike Curryng Department commenced.</i>
30	S	1843	Lord Battersea born.
31	\$	1688	John Bunyan died.

September.

SUNRISE AND SUNSET.

1st Rises at.. 5 12	Sets at.. 6 47	15th Rises at.. 5 35	Sets at.. 6 15
8th " .. 5 23	" .. 6 31	22nd " .. 5 46	" .. 5 59
29th Rises at 5 57.		Sets at 5 43.	

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 4 17 morn.	Sets 6 3 aft.	15th Rises 5 1 aft.	Sets 2 51 morn.
8th " 0 20 aft.	" 9 23 aft.	22nd " 8 37 aft.	" 11 18 morn.
29th Rises 3 15 morn.		Sets 4 32 aft.	

New Moon, 2nd	5 19 morn.	Full Moon, 17th	6 23 aft.
First Quarter, 9th	10 14 aft.	Last Quarter, 24th	4 31 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	M		Partridge shooting commences.
2	TU	1871	<i>Co-operative News</i> first issued.
3	W	1898	Fall of Omdurman.
4	TH	1870	French Republic proclaimed.
5	F	1896	"Windward" arrived in Thames.
6	S	1870	H.M.S. "Captain" foundered.
7	S	1872	Powder explosion at Hounslow.
8	M	1868	SCOTTISH WHOLESALE COMMENCED BUSINESS.
9	TU	1891	William Green, director C.W.S., died.
10	W	1898	Empress of Austria assassinated.
11	TH	1869	Lady Palmerston died.
12	F	1819	Blucher died.
13	S	1884	LIFEBOAT "CO-OPERATOR No. 1" presented to
14	S	1857	Delhi taken. ▲ [R.N.L.I.]
15	M	1873	<i>Leicester Works</i> commenced.
16	TU	1869	Thomas Graham died.
17	W	1863	PAISLEY MANUFACTURING SOCIETY STARTED.
18	TH	1870	Germans at Versailles.
19	F	1881	President Garfield died.
20	S	1884	<i>21st Anniversary of C.W.S., Commemoration of.</i>
21	S	1832	Sir Walter Scott died.
22	M	1792	First French Republic.
23	TU	1889	Wilkie Collins died.
24	W	1868	Dean Millman died.
25	TH	1860	Earl of Hopetoun born.
26	F	1857	Relief of Lucknow.
27	S	1880	<i>London Drapery Department</i> commenced in New
28	S	1870	Strasburg capitulated. [<i>Premises, Hooper Square.</i>]
29	M	1884	<i>Bristol Depot</i> commenced.
30	TU	1758	Lord Nelson born.

October.

SUNRISE AND SUNSET.

1st Rises at.. 6 0	Sets at.. 5 39	15th Rises at.. 6 24	Sets at.. 5 8
8th „ .. 6 12	„ .. 5 23	22nd „ .. 6 36	„ .. 4 53
29th Rises at 6 48. Sets at 4 39.			

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 5 40 morn.	Sets 5 23 aft.	15th Rises 4 17 aft.	Sets 4 2 morn.
8th „ 0 43 aft.	„ 9 37 aft.	22nd „ 9 28 aft.	„ 0 12 aft.
29th Rises 4 37 morn. Sets 3 51 aft.			
New Moon, 1st..... 5 9 aft.	Full Moon, 17th..... 6 1 morn.		
First Quarter, 9th 5 21 aft.	Last Quarter, 23rd 10 58 aft.		
New Moon, 31st.... 8 13 morn.			

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	W		<i>Cambridge Michaelmas Term begins.</i>
2	Th	1786	Admiral Keppel died.
3	F	1883	Burnham Beeches made public.
4	S	1827	Marquis of Ripon born.
5	S	1874	<i>Durham Soap Works commenced.</i>
6	M	1884	<i>Launch of s.s. "Progress."</i>
7	Tu	1849	Edgar Allan Poe died.
8	W	1871	Great Fire at Chicago.
9	Th	1759	Eddystone Lighthouse finished.
10	F	1895	<i>Loss of s.s. "Unity."</i>
11	S	1492	America discovered by Columbus.
12	S	1886	<i>Launch of s.s. "Federation."</i>
13	M		<i>(12th) Old Michaelmas Day.</i>
14	Tu	1872	<i>C.W.S. Bank Department commenced.</i>
15	W	1874	Prince Alfred of Edinburgh born.
16	Th	1834	Houses of Parliament burnt.
17	F	1874	First Hospital Saturday.
18	S	1826	Last English Lottery.
19	S	1745	Dean Swift died.
20	M	1898	<i>C.W.S. Corset Factory commenced.</i>
21	Tu	1805	Battle of Trafalgar.
22	W	1890	<i>Northampton Saleroom opened. Cardiff Saleroom</i>
23	Th	1869	Earl of Derby died. <i>[opened, 1891.]</i>
24	F	1852	<i>Michaelmas Law Sittings begin.</i>
25	S	1901	Joseph Clay, director C.W.S., died.
26	S	1859	"Royal Charter" lost.
27	M	1800	(26th) Count Von Moltke born.
28	Tu		<i>St. Simon and St. Jude.</i>
29	W		Hare Hunting begins.
30	Th	1683	George II. born.
31	F		<i>(All Hallows Eve. Leeds Saleroom opened, 1882. Working Men's College, London, opened, 1854.)</i>

November.

SUNRISE AND SUNSET.

1st Rises at.. 6 53	Sets at.. 4 33	15th Rises at.. 7 18	Sets at.. 4 10
8th " .. 7 6	" .. 4 21	22nd " .. 7 30	" .. 4 1
29th Rises at 7 41.		Sets at 3 55.	

RIISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 7 54 morn.	Sets 5 20 aft.	15th Rises 4 23 aft.	Sets 6 38 morn.
8th " 1 0 aft.	" 11 24 aft.	22nd " morn.	" 0 40 aft.
29th Rises 6 45 morn.		Sets 3 55 aft.	

First Quarter, 8th	0 30 aft.	Last Quarter, 22nd	7 46 morn.
Full Moon, 15th	5 6 aft.	New Moon, 30th	2 4 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	S	1882	<i>Tea and Coffee Department, London, commenced.</i>
2	\$	1887	{ <i>London Branch New Warehouse opened—Manufacture of Cocoa and Chocolate commenced.</i>
3	M	1887	(2nd) Jenny Lind died.
4	Tu	1891	<i>Wheatsheaf Works, Leicester, opened.</i>
5	W	1861	HALFAX INDUSTRIAL SOCIETY INAUGURATED.
6	Th	1860	Admiral Sir Charles Napier died.
7	F	1801	R. D. Owen, reformer, born.
8	S	1886	<i>Trial trip s.s. "Federation."</i>
9	\$	1841	King Edward VII. born.
10	M	1483	Martin Luther born. [Canal, first sod cut, 1887.]
11	Tu	1889	<i>Longton Depôt new premises opened.</i> Manchester Ship
12	W	1849	Brunel (Thames Tunnel engineer) died.
13	Th	1851	Telegraph between England and France completed.
14	F	1844	Abercrombie, metaphysician, died.
15	S	1871	Stanley discovered Livingstone.
16	\$	1891	<i>Aarhus Branch opened.</i>
17	M	1858	Robert Owen died.
18	Tu	1877	Kars captured by the Russians.
19	W	1758	British Museum established.
20	Th	1869	Suez Canal opened.
21	F	1835	The "Ettrick Shepherd" died.
22	S	1804	Rochdale Canal opened.
23	\$		<i>26th Sunday after Trinity.</i>
24	M	1848	Lord Melbourne died.
25	Tu	1748	Dr. Watts died.
26	W	1871	<i>Opening of Newcastle-on-Tyne Branch.</i>
27	Th	1833	Duchess of Teck born.
28	F	1814	The <i>Times</i> first printed by machinery.
29	S	1840	Sir J. Crichton Browne born.
30	\$		<i>St. Andrew's Day.</i>

December.

SUNRISE AND SUNSET.

1st Rises at.. 7 44	Sets at.. 3 53	15th Rises at.. 8 1	Sets at.. 3 49
8th " .. 7 54	" .. 3 50	22nd " .. 8 6	" .. 3 51
29th Rises at 8 8.		Sets at 3 56.	

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 8 34 morn.	Sets 5 22 aft.	15th Rises 4 49 aft.	Sets 7 47 morn.
8th " 0 19 aft.	" morn.	22nd " 0 17 morn.	" 0 2 aft.
29th Rises 7 18 morn.		Sets 4 7 aft.	

First Quarter, 8th	6 26 morn.	Last Quarter, 21st	8 0 aft.
Full Moon, 15th	3 47 morn.	New Moon, 29th	9 24 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	M	1844	Queen Alexandra born.
2	Tu	1896	T. E. Webb, director C.W.S., died.
3	W	1882	Archbishop Tait died.
4	Th	1893	Professor Tyndall died.
5	F	1870	Rome made Italian capital.
6	S	1882	Trollope, novelist, died.
7	S	1815	Marshal Ney shot.
8	M	1839	(7th) Sir Redvers Buller born.
9	Tu	1608	Milton born.
10	W	1869	Edward Hooson, director C.W.S., died.
11	Th	1836	Birmingham Riots.
12	F	1889	Robert Browning died.
13	S	1884	Attempt to blow up London Bridge.
14	S	1861	Prince Consort died.
15	M	1891	Samuel Taylor, director C.W.S., died.
16	Tu	1714	George Whitefield born.
17	W	1779	Humphrey Davy b'rn. <i>Oxford Michaelmas Term ends.</i>
18	Th	1862	Slavery abolished in the United States.
19	F	1805	Lord Beaconsfield born. <i>Cambridge Michaelmas</i>
20	S	1848	Napoleon elected President. <i>[Term ends.</i>
21	S	1888	J. J. B. Beach, director C.W.S., died.
22	M	1880	"George Eliot" died.
23	Tu	1812	Samuel Smiles born.
24	W	1863	Thackeray died.
25	Th		<i>Christmas Day.</i>
26	F		<i>Bank Holiday.</i>
27	S	1834	Charles Lamb died.
28	S	1857	Duke of Portland born.
29	M	1809	Rt. Hon. W. E. Gladstone born.
30	Tu	1885	<i>C.W.S. Fire, London Tea Department.</i>
31	W	1882	Gambetta, statesman, died.

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