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THE
FRIENDLY SOCIETY MOVEMENT

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THE
FRIENDLY SOCIETY MOVEMENT

ITS ORIGIN, RISE, AND GROWTH
ITS SOCIAL, MORAL, AND EDUCATIONAL INFLUENCES

THE AFFILIATED ORDERS

BY THE

REV. JOHN FROME WILKINSON, M.A.

WADHAM COLLEGE, OXON. ; ~~CURATE OF LONG-MELFORD~~ ;
FINANCIAL MEMBER OF THE INDEPENDENT ORDER OF ODDFELLOWS, MANCHESTER
UNITY ; HON. MEMBER OF THE ANCIENT ORDER OF FORESTERS, ETC.
PRESIDENT OF THE UNITED SISTERS' FRIENDLY SOCIETY

'Among the different classes of societies with which the Registrar is concerned, the group governed by the Friendly Societies Acts, and in this group the class of Friendly Societies and their branches, is by far the largest'

The Year-Book of the Friendly Societies Registry Office (1886)

'You go into these societies to seek your own good through the good of others'

*Speech of the Right Hon. W. E. Gladstone, M.P.
on the Affiliated Orders*

LONDON
LONGMANS, GREEN, AND CO.

1886



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I DEDICATE

THIS ACCOUNT OF FRIENDLY SOCIETY WORK

TO

THE GRAND MASTER (LOUIS E. WOLLSTEIN, Esq.)

(1885)

THE DEPUTY GRAND MASTER

AND OFFICERS PRESENT AND PAST

OF THE

MANCHESTER UNITY

OF THE

Independent Order of Oddfellows

IN RESPECTFUL RECOGNITION OF

THEIR SERVICES

IN THE GOOD CAUSE

817937

P R E F A C E.



IN sending out into the wide world of literature this little history, a selection only of materials collected has been laid under contribution, our publishers being desirous (and wisely so) of not raising the price to a figure prohibitive to the sale of a handbook on the subject among members. To enable this to be done, the earlier history of the 'Movement' had to be cut down to the minimum. Should the present instalment meet with a reception that would warrant a succeeding volume, societies other than the Affiliated Orders may be dealt with ; but the latter have such a distinctive character of their own, and stand so apart by themselves in constitution and government, that it has been thought the better plan to reserve Centralised, Deposit, and Local Benefit Societies, &c. for separate treatment. The same must be said of many points of interest in connection with the 'Movement'—*e.g.* Antiquities and Ritual ; Memoirs of Pioneers ; Past Legislation ;

National Provident Insurance; Poor-law and Pauperism; Improved Legislation and Rates of Mortality; Monetary Values; &c.

The present narrative has been written from a working and financial member's point of view, not from that of a patron; from the inside rather than from the outside; and has been made as autobiographical as possible, the literature of the movement having been purposely largely made use of. I have succeeded, I hope, in dealing fairly with the subject-matter; avoiding, on the one hand, the error of bestowing wholesale praise, or, on the other, that of finding fault wholesale, without sufficient warrant. If plain language has sometimes been used, I ask readers whom it may concern to remember that 'faithful are the wounds of a friend.'

It would be impossible for me to enumerate the many kindnesses I have received from the officers of the different societies—without their help the materials could not have been collected. I must, however, particularise a few; and among the first I would express my indebtedness to L. E. Wollstein, Esq., Past Grand Master and Director of the Manchester Unity, for a large loan from his well-stocked Friendly Society library; to Mr. Samuel Shawcross, the well-known Secretary of the Ancient Order of Foresters, I beg to express grateful acknowledgment for the gift of valuable books and reports concerning the Order, and to

Mr. T. Collins, Secretary of the Manchester Unity of Oddfellows, for many kindnesses received; to Mr. J. B. Archbald, of the Ashton Unity of Shepherds, for his kindness in keeping me posted up in the magazine of the Unity; and to the Secretaries respectively of the Druids, various bodies of Oddfellows, and others, for publications and statistics; while I have to thank my friend the Rev. F. J. Braithwaite, M.A., Rector of Great Waldingfield, and Treasurer of the Stoke and Melford Benefit Society, for kindly consenting to overlook MS., and for his valued advice. The help afforded me by previous publications bearing upon the subject I have acknowledged in the text.

I am aware that there are omissions in the table of the numerical and financial strength of the Orders, which I shall be glad to make good if information is sent me. Applications for figures, &c. have not always been complied with, through a distrust of the purpose they might be put to; this, however, is the exception, and by no means the rule. I hope also that other omissions in the course of the narrative will be pardoned; some from want of space, others from lack of knowledge. I have often been obliged to content myself with taking only typical instances.

The Appendix to the Friendly Societies Reports (1881), containing a portion of the Societies with Branches—the Affiliated Orders—was not published in

time for use, but may be dealt with in a subsequent volume (see p. 114).

In the earnest desire that what I have written may, in some measure, educate the public in Friendly Society matters, and cause the members of the societies themselves to realise the great work they are engaged in, and 'go forward,' I conclude my word of preface.

J. FROME WILKINSON.

December 1885.

Additional information and corrections will be thankfully received.
Please address—~~Long Melford, Suffolk.~~

Strelley, near Nottingham.

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NAMES, WITH REGISTERED CENTRAL OFFICES,
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- Ancient Independent Order of Oddfellows, Kent Unity ; 22 Coleman Street, Woolwich.
- Ancient Noble Order of United Oddfellows, Bolton Unity ; 54 Tiverton Street, Ardwick, Manchester.
- Ancient Order of Comical Fellows, City of Rochester ; 32 Hatcham Park Road, New Cross, S.E.
- Ancient Order of Foresters, 59 Sparkenhoe Street, Leicester (1885-86).
- Ancient Order of Romans ; 22 Commercial Court, Leeds.
- Ancient Order of Shepherds, 59 Sparkenhoe Street, Leicester (1885-86).
- British Order of Ancient Free Gardeners ; 17 Annfield Street, Glasgow.
- British United Order of Oddfellows ; 86 Carver Street, Sheffield.
- Catholic Benefit Society ; Catholic School, Auboro' Street, Scarborough.
- Derby Midland United Order of Oddfellows ; Old House at Home, South Street, Derby.
- Grand Executive Lodge, United Order of Comical Fellows ; White Bear, Emerson Street, Bankside, Southwark, S.E.
- Grand United Order of Oddfellows ; 22 Devonshire Street, Oxford Street, Manchester.
- Kent United District, Ancient Order of Britons ; Railway Tavern, Plumstead.
- Improved Independent Order of Oddfellows, London Unity ; Portugal Hotel, Fleet Street, E.C.
- Improved Independent Order of Oddfellows, South London Unity ; 28 Ossery Road, Old Kent Road, S.E.
- Independent Order of Oddfellows, Kingston Unity ; 45 York Road, Leeds.
- Independent Order of Oddfellows, Manchester Unity ; 97 Grosvenor Street, Chorlton-on-Medlock, Manchester.
- Independent Order of Oddfellows, Norfolk and Norwich Unity ; Three Pigeons' Inn, Charing Cross, Norwich.
- Independent Order of Rechabites, Salford Unity ; 96 Lancaster Avenue, Fennell Street, Manchester.
- Independent United Order of Mechanics ; 9 Lauderdale Street, Preston.
- Locomotive, Steam Engine, and Firemen's Friendly Society ; 27 Napier Street, Trafford Road, Salford.
- Loyal Order of Alfreds ; 16 Commercial Place, Aberdare.
- Loyal Order of Ancient Shepherds, Ashton Unity ; Milton Place, Ashton-under-Lyne.
- Merthyr Unity Philanthropic Institution ; 37 High Street, Merthyr Tydvil.

¹ Very small societies (Branches of other Orders which have cut themselves off) are not inserted in the list.

- National Independent Order of Oddfellows; 97 Bridge Street, Manchester.
 National United Order of Free Gardeners; 17 Henshaw Street, Oldham.
 Nottingham Ancient Imperial United Order of Oddfellows; Durham Ox
 Inn, Pelham Street, Nottingham.
 Order of Druids; 5 St. John Street, Lower Byron Street, Manchester.
 Order of the Sons of Temperance; 29 Pitt Terrace, Miles Platting,
 Manchester.
 Original Grand Order of the Total Abstinent Sons of the Phoenix;
 Milton Temperance Club House, Charles Square, Hoxton, N.
 Philanthropic Order of True Ivorites, St. David's Unity; Ivorite Office,
 Swansea Road, Llanelly.
 United Ancient Order of Druids; 37 George Street, Hull.
 United Order of Total Abstinent Sons of the Phoenix; Phoenix Hall,
 85 Commercial Road, E.
 Wisbech Unity, Loyal Order of Ancient Shepherds; 6 North End,
 Leverington Road, Wisbech.

FRIENDLY SOCIETY ORDERS.

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¹ Too late for use.

THE FRIENDLY SOCIETY MOVEMENT.

CHAPTER I.

THE ORIGIN, RISE, AND GROWTH OF THE FRIENDLY SOCIETY
ORDERS TO THE BEGINNING OF THE PRESENT CENTURY.

WE have no pet scheme to propound, no patent machinery to advertise, and no new universal remedy to introduce. Neither is it our desire to catch the public ear with a novel and sensational title. The 'Friendly Society Movement' will sufficiently mark out the track along which, as straight as the difficult nature of the country will allow, we purpose to conduct those who care to come with us. The path to be followed may be intricate at starting, but the writer ventures to predict open ground and a fair prospect as the reward at the journey's end.

Of the magnitude and national importance of the subject there can hardly be two opinions among those who possess a sufficient knowledge of it to command a hearing.

Friendly Societies (said Mr. Gladstone some few years ago) have become so important and telling a feature in the constitution of English society, in its broadest and most fundamental part, that any account of this nation, of this people, to whom we rejoice to belong, would deserve no attention as a really comprehensive account if it excluded the element of such Societies.

We shall first proceed to unfold the general history of the origin and rise of the leading affiliated Friendly Societies (pre-mising that these are societies with branches attached to a central body), reserving for special treatment the operations of the Friendly Society Acts, 1875-76, financial position, defects and weaknesses, social, educational, and moral influences, and other important matters to be considered in detail. Forbearance is also asked towards any imperfections in the arrangement of the picture. We are not aware of any attempt being made in recent years to bring these bodies before the public, since the publication of Hardwick's 'Manual for Patrons and Members of Friendly Societies' in 1859, and Spry's 'History of Oddfellowship' in 1867; the former, also, as the title explains, was issued mainly for the benefit of that portion of the public who were directly interested in the subject-matter, and is of a strictly financial character. All subsequent writers, however, must needs be greatly indebted to the Past Grand Master of the Manchester Unity, whose name appears on the title-page of the one, and the Provincial Corresponding Secretary, who is the author of the other, for valuable assistance in collecting materials and tabulating information as regards the society designated as the Manchester Unity.¹

Surprisingly little is known about the main working of these institutions of the people, as they may well be called, in general distinction to County Friendly Societies, which are the outcome of the patronage of the upper classes. The general range of knowledge seems to be pretty accurately determined by a remark recently made to the present writer by a clerical friend: 'I always understood that the Foresters and Oddfellows were considered sound;' or by that of a legal acquaintance: 'All these societies are rotten.' This latter opinion is shared by a country clergyman, who, writing to the 'Guardian' newspaper, holds that, *as there is no sound benefit club in exist-*

¹ Since these words were penned we have seen a copy of a *Short History of the Chief Affiliated Friendly Societies* (reprinted from the *Leeds Express*). To this epitome of facts and figures down to date of publication (1880) we wish to express our further indebtedness.

ence, he is justified in advising the labourers of his parish to put their money into the Post Office Savings Bank, as the *sole* safe depository.

It is time a better knowledge was spread abroad, and the affiliated Orders no longer defrauded of their rightful position for any new and noisy fledgling that its patrons may put forward; placing a dwarf by the side of the giant in possession, and then bidding us admire his fine proportions.

First of all, then, we shall have to go back some three hundred years in our search for the foundation from which Forestry, Oddfellowship, Shepherdry, Druidism, &c. sprang, or rather in search of those institutions whose vacant niches the modern Friendly Societies fill. Much has been written, and strongly, about the greed of Henry VIII. and his courtiers in the sequestration of monastic reserves, but sufficient stress has not generally been laid upon an event occurring a few years later, and for which there appears to have been much less (if any) excuse. The one was a religious robbery, the other a secular—that was all the difference. We refer to the destruction and spoliation of mediæval trade or craft guilds; and it is here that we must look for the prototype of our modern Friendly Society system.

As time went on the difficulty of poor relief increased rather than lessened. The Poor Law Act of Elizabeth had to be supplemented by others, till in the reign of William III. the burden upon the taxpayer became intolerable. The author of the world-renowned 'Robinson Crusoe' now took the question in hand.

It is not always remembered that Defoe was one of the most voluminous and miscellaneous of writers. During the chequered years of a restless and precarious life the pen of the father of the English novel seems never to have been laid aside; neither pillory nor prison checked its flow; and in his 'Essays on Several Projects,' and in a work entitled 'Giving Alms no Charity,' he took up the burning question of bettering the condition of the working classes, and so prepared the way for another chapter in the social history of the

country. He advocated, among other projects, the promotion of compulsory societies

formed by mutual assurance for the relief of the members in seasons of distress. . . . The same thought [that of mutual assurance] might be improved into methods that should prevent the general misery and poverty of mankind, and at once secure us against beggars, parish poor, almshouses, and hospitals; by which not a creature so miserable or so poor but *should claim subsistence as their due*, and not ask it of charity.

The result was a compromise, in which the better part of Defoe's project was omitted. In the year 1723 an Act entitled the 9th of George I. was passed, which called into existence the union workhouse. Defoe's aim had been to 'give no more relief to the poor' without first receiving something from them; but all idea of *mutual* relations was set aside by the new Act, which but riveted the tighter the chains of semi-slavery which former Acts had forged, adding fuel, to use our author's pregnant language, to the 'pride and sloth' of the least deserving of relief.

But out of evil sprung the good. The receipt of State relief offered under such conditions could not fail to act immorally and degradingly, and it roused a small band of resolute hearts to contend for the principle of helping self-help by planting the acorn from which rose the great and flourishing tree of national providence; there were found those who would 'claim subsistence as their due, and not ask it of charity.' But so many were the obstacles in the way that years elapsed before anything definite in the shape of a practical scheme was adopted.

The middle of the eighteenth century was nearly reached before the revival of the older brotherhoods on a popular basis was attempted.

But as this statement will look like heresy to some of the old-fashioned members of our societies we must here, once and for all, declare our intention of not entering upon the prehistoric period of the Friendly Society Orders. Mythical we cannot

call it, for the myth has its germ of fact round which it grew, and there is not even so much to be said for the origin claimed for Friendly Societies. Freemasons stop at Solomon, but Druids go back to the builder of the Ark, Free Gardeners to Paradise, and Oddfellows may, with more reason, claim Adam as the primary head of their Order; while the Foresters, although originally dwellers in Eden, court popularity under the guise of Robin Hood, Will Scarlett, Little John, Friar Tuck, and Maid Marian. It is with the last named that we have now to deal.

The following historical note used to appear in the old preface to the 'General Laws of the Ancient Order of Foresters':—

It appears from records that our institution was founded at Knaresborough Castle, October 29, 1745, under the title of 'Royal Foresters,' by which name it continued until, at a grand Convention of Delegates held at Rochdale, August 1834, it was changed; and it is now known as the 'Ancient Order of Foresters.'

But the records have never been forthcoming, and the notice has wisely been withdrawn; it cannot be maintained. Leeds, not Knaresborough, was the birthplace of Forestry. Besides the direct evidence in favour of Leeds (which we shall presently produce) there exists indirect testimony against the date inserted in the official note, and a ready explanation of how the mistake arose.

In June 1838 we know that the Knaresborough brethren indulged in a procession, for the report of it survives, and from it we cite the following, bearing upon the *origin* of the Order:—

Everyone looked brisk and gay, and pleasure seemed pictured on every countenance, and all hailed each other on having the pleasure of assembling to revive the original spark of Forestry in the town that first gave birth to our ancient Order. Several of the old veterans, who have almost finished their course, and are wasting under declining years, were re-animated and almost made young again on the occasion: it brought to their minds the joyous hours they had spent in the same employment, and they rejoiced that they had lived to see the acorn they were the means of planting grow and flourish as the oak of Forestry had done.¹

¹ Quoted from the *Foresters' Miscellany*.

We allow it was a gathering at which the old might become rejuvenated; but, if dates are correct, they would need to have been resuscitated. Provided the acorn of Forestry was planted in the year of their birth, these veterans could not have been less than ninety-three on the festive occasion when they danced round the spreading oak.

It is easy to account for a later tradition connecting the Order with a locality whose surroundings were in harmony with its ritual rather than with the more prosaic town of Leeds. It is to Leeds, however, that recently discovered evidence points as the birthplace of Forestry. Certain it is that by, or soon after, the middle of the last century there were Royal Foresters (the original title of the Order) at Leeds when there were none at Knaresborough.

An old 'Directory of the Order' has been unearthed, containing a *printed* list of thirty-nine Courts, or branch societies, to which has been subsequently added, in ancient style of penmanship, twenty-four other Courts of later origin, and among them No. 62, Court *Welcome*, which was opened, as we learn from other sources, in 1827. Probably, therefore, 1820, or very possibly earlier, would be the date at which to place the publication of the original document. Now, in this earliest of Directories the first Court, *Perseverance*, held at the Old Crown Inn, Kirkgate, Leeds, claims precedence and supremacy over all others, which existed only in right of dispensations issued by the Mother Court; and the first dispensation was granted 'this twenty-third day of December, in the year of Forestry, Five thousand eight hundred and seventeen,' on a petition coming from certain inhabitants of Knaresborough, who, consequently, according to modern style, were initiated into the mysteries, not in 1745, but in 1813.¹

Having traced the source of ancient Forestry to Leeds, we must turn to the history of the origin of Oddfellowship.

The 'Gentleman's Magazine' for 1745 speaks of Oddfellows'

¹ See documents in *Foresters' Miscellany*.

Lodges as places where social and recreative evenings were passed. At the first they appear to have been secret societies for the threefold object of upholding constitutional government, instructing and amusing one another, and affording mutual assistance in times of misfortune and distress. There has also been recovered rough minutes of an evening's meeting bearing the date of 1748, while an original document in the possession of the Grand United Order speaks of a newly opened Lodge held at Sheffield being enrolled, in 1798, among the provincial Lodges of the Order, whose headquarters were the Bohemian Tavern, Wych Street, Strand.

To this period, in addition to the United Order, belong the foundation—if it can be dignified by such a name—of the Patriotic Order and similar loosely constituted societies that existed previous to the formal establishment and consolidation of Oddfellowship under the banner of the Manchester Unity, the Nottingham Imperial Order, and one or two smaller bodies.¹

It is to the social element that the 'pioneers' in the Friendly Society movement owed their origin, and we draw attention to it before touching upon the rise and growth of the older societies. The club element was the first recognised, and a feeling of sympathy was fostered by appointed meetings. Soon some one member or other would not be present, and it was ascertained on inquiry that the missing link in the friendly circle was in distress through illness; whereupon an informal collection was made and sent to his relief. The idea of mutual help and insurance began slowly to enter into the club—was, in fact, engendered by it—something better than 'charity' or poor-law relief was the result, and the golden principle of helping self-help was, after much labour, brought to the birth. The reader will learn by-and-by, in the course of this history, what a motive power for good combinations on the social principle have become. At present, it will be sufficient to note for the instruction of our self-constituted critics that, much as they

¹ Spry's *History of Oddfellowship*.

declaim against its abuse, and discountenance societies in which it is an organised element, it constituted the mainspring which started the machinery, and which has, in large measure, kept the good work going.

Moreover, the origin of the Friendly Society movement, while it was so largely social, was something more—it was moral. The new preface to the ‘General Laws of the Ancient Order of Foresters’ puts this well when speaking of the Order. It says: ‘It is a society of men united together for the attainment of a twofold object, moral and social; the moral standing first, as out of the moral status social consequences flow.’

How was this ‘twofold object’ carried out?

We answer, by the adoption and adaptation to special needs of much of the ritualism, ceremonialism, symbolism, and degrees of the Ancient Fraternity of Freemasons.

As to what the Lodges of the latter were at this period, a learned literary brother leaves us in no uncertainty: ‘they were little more than social meetings, having a moral tendency.’¹ Indeed, the latest historian of the ‘Ancient’ craft finds an origin for Masonry itself in those same guilds which were the benefit or rather the benevolent societies of the Middle Ages.²

To the last decade of the eighteenth century we should also refer the beginnings of the kindred Order of Comical Fellows, and doubtless there were others, such as the Druids. It is impossible at this distance of time to verify them, and the reason is not far to seek.

The government of the day effectually checked any further gravitation towards consolidation and union. Repressive legislation, of which we shall have occasion to speak by-and-by, militated against federation. Dread of the principles brought to the front by the French Revolution caused the Seditious Meetings Act and the Corresponding Societies Act to be stringently put in force, Masonry alone being excepted on

¹ Findel's *History of Freemasonry*, 2nd edit. p. 384.

² *History of Freemasonry*, by R. F. Gould, Barrister-at-Law, vol. iii. p. 60. London, 1884.

account of the royal dukes at its head. It is true that these measures were not strictly extended to Friendly Societies proper till 1819, but then the associations before us—the first parents of the movement—were not properly Friendly Societies at all, and were, therefore, well within range. Common informers, Government spies, and constables were busy at work, anxious to pick up a living at the expense of better men than themselves.

This state of things not only caused a policy of isolation to be adopted on the part of the suspected, but also prevented records of Lodge meetings being preserved, beyond the mere copy of names, professions, and ages, with the hours of meeting ; hence a dearth of reliable information. We know enough, however, to conclude with safety (as has been premised) that the customs and rites of the earliest revivals of the disestablished and disendowed guilds or brotherhoods were social, moral, and, in part, Masonic in origin, and that they sprang up about a hundred and fifty years ago ; a date coeval with a widespread diffusion of the fraternity of Freemasons.

But was there not a root-cause deeper down still for them all, Masonic or non-Masonic ? We are inclined to think there was. The historian of the first quarter of the eighteenth century has to lament the slumber of any moral feeling and living as fed by the ordinances and practices of *religion*, either on the established or voluntary principle.

A shrewd, if prejudiced, observer brands the English clergy of the day as the most lifeless in Europe, the most remiss of their labours in private, and the least severe in their lives. The decay of the great dissenting bodies went hand in hand with that of the Church, and during the early part of the century the Nonconformists declined in number as in energy. Again, everyone laughs (said Montesquieu on his visit to England) if one talks of religion.¹

Yet at heart the English people, as ever, remained religious, and it needed only the ardent breath of the apostles of the

¹ Green's *Short History of the English People*, p. 717.

revival to fan the smouldering embers into life-giving heat. This was one form—the prominent and public form—under which the old-fashioned piety that imbued the middle classes took to itself renewed energy. But was not the contemporaneous movement which resulted in the revival of Freemasonry, and in the origin and spread of Oddfellowship and similar combinations upon the principle of brotherhood, also in large measure *religious*? The ritual of initiation of members, the subsequent degrees of progress or merit, could not well have been more animated with a religious spirit; the very words in use, the characters by which it was sought to drive home the great verities of man's nature, the sacred symbols which crowded the Lodge-room, and the species of religious plays—these supplied, so to speak, the sinews of war by which the individual man was to maintain the good and eliminate the evil within him; to do his duty towards God, his neighbour, and himself. The very rudeness of the forms employed for this purpose, appealing rather to the feelings by action than to the intelligence by reasoning, all point the same way—to a time of revival. Here, then, on the threshold, we pause, and allow another chapter to develop the theme.

CHAPTER II.

ORIGIN, RISE, AND GROWTH OF THE FRIENDLY SOCIETY ORDERS
FROM THE BEGINNING OF THE CENTURY TO THE YEAR
1834.

WE have now to unfold the rapid spread of Oddfellowship under a new and improved form ; to relate the story of the troubled early years of Forestry (which we left in the preceding chapter immediately after its birth as a formal organisation at Leeds) ; and to look out for traces and notes of kindred associations, whether under the designation of Druidism, Shepherdry, or, perchance, some other ancient title. We will deal with Oddfellowship first. We have already witnessed its moral, social, and benevolent aspect under the loose rule of the 'Ancients' and the 'Patriots'; but about the year 1812 a new departure was taken, or rather, to be more correct, that which afterwards slowly and painfully grew into a new departure. We refer, of course, to the Manchester Unity. The formation and primary objects of this Order, which the most unlearned in the matter of Friendly Societies knows something of, are set forth in the introduction of a legal document drawn up for the Directors at a later date, in the following terms :—

The Manchester Unity of the Independent Order of Oddfellows was formed about the year 1812 for the purpose of mutual assistance in times of sickness, and defraying funeral expenses ; and (like the Order of Masons) has pass-words and signs, by which the members recognise those in compliance who are entitled to benefits, and distinguish those who (by assiduity and attention) have deserved well of their fellow-members ; and by these pass-words they are prevented from imposition.

Persons of age (allowed by article) and of good character are admitted members, without any reference to religious or political opinions ; and, in order to prevent any discussions on those subjects, one of the fundamental rules of the Order provides that, if any member sing or give a toast or sentiment on religious or political subjects he shall pay a fine for the breach of the law.

This was a distinct advance upon the unformulated benevolent and charitable organisations of the day, though any adequate consolidation of the sick and funeral funds was yet to be a long and trying process. It will also be noticed that stress was laid upon the value of pass-words, as affording protection from imposition and fraud. We shall presently see, in the light of the after-history which caused the document to be drawn up, how this form of protection worked.

The honour of founding the Manchester Unity of the Independent Order of Oddfellows is divided : one tradition—for it is little better—supports the claims of a marble mason hailing from London, by name Bolton, who is said to have obtained a dispensation to open a Lodge at Manchester, which he called the ‘Victory,’ the name of No. 3 of the Order, which, till very recently, was still in existence. But there is a little too much design about this origin which renders the alternative and spontaneous action of Mr. Robert Naylor, afterwards a Grand Master, the more likely source. At all events our older brethren, who lived nearer date, were of that opinion, since at his death, which occurred in 1841, ten thousand of them turned out to follow at his funeral, and thereby to pay the last honours to the man whom they considered the founder of their society. Mr. Naylor, with other friends, first held meetings for social purposes at the ‘Rope-makers’ Arms,’ in the borough of Salford, and admitted members after severe and strange ordeals. Their fame quickly spread ; members of other so-called Orders of Oddfellowship joined them ; and in 1810 a regular Lodge, called the ‘Abercrombie,’ was established, which subsequently became a Grand

Lodge, and, doubtless, the parent of the new Unity. Much curiosity was felt as to the method of initiation into the mysteries, and an influx of members rendered the creation of additional Lodges necessary, which would be subordinate to the Lodge whence they received their authorisation. Another and legitimate step was the appointment of a supreme officer, and in 1814 James Christie was elected the first Grand Master of an infant organisation that—all unbeknown to the pioneers—was to stretch as far as the British Empire stretched, growing with the growth of that empire, till *financially* and (to the last decade) *numerically* it became the first Friendly Society in the world.

Next we learn that the first public procession of the Order as such occurred in 1815, and was largely attended.

Charges or addresses in connection with a member's obsequies were printed, while special provision was made for the introduction of honorary members; among the first of whom—seeing with prophetic eye what a lower range of intelligence saw nothing of—was Henry Brougham (afterwards Lord High Chancellor of England).

As the circle of the society extended further from its centre, the weaker became the controlling central force. By 1820 branches had been established at Leeds, Rochdale, the Potteries, and even in the distant metropolis; while the Manchester District still retained the larger share of power, appointing the principal executive officers and the annual head of the Order.

The Grand Master and his Deputy, Mr. William Armit and his brother Thomas (both men of considerable ability and untiring zeal), determined, if possible, to consolidate the Unity. After discussions extending over two years the Manchester Committee determined to fix a centre for the permanent seat of government; a circular letter accordingly was dispatched to the several Lodges, embodying the views of the committee and recommending Manchester itself as the centre best calculated to promote the objects and further the interests of the Order. A storm was quickly raised.

A certain London Lodge considered itself aggrieved by the action taken by the committee, and the first intimation the latter received as to the intentions of their London brethren was a formal announcement that the metropolis was necessarily the proper centre of government, and that they had decided to assume the title of the Grand Lodge of England (in imitation of the Masonic Order) and to direct all other Lodges to forthwith give in their allegiance, and contribute a fixed sum towards the expenses of the Grand Lodge. A daring step to take, it must be confessed, for the London Lodge was but an offshoot, and it was not possible that the nucleus, in the far-off northern metropolis and home of the Order, without railway communication, could have any real share in the business of the Unity; the *bonâ fide* purpose of the Lodge in question was an open secret—self-aggrandisement at the expense of the Order.

In the meantime the standard of incipient revolt was unfurled at Leeds, and emissaries were sent the round of the Yorkshire Lodges, with instructions to stir up feelings of opposition and distrust. Some, indeed, of the Leeds brethren went so far as to prepare and print a new constitution, to be ready, at a given signal, for instant distribution throughout the body; so hoping to steal a march upon Manchester.

It was felt that there was no time for further consideration, if the structure so laboriously put together was to be kept from falling into isolated pieces; the very antagonism of interests already at war might be turned to good account if played off one against the other. Accordingly letters calculated to allay the storm and dispel uneasy fears as to the establishment of an autocracy were sent from headquarters; and to such purpose that adhesions from all sides came in supporting the Manchester government. But while the permanent seat of the executive and the offices of the Unity were to remain at Manchester, resolutions were carried for a Grand Annual Movable Committee of Delegates, which held its first meeting at the Manchester Arms on May 30, 1822. Here the new governing body was confirmed,

to be known in the Order henceforth as the A. M. C. With it lay the power of adopting or rejecting proposals from any District in favour of adding to or amending the laws in force, and the appointment of the Grand Officers, who up till now had been mainly, if not entirely, brethren of the Manchester District; and, finally, each Lodge and District, in full communion with the Order, was to be represented by its past and present officers.

At the second Annual Movable Committee, held in the Potteries District, a revised code of general laws was adopted, which became the groundwork of the present consolidated and amplified constitution. Shortly afterwards the Society made its first appearance in the world of literature, with the first number of the 'Oddfellows' Magazine,' first series (1824-1827); a ready medium for the mutual interchange of opinion, and a propagator of the true principles of Oddfellowship; for the good craft was not yet out of danger; one district and then another stirred up strife and contention. A strong man fortunately was at the helm, and there was need of him. Mr. Thomas Armitt, for the second time Grand Master, graphically describes the situation thus:—

But, as the walls of Jerusalem were proceeded with in troublous times, so that each had to labour or fight as circumstances directed; so our beloved Order, whose foundations are now firmly laid by the wise and good of our Order, they will raise up the superstructure, and so adorn and beautify it that it will become an attraction to all mankind.

And times were not yet at the worst. At the Annual Movable Committee the year following (1825) the deputies of the Manchester District were ordered out of the room, but the Grand Master, supported by loyal deputies, quelled the disturbance, and took his seat as presiding officer.

So important, indeed, was the crisis thought to be, that it was resolved, at the close of the annual meeting, to send the now Past Grand Master on a mission throughout the Unity to disperse the gathering clouds of misrepresentation and alarm,

as well as strengthen the hands of the commanders at distant outposts, who were much harassed and troubled in the execution of their duties by the promoters of an isolated and schismatic policy, ruinous to all healthy growth and brotherhood. The fruits born of the statecraft displayed on the momentous occasion of the Past Grand Master's mission were neither few nor scanty, leading to a clearance of misconceptions and a policy of mutual concession. The Abercrombie Lodge (Manchester) was directed to abandon its title of 'Grand Lodge' and its claim to No. 1 on the Unity roll. The ship of Oddfellowship steadied in its course, and, as a consequence, many Lodges that had held aloof came into strict compliance, notably those of Liverpool; while the following passage from a letter of Grand Master Wardle to a brother officer gives good proof that, for a time at least, the good craft had got well into the 'Trades':—¹

It gives me much pleasure to inform you that the increase and improvement of the Order, in the last two years, is almost without a parallel. In the last year we granted sixty new dispensations to open Lodges; and this year promises to be equally prosperous, so far. The spread of Oddfellowship is really astonishing, and often reminds me of the exclamation of Napoleon—'The finger of God is in it!' We have recently established a district at Hull, with five good Lodges. All the old Leeds Lodges, together with several opened since, are in full compliance. I am, at this time, in correspondence with the brethren in the north, for establishing two districts in the neighbourhood of South Shields. Indeed, my dear sir, nothing can exceed the real harmony, happiness, and prosperity of our beloved Order.

Provision was at this time made for the decent interment of members dying while travelling in search of employment.

In 1827 it was decided to form an executive body, in the shape of a Board of Directors, and create a central fund, provided for by an annual levy of fourpence per member, and placing the Unity, which had by this time gathered into its fold

¹ Spry's *History*, p. 26.

three hundred Lodges, on a financial footing; the appointment of an executive was the starting-point of reform in this direction.

Readers may indeed be wondering whenever we intend dealing with finance, which surely is the principal factor in a Friendly Society. 'Friendship, love, and truth'¹ are good and necessary in their way, but they are not the *peculiar* properties of a provident institution.

Quite so; but our contention is that, out of these very social and moral virtues, inculcated and propagated by the old affiliated Orders, a system of finances based on the mutual principle gradually, and as the imperative and pressing needs of the hour demanded, sprang up, finding its way through the darkness to the light by a series of experiments which were oft-times dearly paid for. That the beginning was very rudimentary in form is certain, and it is with the beginning that we have at present to deal. Fine, good-hearted fellows these old members, but it would be a mistake to suppose that they had any idea of looking ahead as regards money matters. Small wonder after the charitable way in which they dealt with their funds, granting relief in cases of distress as long as they had any capital, that some Lodges soon found themselves with a very small banking account. No regular method of so much contribution to be paid for so much benefit, and no more, as yet obtained; besides which heavy expenses were incurred in the purchase of scarves, regalia, and Lodge furniture. It is gratifying, however, to find that the General Fund of the Unity, as administered by the Central Body, steadily increased till, after the year's payments had been made, 2,500*l.* (in round numbers) remained to the credit of the society in the year 1833. What the total worth at this time of the 800 branches (so the good work had grown) of the Order was we have no means of knowing, as no complete returns were made, though the condition of affairs will shortly develop itself with unpleasant clearness in the next period of history. But it is time to hark back and pick up a dropped thread in our history.

¹ Motto of Manchester Unity.

We left the account of Forestry after having traced its source to Leeds in the middle of the last century. We referred to the earliest existing Directory of the Royal Order (*circa* 1825) as containing a list, partly printed and partly written, of sixty-eight Courts. The localities given are all northern, the manufacturing north being a land fruitful in fostering organisations of the working classes. By 1832 there were 358 Courts in the Order (taking an average of 30 members to each Court, this would give a total membership of over 10,500), of which 203 were situated in Yorkshire and 119 in Lancashire;¹ while the parent Court at Leeds claimed supreme authority over all others, and attempting too much centralisation and assuming a dictatorship, overreached itself and caused its own downfall. A natural desire began to be felt that, now the Order had so largely extended its area, the annual delegate meeting should become movable; or that, at all events, one Court, however venerable, should not monopolise the government. The supreme officers, fearing for their authority, got a motion carried that the meetings should *always* be held at Leeds.

An old document, preserved in the archives of the society, gives us a specimen of the rapid increase of the Order: thirteen new Courts were opened within three months of the same year; while the minutes of another supreme Court meeting held May 19-20, 1834, in the Commercial Buildings, Leeds, mark the beginning of a new epoch; a reformation in the history of Forestry. We extract the following:—

Resolved, That the anniversary meeting of this Court be movable to such *large* towns as may be agreed upon by the meeting; when it was agreed to be held at Manchester on Whit-Monday, 1835.

This proposition came from the Court held at Ambley Moorside, Leeds: it is the first token of a new order of things, and a breaking away from the autocratic rule of the Leeds District. The 'large' town chosen for the first meeting out of

¹ *Friendly Societies' Journal*, No. 21, p. 135.

Leeds was the larger town of Manchester.¹ But it was a long time to wait till Whitsuntide, 1835—nearly a year—and much might happen before then. The Manchester District, therefore, saw fit to send out a circular letter to the several Courts on behalf of reform and independence, and summoning an early meeting at Rochdale. The call for support on the part of the District was successful. On the day appointed 285 delegates assembled at Rochdale, and a bloodless reformation was effected; Leeds, Bradford, and Manchester shared the honours equally among them. Mr. W. Braithwaite, of Leeds, ‘sat up all night in order to have the remodelled rules ready for the consideration of the meeting on the following morning. The constitution of the Order was, in fact, roughed out and left to future High Courts to polish.’²

Leaving Forestry we come face to face with Shepherdry; indeed, it has been waiting with some patience for an introduction. On Monday, December 25, 1827, at the Friendship Inn, within a stone’s throw of the Court No. 2 of the Ancient Order of Foresters, held at Stamford Street, Ashton-under-Lyne (which, by-the-bye, was opened under a dispensation of the ‘Royals’ in 1821), twelve persons met to enjoy a social evening, and, before they parted company, established a new Friendly Society on the affiliated principle. At a meeting held a few weeks afterwards the following resolution was carried:—

That this society having held its first meeting on Christmas Day for the purpose of proclaiming glad tidings to future generations, it is resolved that it shall henceforth be entitled ‘The Society of Ancient Shepherds;’ that the same society be held at the house of Mr. Thomas Scholfield, the Friendship Inn; and that, in the event of being able to extend beyond one Lodge, this be called ‘The Loyal Abel, No. 1.’³

Here, at all events, whatever obscurity there may have been

¹ *Foresters’ Miscellany*.

² *Leeds Express*, quoted in *Friendly Societies’ Journal*, No. 21, p. 135.

³ *A Manual of the L. O. A. Shepherds*, by P. Pro. C. S. Mr. J. B. Archbold (1876). The writer is also indebted to this valuable tractate for information of a later date.

as to laying the foundations of Oddfellowship and Forestry, all is clear. It is Christmas time; the little band of twelve, assembled at the comfortable board and warm fireside, do not forget its message, 'Good-will toward men.' In their humble, hearty way they determine to act upon the inspiration of the day. In what better form could they extend good-will towards their fellows than by putting their savings into a common fund for mutual support in times of distress, and as a provision for the widow and the orphan? And copying as they did the example of the Chief Shepherd, whose birthday they were keeping, what better name could they give the child of their creation than the Order of Shepherds?¹ What better motto could they take as the guarantee of success than '*Christus noster Pastor*' ('Christ is our Shepherd')? As the Jewish shepherds of old on that first Christmas Eve kept 'watch over their flocks by night,' so was it the bounden duty of the newly formed brotherhood to watch over the interests of the fraternity, and guard it from the dark designs of wolves in sheep's clothing. Again, the founders did not go far wrong when, following the fashion of the time among religious men of the class, they sought in Abel their typical character of the older dispensation. The modestly expressed hope that the society might be enabled to extend its borders has indeed been fulfilled (as will be seen in proper place) far beyond what could have been expected from such a small beginning; even by 1833, at the seventh annual meeting, the assembled delegates represented nine districts and 2,657 members.

We shall not linger over the old 'making,' or the charges and degrees of Shepherdry; it will be sufficient to say that they were in accordance with the same spirit that formulated Oddfellowship and the like, with, of course, especial reference to the designation assumed.

¹ The honour of suggesting the name appears to have belonged to one Philip Buckley, who married the daughter of a real shepherd, and, experiencing much domestic felicity, he acquired an attachment to the name, which further showed itself by collecting all the passages in the Bible having reference to shepherds and their employment.—*Short History of Chief Affiliated Orders*, p. 36.

We pass on to Druidism, which claims to date its modern origin (so far as one branch of it is concerned) from 1781; it afterwards divided into two main streams, one known by the name of the United Ancient Order, and the other simply as the Order of Druids, consisting of a general amalgamation of isolated branches which either refused to acknowledge the jurisdiction of the Ancient Order, or which from time to time forsook the old allegiance. It was natural that, after the national niches of Forestry and Shepherdry¹ had been filled in, such a time-honoured and mystical organisation as that of the British Druids should not have been overlooked by the 'carvers' out of another secret Order.

Leaving in turn Druidism to flourish and multiply, we next notice the presence of another of the secret Orders; the countenance seems familiar, but the dress is strange and the title foreign. It may well be so, for the picturesque episodes of older national history were not of sufficient number to furnish illustrious pedigrees for the now rapidly increasing social and benevolent combinations of the people. The spark had been kindled and the fire was spreading. We refer to the establishment of the Ancient Order of Romans, by experienced members of an older and kindred society, in the year 1833.² This new society was formed on the model of the great old-world republic, and the adoption of the same grand old motto, 'One for all, and all for one,' showed that a like spirit governed its constitution. Its 'branches' were known as 'senates,' and its presiding officers as 'consules.' There was moreover a certain appropriateness in the assumption of the title of 'Romans' which was somewhat wanting in the titles of other of the affiliated Orders, especially those of Foresters and Druids. The founders were, in large measure, following Roman usage

¹ We allude here to the additional insurance made by certain members of the Order of Foresters under the title. See later.

² Amongst its founders were Mr. John Cheesman, a schoolmaster; Mr. Thomas Burras, the afterwards celebrated artist (*Short History of Chief Affiliated Friendly Societies*, p. 82). To the founder the Order probably owes its classical title and nomenclature.

and Roman example in their undertaking. An inscription recently discovered at Lanuvium, an ancient town in Latium, and dating from the reign of Hadrian (A.D. 117-138), gives the rules of a Roman club which was a species of religious burial association. It was a corporate body organised under a decree of the Senate, met monthly, and received monthly contributions, giving in return present benefits to a member who was good on the books. The meetings were further convivial and social ; amphoræ of good wine paid as fees formed part of the contributions. Moreover it was purely democratic, embracing freemen and slaves.¹ As a benefit society, the modern 'Romans' have, therefore, some grounds for their adoption of the name, working, as they did, on similar lines.

As it is beside our purpose to furnish the reader with a 'complete guide' to each and all the affiliated Friendly Society Orders, we shall refrain from setting forth in detail the history of the origin of any other of these Orders. Typical specimens of the numerically larger and smaller have been taken, and it will be needless to make that history indefinitely repeat itself, only to a confusion of the teaching of the whole. We therefore content ourselves with simply naming the chief Orders which date their rise from this period ; brevity and, we repeat, a wish not to obscure with too much detail the general drift of the whole movement is the sole object, not in any way a want of respect or of admiration for the noble self-efforts of those societies which will not be dealt with.

Omitting, then, for notice later on, where it touches the history of the Manchester Unity, the account of the origin and rise of the American Order of Oddfellowship, the following additional Orders should be noted as coming into existence before or during the first thirty-four years of the century :—

The Grand United Order of Oddfellows.²

¹ *The Oddfellows' Text Book*, by James Spry, Prov. C. S.—Kenrick's *Roman Sepulchral Inscriptions*.

² Noticed in the previous chapter.

The Nottingham Ancient Imperial Order of Oddfellows.

The Ancient National Order of Oddfellows, Bolton Unity.

The Leeds United Order of Oddfellows.

The Improved Independent Order of Oddfellows, London Unity.

The Ancient Independent Order of Oddfellows, Kent Unity.

The Order of Free Gardeners.

The Ancient Order of the Golden Fleece.

The Order of the Ark.

There are others besides, but, while a few of importance are of more recent origin, the remainder are of merely local character—the from time to time cast-off branches of larger Orders with whose financial improvements they could not keep pace, or else the scions of a personal and ignoble ambition in which self outweighed the common good.

In gathering up the teaching of our history, as far as it has been related, a justification for making a break in the year 1834 perhaps needs to be given.

In the first place, 1834 is the year in which the two greater brotherhoods¹ underwent respectively a process of ‘reformation.’ With one of them we have dealt, and the other, though less radical, will form a suitable starting-point for the next period in the history of the movement. What, again, has been the one feature in the movement that has been most clearly revealed? Undoubtedly that it took its origin and rise in the middle strata of society; not, indeed, by any means confining its limits to one class or one trade, but rather cementing many professions and trades into one ‘union,’ which sought to be not merely local but national. It is true that the Manchester Unity then, as in great measure now, represented the highest social type of Friendly Society membership, and that allowance must be made for a somewhat lower scale in most kindred societies; though even here the descent

¹ The Manchester Unity and Ancient Order of Foresters.

was graduated, and belongs almost entirely to a later period. We do not of course mean that the movement was restricted only to, or that it took its strength from, a class which we call 'tradesmen'; far otherwise, however originated, it received its impulse from the great '*industrial* revolution' which, during the latter part of the reign of George III. and the ten years of George IV., changed the aspect of the country and created the great northern and midland centres of industry and trade, turning England into the great workshop of the world.

The increase of Friendly Society membership naturally accompanied an increase in the liberty of the subject, which resulted in a cultivation of the spirit of independence and self-reliance. The rise of wages in manufacturing districts—the home, we repeat, of the true Friendly Society movement—did not, indeed, during this period, much improve, but the amount of employment did so, while the price of the necessaries of life fell. As regards increase of employment it has been calculated by a writer of the day that in 1817 the number of power-looms employed in Lancashire came to under 2,000; that fifteen years after the number had passed 80,000, and was at the time he wrote (1833) constantly on the increase. The bobbin-net manufacture alone employed, in 1834, 200,000 hands, who earned wages to the amount of 2,500,000*l.* in that year, while the total increase of the population of the United Kingdom during the first thirty years of the present century was calculated at 5,024,000, or $56\frac{3}{4}$ per cent., as against 1,959,000, or $27\frac{1}{10}$ per cent., for the last thirty years of the eighteenth century. Manchester, which in the first year of the century possessed a population of 94,500, in 1831 was found to contain a population of 237,500.

Without, therefore, pursuing the subject further, we are in possession of the source whence for many years to come Friendly Societies were to draw an ever-augmenting number of recruits. And, further, we have been made aware under what disadvantageous circumstances the thrift-plant began to grow.

Truly its environment was not calculated to encourage it, remembering (as we should) that the only societies fitly constructed to take in 'the many' were now, and continued to be for twenty years more, illegal organisations, from which, as the next chapter will tell us, the protection of the law had been withdrawn, and the members of which were liable to undergo, and *did* undergo, fines and imprisonment.

But if it was a bad time for the artisan and mill hand, so far as efforts towards a healthy independence and self-provision against the ills of life went, how fared it with the agricultural class? Handicapped by an unrevised Poor Law, their struggle for independence was hopeless. Indeed, they had ceased to struggle, and perforce had fallen into a state of semi-slavery to the State, at the hands of whose 'guardians' they received Poor Law relief; their chance of enrolling themselves in the ranks of any Friendly Society or benefit club was nil, consequently for some time to come we hear nothing of them as a class.

Without the demoralising agency of the Poor Laws, the wages of the working class would have been the greater by the whole amount they furnish, and something more; the rate of wages, other things being equal, must fall in proportion to the area and scale of relief given. In other words, the agricultural labourer would have had placed *in his own power*, instead of the pauperising provision of *outdoor* poor relief, the means of providing against sickness and old age. As it was, the insufficient wage had to be made up by the pernicious system of 'allowances'; and it appears that this system only affected rural labour, and was never practised towards artisan and skilled labour. Friendly Societies and benefit clubs, instead of being almost an impossibility anywhere below the skilled artisan class, would have been the order of the day, and the English agricultural labourer another being. That benefit clubs existed at all in agricultural districts prior to 1834 is a standing miracle, bespeaking a nobility of character and a power of (from a worldly point of view) uncalled-for self-sacrifice that loudly

appeal to our wonder and admiration; and that wonder and admiration is intensified when we inquire into the manner in which the enormous sums levied as poor and highway rates were lavished, to the utter uprooting of all feelings of self-respect on the part of the receiver and the impoverishment of the rate and the *wage* payer.

Such is the inheritance which subsequent years had to reap, and when we complain of the thriftlessness and waste of the labouring classes we are apt to forget that, though laws may be amended and surroundings improved, habits fostered by long custom cannot be changed in a day—no, nor in a generation.

We take leave of this, in many ways, unpropitious epoch with a parting word upon the financial aspect of branch societies of the federated Orders, summing up what has been said on the question in the authoritative language of one who spent ten years in collecting information regardless of expense or trouble:—¹

Some of these early associations, on the night of meeting, sent round the 'Axe,' as it was called, and received a promiscuous contribution, to form a treasury to assist distress cases. Then another form was, every sick member who was in distressed circumstances was relieved by *1d.* per week, given by each member, and if he died *1s.* was given to help pay funeral expenses, and if a wife died *6d.* was contributed. These gifts, of course, were only made to very needy members. There was no claim by any rule. No regular system of relief was introduced until 1829, and then from a general contribution of *1s.* per month preposterous benefits were promised, and paid, to the ruin of many of the early Lodges.

¹ Bro. James Spry, of the Manchester Unity.

CHAPTER III.

THE ORIGIN, RISE, AND GROWTH OF THE FRIENDLY SOCIETY
ORDERS FROM 1834 TO 1851.

WE resume our history with the Manchester Unity, and shall deal largely with it and with Forestry, in comparison with the account of other Orders, for several reasons, two of which must suffice to satisfy the reader. In the first place, there are materials ready to hand to deal with, and, secondly, because these two great societies were in large measure the leaders of the movement, and what was done by them was, as a general rule, followed sooner or later by the others. Exceptional cases will, of course, arise in which other societies have taken the initiative and worked out improvements, financial and otherwise, on their own lines. These will be noticed in their proper places.

Pulpit and press now rang with denunciations, the violence of which was only exceeded by the ignorance displayed. The specimen we present to the reader relates to Oddfellowship, but it will do for Forestry, Shepherdry, Druidism, or any other of the older affiliated Friendly Societies, that was strong enough to make itself felt in the community. The production given might be matched by hundreds more, but we refrain from stirring the forgotten fires of an abuse and vilification as impotent (to check the growing movement) as it was uncalled for. We content ourselves with a choice specimen from the tongue of a clergyman from whose 'study'-copy of the Holy Scriptures the Epistle of St. James had unaccountably been omitted. The occasion was an important funeral (according to

the usages of the Order) which took place at Christ Church, Woodhouse, near Huddersfield. The beautiful service of the Church of England finished, the officiating minister, one Rev. Mr. Bywater, of St. Paul's, Huddersfield, addressed the numerous brethren assembled to pay the last honours to a respected and well-loved brother in the following language, without receiving a word of reply from any who were present :—

Now, my brethren ; as you stand here, I have a few words to say to all of you. You may think, because I have interred this man, I have done my duty ; but, as a minister of Christ, I cannot allow this occasion to pass without saying something to you. I intend to give you a short lecture, and then turn my back on you for ever. I care not for you—I dare tell you so. What do you mean by coming here with your badges, collecting a multitude of people, breaking the sabbath, and keeping thousands from a place of worship?—is it not abominable ? I care not for your badges—they are emblems of wickedness—and you are worse than devils or infidels ; and if you do not forsake your badges you will not only go down to the grave as this man has done, but you will sink down to hell eternal. I dare say that, when I am gone, some one of you will put on a surplice ; but, let me tell you, yours will be an abomination, while mine is an emblem of holiness. You are a disgrace to society—a scandal to the country you live in ! Go to the heathen, and he will teach you a lesson ! Ever since I have known anything of you this has been my opinion, and shall ever remain so.¹

An epitome of events of some importance in the history of the growth of the Manchester Unity will enable the reader to gather an idea of the gradual process by which the older societies worked towards the light of a clearer day, and the difficulties and dangers that beset their path. It is a refusal to recognise or realise these difficulties that gives an unfair edge to the unsparing criticisms—written with the aid of the new medium and purer light of actuarial science—of outsiders whose knowledge of past history, as far as it concerns the affiliated Orders, is not so sound as their figures ; indeed,

¹ Spry's *History*, p. 34.

they never appear to trouble themselves with questions of environment. It is therefore the more necessary (running the risk of tediousness) to show the features of the country through which the 'pioneers' of the Friendly Society movement had to make their way.

In 1834 a new departure was taken; the old 'making' or initiation ceremony was replaced by one more suited to the altered times; oaths and obligations, dating from the last century and confounding the Order with revolutionary societies, were discontinued; and new 'lecture' books, more after the style of prize essays on the virtues, took the room of the old. In the latter part of 1835 the brethren of the important district of Leeds, being desirous of taking a praiseworthy share in the good work of true charity, sent a request to the then Vicar of Leeds for the use of the parish church and a sermon on behalf of the public dispensary; but they met with a peremptory refusal. The brethren were accordingly driven to the Queen Street Chapel, which the minister at once placed at their disposal, and gave them also a sermon.¹ A procession was arranged on a large scale through the main streets to the chapel, and the collection made at the close of the sermon amounted to over a hundred pounds. The line, however, here taken, according to precedent, by the clergy of the Establishment was soon and in a signal manner to be reversed. Before many years had passed, the barriers of clerical prejudice were to be rudely broken through by another and a greater Vicar of Leeds, whose truly catholic spirit knew nothing of the narrow exclusiveness that is bred of ignorance. Only two years later Dr. Hook came to Leeds as its chief pastor, and became a financial member of the very Lodge which, in all probability, headed the petition to his immediate predecessor, and the procession which force of circumstance had turned chapelwards.

In 1836 the Widow and Orphan Funds were authoritatively recognised as an integral part of the objects for which the Unity was established; while at the same time the society

¹ See Spry's *History*.

broke through the last remnants of a priority, which had long been allowed to the Manchester District, in a declaration that its chief and executive officers might be elected irrespective of district. The alteration, however, was not effected without leaving a troublesome after-swell behind, which threatened to considerably endanger the safe progress of the ship, and jeopardise the comfort of the passengers. The swell increased as the wind rose, and to lighten the ship certain passengers—three in number—were thrown overboard. For such heroic measures there was every excuse : the three had not only broken the general laws by which they were bound, but had issued a scurrilous pamphlet reflecting on the conduct of the society's officers, and sent copies to almost every Lodge in the Unity, purporting to come from the Lodge of which they were members. After due notice and examination into the rights of the case by a specially appointed committee, the offending members were expelled the Unity. Their Lodge returned the compliment with a contemptible resolution to the following effect : 'That, except —— be reinstated in the —— Lodge, we (the —— Lodge) do expel the Independent Order.' These proceedings appear too trivial and childish to be put on permanent record ; we allude to them only as leading up to an important feature in the history of this period when the great (so-called) secret Orders, being 'without the law,' were not allowed to be 'a law unto themselves.'

The expelled forthwith demanded back the moneys which had been paid by them into the society, and on a refusal one of them proceeded to put the responsible officers of his Lodge into the Manchester Court of Requests for the sum which had been paid in by him since his membership. On the case coming on, the following decision was finally given by the learned commissioner :—

I have, with great care, read over and considered the Act of Parliament relative to secret societies ;¹ and I am clearly of opinion that the Order of Oddfellows is an illegal association, and that

¹ 57 Geo. III. cap. 19.

the law upon which the party has been expelled is illegal ; for no Order can make a law to authorise it to expel any member ; and, as the consequence, they must either pay the member back his subscriptions or reinstate him as a member.¹

It was self-evident that the society itself must collapse if such a state of things was allowed to prevail. The Order would succumb to the attacks of the worthless ; nay, the worthless—wolves in sheep’s clothing—would, and did, join its ranks for their own selfish ends, and with the express purpose of fleecing it if they had the opportunity. And opportunities were not difficult to find in a body whose law-abiding members the law itself deprived of all legal protection and left in a defenceless position, the easy prey of the unscrupulous plunderer of its funds. The reader should also remember that the society had voluntarily, in the face of much opposition, in 1834 taken away all colour of suspected affinity with disloyal and revolutionary societies. In consequence of this adverse decision the directors, in their wisdom, decided to take the opinion of leading counsel, and approached for the purpose Sir John Campbell (afterwards Lord Chancellor Campbell), the then Attorney-General.²

In the legal document drawn up for the society its numerical strength is given, which it may not be amiss to quote and to compare with the earliest full return preserved :—

	Lodges	No. of financial members
1834	781	47,638
1836	1,100	70,000

Figures which show an increase in growth of over 22,000 members within the short period of two years. As this document is one of historical interest to the Manchester Unity, and of prime importance, we give a brief extract from its contents :—

‘The Order,’ affirm the directors, ‘has at all times done its utmost to assist the proper constituted authorities to preserve peace, and in the most disturbed times even Lodges

¹ Spry’s *History of Oddfellowship*, p. 38.

² Spry’s *History*.

have met with the sanction of the resident magistracy without in any case violating the confidence reposed in them. The Order discountenances trades unions, and does not allow assistance to be given to those who leave their employment in strikes and turn-outs, by this means promoting good-will to all men.'

The firm front shown by the executive saved the society. Another case, similar to the former, came before the Manchester Commissioners, and the commissioner, after protesting that the Unity came under the operations of the 39 Geo. III. cap. 79, as a society possessing different divisions or branches, and therefore was an illegal society within the meaning of the Act, allowed, on production of the Attorney-General's favourable opinion, that, *under the circumstances, no member could recover back money he had paid to the society.*

Steady progress was now made for some years, though the storm of invective with which the institutions of the people under consideration were assailed by outsiders continued with scarcely abated vehemence; and the winter of 1841 had to be passed through—a period when the flag of commerce hung motionless at the masthead, and, there being no outlet for the manufactured productions of the country, thousands of hands were unemployed or but partially employed. Oddfellows' halls were opened in the leading towns, and dedicated to the purposes for which they were raised. The Lecture Book was translated into the Welsh language. The year 1839 opened with over 1,600 Lodges, and 112,000 subscribing members to fill them; three years later membership had doubled itself.

Meanwhile, the tide of emigration had set in, and our Order, following the colonist to his Australian home, opened the Strangers' Refuge Lodge in Sydney in 1840.

Friendly Society literature also came to the front, and the 'Oddfellows' Magazine' attained a circulation of some 15,000 copies, and largely contributed to prepare the brethren for the reforming and improving policy which was surely, however slowly, making its way. The limit of age for the admission of financial members was fixed at forty years, while at the same

time a regular system of travelling relief to members in search of employment was adopted.

1842 was an eventful date in our history, as bringing about a complete severance between the English parent and the American daughter in Oddfellowship. It can here be only stated that the American Order was founded in 1818 by a member of the Manchester Unity in the city of Baltimore. A difference in ritual and order of 'making' new members was the ostensible cause of the severance. It cannot, however, be denied that the whole of the English Order was at this period of its existence in a position as remarkable as unenviable. Its growth had been rapid; in 1842 it contained (in round numbers) 220,000 members. Yet, notwithstanding the opinion of Sir John Campbell, the society was without legal protection; it could not go to a court of justice *for justice*; frauds continued to be committed on every side, and the grossest attacks were made on the funds. We shall not attempt to improve upon the graphic picture drawn by the society's historian, to whom we have been so frequently indebted:—

Such was the condition of the Manchester Unity in the year 1843—a name, without a reality—composed of the discordant elements of pride and poverty, fraud and benevolence, strife and good-will to mankind—attractive in the exterior, rotten in its internal government—without the pale of the law—the victim of designing knaves and charlatans. But the Order contained within its bosom the elements of good government; and the development of the present state of things has resulted from the reaction produced by the degradation to which it had been reduced by the want of control of the executive government over the internal affairs of the Lodges composing the Unity.¹

It was clear that the nettle must be at once grasped firmly, or the power to seize and crush it would have ceased to exist. Accordingly, the A.M.C. of Newcastle (1844) commenced a thorough overhauling by the wise measure of attacking the seat of internal disease. 'Up to this time Lodges had possessed the

¹ Spry's *History*, p. 55.

uncontrolled right of fixing their own rates of contribution and benefit'—with lamentable consequences. The payments could not carry the benefits, while exorbitantly high funeral allowances, or rather donations, were given. The expenses of the Management Fund were also found, in many cases, to exceed the expenses of the Sick Fund. Upon the state of things here revealed, the directors called upon branches to keep a regular record of their sickness and mortality rates, and make yearly returns to the Unity, that, as soon as possible, an average might be got at which would enable them to fix a scale of payments on the part of members, in some degree proportionate to the scale of benefits promised; and, further, that the practice of *donatives* be put a stop to, before still greater mischief were wrought. The rapidity with which the society was making members rendered these measures imperative, since otherwise every new member, as he added *numerically* to the strength of the Order, proportionally weakened the *financial* strength of the same.

With their address the directors circulated tables of contributions and benefits (compiled by actuaries) for the guidance of members and as a wholesome means of comparison: conspicuous among these tables were those of the eminent actuary Mr. Ansell. This gentleman had published Friendly Society tables nine years previously (1835), at the instigation of the Society for the Diffusion of Useful Knowledge, which were deduced from returns, embracing five years' experience of the sickness and mortality rates, obtained from various societies, and in all confined to under 5,000 members. Such tables were hardly those upon which a society like the Manchester Unity would permanently correct the error of their ways, when they were in a position to obtain information for themselves, and cut their garment according to their own cloth. As a matter of fact, the Unity's sick and mortality experience was found to be considerably less than that provided for in Mr. Ansell's tables.

The A.M.C. succeeding that of Newcastle, held at Glasgow,

inaugurated further reforms, and enforced those of the previous year ; the necessity for stringent measures having been in the meantime driven home by the closing, from want of funds, of from one hundred to two hundred Lodges. The whole of the initiation money and a fixed amount of contribution were to go to the payment of sick and funeral claims, and all branches were to establish an 'Incidental Fund,' out of which all expenses of management were to be paid, and a definite amount was fixed, which was to be paid in settlement of claims, and it was not to be exceeded.

There was immediately a scare among members, and it began to be spread abroad that the authorities intended 'to sell the imposition ordered from Districts and Lodges to Government.' The heat engendered was quickly fanned into a flame.¹ Indignation meetings were held, headed by irreconcilable members of the Manchester and Salford District, who never seem to have forgiven the abolition of their exclusive privileges ; the doctrine of open rebellion was preached in season and out, and the conduct of the executive was denounced as 'tyrannical, oppressive, and unjust, and calculated to destroy the independence of the Order.' The mass of unthinking members were roused by a flood of scurrilous songs and pamphlets, reflecting upon the management of the society ; but the executive held firm ; and those that came after had just cause to be thankful that, in a season of such danger and stress, the ship was well officered and well piloted. We rejoice to be able to give an extract from the masterly and dignified circular addressed to the recalcitrant Lodges :—

When the laws of the Order cease to be operative and effective for redress or punishment the days of the institution will be numbered, and will afford another melancholy proof that, without obedience to law, all attempts of the working classes to form a society for the amelioration of their condition must be abortive. The tie which binds the Manchester Unity, strong though it be, can be far more easily severed than united again. A day, an hour,

¹ See Hardwick's *Manual*.

a word, will suffice to overthrow the labours of a quarter of a century ; and every step calculated to lead to results so inimical to the welfare of our body requires to be met with promptness and decision. The directors feel it due to their own character and the dignity of the Order to state at once, and explicitly, that, during the period for which the welfare of the Order is committed to their care, they will know neither District, Lodge, nor Brother ; they will administer the laws in all their integrity, without fear or favour ; and by the laws of the institution they are prepared to stand or fall.

The circular was enforced by a suspension of the offenders, after measures had been carefully taken to provide for the minority in the different Lodges who refused to serve under the standard of revolt. Encouraging votes of confidence from the bulk of the Unity formed the meet reward which the directors received for their firm and statesmanlike conduct. Nor was this all ; though the large number of over 15,500 had been suspended in the Manchester and Salford districts, and eventually seceded from the society, its ranks were replenished by over 16,000 initiants, who joined between February and the last day of August, making a net gain at the end of the year of 3,398 members.¹ Honesty, in not promising more than could fairly be given, was then (as always) the best and most paying policy.

If it be inquired, what became of the seceders, numbering over 15,000, we reply that they formed a new Unity of Odd-fellowship, with a central office at Manchester, under the title of the *National Independent Order*. The name might seem to denote a far-spreading and universal movement, but it was only in name ; for however much the society may have repented of its old course, as far as financial reform is concerned, it is far from having any claim, in comparison with the Manchester Unity, to be national.

No longer could it be said that the Unity was 'rotten in its internal government' ; the executive had gained 'proper

¹ See Hardwick's *Manual*.

control over the affairs of branches,' and was henceforth to keep it. It will not be amiss to quote the analysis of the income and expenditure of the whole Unity for the year 1844, as ordered to be returned, especially as it is the first of its kind that we possess, and also will give the reader an idea of the relative strength of the society in rural, town, and city districts. The average age of members is stated to have been thirty-two.

District	Average Number of Members in 1844	Income				Expenditure			
		Contributions	Initiations	Fines, Goods, &c.	Total	Sickness	Funerals, &c.	Sundries	Total
Rural	66,208	£ 62,072	£ 10,545	£ 7,875	£ 80,492	£ 26,849	£ 14,697	£ 16,303	£ 57,849
Town	77,070	74,959	14,296	9,429	98,684	32,617	19,343	21,637	73,597
City	99,848	108,811	24,541	12,671	146,023	47,974	28,703	33,481	110,158
Whole Unity	243,126	245,842	49,382	29,975	325,199	107,440	62,743	71,421	241,604

That such a return was anything else than an unfavourable one financially is amply clear, bearing in mind that the average age of membership was only thirty-two, and that a uniform sick contribution was asked of all who joined the society, whatever their age might be, had not history itself given a like verdict. The truth, however, is the truth all the world over, and a gross overstatement by an actuary, however eminent, will not alter the case. We have referred to Mr. Ansell; another actuarial authority now stepped with unshaken confidence upon the ground, Mr. Neison the elder,¹ and, comparing the practice of the Manchester Unity with the result of the data he had collected from the quinquennial returns of sickness and mortality of 1836–1840, in the hands of the chief registrar, gave publication to the following oracular remarks upon the position of the Order:—

The inevitable dissolution of the Order of Oddfellowship under such circumstances is certain. *Presuming that no change in*

¹ *Contributions to Vital Statistics*, p. 137. London, 1845.

the contributions and benefits should take place, *and assuming the average age at admission to be 31*, which is near the truth, and taking the total number of members in the Manchester Unity at 400,000, *a donation or gift of no less than 9,135,000*l.* would be required to enable the Order to meet all its liabilities* ; and that is taking it for granted that the affairs of these societies are conducted with proper regard to economy, and the funds invested to yield at least 3 per cent.

If the adverse critic had said 250,000, instead of 400,000, members he might have been nearer the mark. A few millions must therefore be taken off the nine for this slight error. Again, no account is taken of *lapsed* policies. Indeed, the actuary in question displays throughout his work a lamentable ignorance of the working of the Order, which we do not see he could well avoid, considering he was totally unacquainted with its principles and rules. For the sake of friends who look upon members of the Institute of Actuaries as being next door to infallibility, a warning case may be taken out of an abstract of Mr. Neison's larger work, published in a cheap form under the title of 'Observations on Oddfellows and Friendly Societies.' He is commenting upon the enormous sum of 71,000*l.*, given in the previously quoted table under the head 'Sundries,' and puts the whole of it down to expenses of *management*. May the gods never grow old! an A B C acquaintance with his subject would have told him that *the far larger portion of that sum went to pay the doctor, and was to be looked upon in the light of an extra insurance*.

Nor was this all. Not understanding the machinery of the Order, under which members of distant Lodges were relieved in sickness by the Lodges in their immediate neighbourhood, and the accounts of such relief charged under the head of 'Sundries,' Mr. Neison, and others following his lead, fell into another error. Out of the 71,000*l.* in question nearly 30,000*l.* can be accounted for in this way, being authorised accounts advanced for other Lodges and District branches. It was therefore with great satisfaction that the leaders of financial

reform in the Manchester Unity welcomed in 1850 sickness and mortality tables of their own, based, not upon the imperfect statistics of one actuary or the peculiar opinions of another, but upon the experience of the society itself, tabulated and formulated by its Corresponding Secretary, Mr. H. Ratcliffe. He says:—

Some years have elapsed since it was first attempted to obtain statistical information from the Lodges of the Manchester Unity. As might have been expected, every proposition was at first strenuously resisted which had for its object the attainment of such information as alone could be relied upon as a safe guide to the successful financial management of so vast a body, the leaders of which were anxious to secure its permanent stability as a provident association by the application of every measure which the *experience of the society itself* might demonstrate to be necessary to insure its safety. At length, the unanswerable arguments advanced by those desirous of profiting by past experience prevailed, and in the year 1846 it was determined that we should *no longer decline to understand our true position*. . . . Returns of the most ample kind for the years 1846-7-8 were required from all Lodges composing the Unity; and thus was obtained all the information desirable to be possessed, relative to the sickness and mortality of the members of the Manchester Unity. From these returns the tables in this work have been prepared.¹

We have here (corrected and completed by larger after-experiences) the basis of what became known, not only throughout the Unity, but throughout the Friendly Society world, as 'The Ratcliffe Tables'; the guiding light of every other Order that adopted thorough financial reforms.

It may be as well to add a word or two respecting the way in which 'The Ratcliffe Tables' were prepared; it is not likely that the general reader will be prepared for the facts which will be disclosed. The weight of the paper on which the returns were tabulated amounted to 700 lbs., while the entries on each sheet were gone over fifty-eight times. The various trades of members were classified under twenty-six

¹ *Observations on the Rate of Sickness and Mortality*, edit. 1850.

headings, and this alone occupied the Corresponding Secretary from fifteen to seventeen hours per day during the time he was engaged on the returns. The mechanical work itself must have been enormous ; but if we would form any adequate conception of the magnitude of the task, we must not fail to take into the calculation the amount of mental strain undergone. Be it remembered that very little assistance was given, for the Unity office had not the staff of the Central Registry of Friendly Societies at its disposal.

It is time to turn to the outward disease, under the disability of which the Unity (with other kindred societies) was still labouring : it was outside the pale of the law, ' the victim of designing knaves and charlatans.'

The great question, therefore, which agitated the minds of leaders was the legalisation of the society without sacrifice of principle. The question was thoroughly taken in hand at the Oxford A.M.C. of 1847. The resolution of the previous A.M.C. had been an adverse one to the project, it becoming known that protection could only be obtained from Parliament by sacrificing all those members whose ages amounted to forty years and upwards. The time had indeed fully come for protective measures, if the Unity was not to fall to pieces. Its own Corresponding Secretary,¹ emboldened by the success of others, proceeded to defraud the society of 1,000*l.* subscribed by English members for the relief of those suffering under the terrible scourge of the Irish famine, by appropriating the same to his own use. He retained possession of the Board-room, refused the directors admission to their own property, and yet no redress could be obtained at the hands of the law.²

In 1848 (it having been determined after all to proceed by Bill) the measure for the legalisation of the society was introduced into the House of Lords by Lord Beaumont. It was referred to a select committee, by whom five actuaries were examined, including the chief registrar and Mr. Finlaison ;

¹ Not Mr. Henry Ratcliffe.

² The Provident Association Frauds Prevention Act.

and the following was the shape in which the *improved* (?) Bill reappeared:—

And be it enacted that the said Order of Oddfellows, and all Lodges thereof established prior to the first day of July 1848, shall be entitled to the protection, privileges, and benefits of law on their rules being certified and deposited as directed. But no such Lodges shall be entitled to these benefits until their rules are deposited and a declaration made (*in such form as the Registrar shall approve of*), *setting forth that no secret sign or pass-word will henceforth be used by them, that no lectures shall be circulated among them or read at their places of meeting, and that no burial service shall be used by them at the interment of their dead, and that this law shall not extend to Irish Lodges.*

We need not add the new-faced Bill was immediately withdrawn. To ‘keep pegging away’ was the motto of the Unity authorities, and their policy eventually succeeded. On June 14 and 15, 1849, a select committee heard full evidence from the agents of the Unity as to its wants and requirements, and in July a parliamentary report was drawn up, which, *for the first time in history*, allowed that the good outweighed the bad in the affairs of the secret Orders. Such a revolution of opinion in high quarters deserves to be preserved *literatim et verbatim*: it was brought about by an entrance of knowledge into those quarters:—

A large body of Friendly Societies employ secret signs at their meetings, for the avowed purpose of guarding against imposition, and are incidentally brought within the terms of ‘the Corresponding Societies Act,’ and are illegal.

Your committee, however, are of opinion that societies established for benevolent purposes, and which more or less accomplish their objects, and of which the members really desire to perform their engagements to each other equitably, should not remain altogether excluded from the protection of the law, and so be exposed (as very frequently happens) to imposition and embezzlement of their funds, without practical remedy. And in regard to the use of secret signs, however objectionable they may be, if they really attain the object they desire, provided the

society that uses them is founded for charitable and benevolent purposes only, your committee see no reason why the exemption from the operations of 'the Corresponding Societies Act,' which was made in favour of Freemasons, on the ground of the charitable object of their Order, should not be extended to such Friendly Societies (by whatever name they may be called), so long as they satisfy Parliament that they banish from their meetings whatever may offend against religion, morality, good order, and the laws and constitution of the country.

Your committee, therefore, recommend that, beside the class of Friendly Societies, who possess under former Acts the privileges of enrolment, a new class should be formed, to whom the Registrar shall be authorised to give a certificate of registration; and that the certificate of an actuary in these cases shall be dispensed with; and that they be exempted from the operations of 'the Corresponding Societies Act,' provided that they strictly adhere to their rules, and that they be required to furnish the Registrar with an annual return of their accounts; and that the right of suing and being sued in the name of their officers be granted them.¹

The 'Rubicon' was crossed; in 1850 a new Friendly Societies Act was passed recognising the 'Orders.'² The Ancient Order of Foresters was the first to take advantage of the Act, and in the next year the General Rules of the Manchester Unity were registered. The further history of the gradual progress by which the Courts and Lodges of the respective societies followed their central bodies must be left for the next chapter. Another epoch in the history of the secret Orders closed with their legal recognition. In obtaining this, as in much besides, the Manchester Unity of the Independent Order of Oddfellows was the pioneer. 'Credit to whom credit is due.'

The history of the movement at the period under review is to so large an extent contained in the account of the Manchester Unity that other societies must fain be content to receive but comparatively brief notice at our hands; no disrespect is meant—all are workers in the same good cause.

¹ *Report of Select Committee of House of Lords, 1849.*

² 13 & 14 Vict. cap. 115.

'Forestry' was left (in 1834) on the threshold of its new and firmly established basis, as a reorganised Order under the title of 'Ancient.'

What had it been doing since?

In ten years it had multiplied five-fold; in ten more it had reached six figures. 'Men worked for the success of the Order as if it were their sole object.'¹

In 1837 the society obtained its first footing in the metropolis—a footing which was the beginning of the, at present, immense London District of the Order. By 1840 dispensations for opening new Courts, or branch societies, were being granted at the rate of between forty and fifty per quarter. Of course Forestry came in for a large share of that denunciation from clerical, legal, and other quarters which, we have shown, the great twin brotherhood laboured under; but as we had something pleasant by way of exception to record there, so happily have we here. The then Bishop of Lincoln (the learned Dr. Kay) penned the following dignified rebuke to one of the clergy of his diocese, who was very near following in the footsteps of the Rev. Mr. Bywater:—

There appears to me to be a clear distinction between the case of a dissenting minister attempting to officiate in your churchyard and that to which your letter refers. You will perform the service over the deceased Forester and then leave the churchyard, the members of the Lodge will remain, and one of them will read the address, not as a minister of a religious community, but as a member of a Friendly Society.

Shepherdry, Druidism, and other associations followed the lead given them, as far as numerical strength went, but reserved financial reform for a later period of their history. In this respect, with the partial exception of the Order of Druids, the Manchester Unity showed the way, keeping well ahead.

With regard to Shepherdry we must note that in 1848, when the strength of the society was over 15,000, a secession took place of 1,300 members, who afterwards formed the Wisbech Unity

¹ *Foresters' Miscellany*, vol. xii. p. 207.

of the Order. The distance from Ashton-under-Lyne (the headquarters), and the expense incurred in sending deputies, were the reasons given. The bulk of members, however, remained firm in their allegiance, and a steady growth continued.

But, taking leave of these stray notes by the way, we beg to introduce a new and important species of Friendly Society—namely, that based on *temperance*, or, to speak correctly, *total abstinence* principles. The first organised movement took place in the year 1835, when, in the town of Salford, the Independent Order of Rechabites was established. The scriptural reference is self-evident, and it is no wonder that a body of teetotallers should adopt a name for themselves which, with such clear manifestation of Divine favour, had been honourably borne for nearly three thousand years. The origin of the society was self-protection. Friendly Society members who had taken the pledge were in danger of lapsing through the necessity of going to public-houses to pay their sick contributions; the following pledge with conditions attached was, therefore, demanded of a candidate for membership:—

‘I hereby declare that I will abstain from all intoxicating liquors, except in religious ordinances or when prescribed by a legally qualified medical practitioner during sickness which renders me incapable of following any employment. *I will not give nor offer them to others. I will not engage in the traffic of them*, but in all possible ways will discountenance the use, manufacture, and sale of them; and to the utmost of my power I will endeavour to spread the principles of abstinence from all intoxicating liquors.’ If the pledge is broken by any brother he ceases to be a member; but knowing how weak human nature is, and how numerous are the temptations—arising out of the liquor traffic and the drinking customs of society—that beset the path of almost everyone, we deal mercifully and patiently with erring brethren, and inflict fines three times; but for the fourth offence they are expelled, and can only be re-admitted as new members.

The great spread of Rechabitism is of a more recent date than that with which we are now dealing. In the proper place we shall hope to review the special advantages and privileges

the Order claims for its members, above those of what it is pleased to term 'drinking' societies. Another Friendly Society conducted on similar lines awaits notice—the Order of the Sons of Temperance, an American Unity established in the city of New York in the year 1842. Seven years after its establishment in the United States this secret Order on teetotal principles crossed to the mother country, and a National Division was opened in 1849 at Liverpool. Hence it rapidly spread to Manchester, Newcastle, and other important northern towns. In due course it became enrolled among the number of British Friendly Societies.

In summing up the peculiar features of this period of our history one or two distinctive points come prominently to view.

First, that before its close (1851) the public coach had given way, as a means of transit, to the 'iron horse.'¹ Deputies to annual or biennial meetings could make the journey with ease and comfort. It had not always been so, and the zeal and labour undergone in travelling to attend to the high interests of the societies of which they were representatives should be placed to the credit of the older race of delegates, as atoning somewhat for shortcomings in the matter of vital statistics.

Doubtless improved means of communication much assisted in the rapid and increasing growth of the movement towards the last few years of our chapter; the tenets and advantages of a Friendly Society Order were carried wider afield, as a greater range of country became accessible. But another cause of increase on the part of membership was the decrease in the annual amount of poor relief given; and this the more affected the welfare of Friendly Societies, since they were now able to reach down to the labouring classes. While the Manchester Unity still took its recruits from the better-paid portion of the artisan class, other societies, assuring for less benefits, charged

¹ The sums which Parliament authorised the various companies to expend in the construction of railways from 1826 to 1849 amounted to the enormous total of 348,012,188*l.*, the yearly average being 14,500,508*l.*—Cassell's *Illustrated History of England*, vol. vii. p. 315.

consequently smaller contributions, and so caught greater numbers in the meshes of their friendly nets.

No more put outside the pale of the law, claiming in vain justice and protection at its hands, with a leader in the Manchester Unity ready to show the way to financial reform—

Aiding a dubious and deficient sight
With a new medium and a purer light,—

its own experience bought and paid for,—the movement passes into a new phase. And we thankfully close this chapter with the Church's blessing, beyond hearing of those wild curses which it has been our painful duty to chronicle at an earlier stage :—

And may God, who has the hearts of all men in His hands and turns them as in His wisdom is best, make them subservient to your best interests ; and, when your heart and flesh fail you, may God be your strength and portion for ever ! And, as Moses prayed for the increase of Israel, I say—May the Lord God of your fathers make you a thousand times as many more as you are, and bless you as He has promised !¹

¹ Rev. C. Baddington, on the occasion of addressing in the parish church of Illingworth, Yorkshire, members of the Manchester Unity.

CHAPTER IV.

THE GROWTH OF THE FRIENDLY SOCIETY ORDERS FROM THE DATE OF THEIR POSSIBLE LEGISLATION TO THE ROYAL COMMISSION OF INQUIRY.

WE have done with 'origin and rise'; 'growth' is now the subject of our theme.

It by no means followed that, because the 'twin greater brotherhoods' at once took advantage of the Act of 1850, which, indeed, one of them had done so much to get passed in a form which made it possible for the *secret* Orders to register themselves and claim legal protection for their funds, others did the same with all speed. We have noticed in the previous chapter that merely the central organisations and funds (with general rules) were enrolled. With branches it was a gradual process, and when they did register it could only be as separate societies; possessing in the eye of the law (as interpreted by the Registrar) nothing in common with each other, standing or falling alone, counted as so many unattached units without the smallest legal connection; and, accordingly, reckoned by the Registrar, as they appeared at his office, as so many additions to the existing number of societies.

The great Friendly Society Orders might come under the ægis of the law, but it must be in the guise of the ordinary class of benefit club; their rank and position, not having originated in the sovereign or the states of the realm, but as being merely self-constituted, could not be acknowledged. As an example of the slow process by which members brought themselves to take the hand half held out to them, we will cite

the Shepherds. In 1853 a first attempt was made to enrol the Order, but was so hopeless as not to be proceeded with. Eight years later saw a proposition for the same end made at the annual meeting as hopelessly outvoted; and it was not till seventeen years after the date of the Act that success waited on the efforts of the legalisation party in the society.

But many of the Orders did not enrol or register till after the passing of the Acts of 1875-76. A feeling of ill-usage at the hands of Government takes a long time to wear away, and we cannot wonder at the delay to accept what, after all, were only half measures, by no means 'pressed down and running over' with liberal and large-hearted dealing.

Notably to this division of our history belongs a carrying of Friendly Society banners further afield, especially to our colonies and plantations—viz. New Zealand, South Australia, Sydney, Sandwich Islands, Cape Colony, the East Indies, and the Canadas. Oddfellows (of several Orders), Foresters, and Druids were particularly active in enabling the emigrant to take his society with him to his new home. And when the actual society itself did not possess branches abroad, terms of agreement were entered into, as in the case of the Order of Druids, 'established in England, of the one or first part, and the Grand Grove of the United Order of the United States of America, of the other or second part,' for the transfer of members.

Good works of mercy and charity outside the limits of the societies were not forgotten; and on the principles of Odd-fellowship being put to the test by an appeal from headquarters in aid of the Patriotic Fund, for assisting the wives and families of those who had fallen in the Crimean War, a sum of over 2,500*l.* was handed in. We merely state facts of this and a similar character for the serious consideration of 'the many' who, in profound ignorance of the good work done by societies, indulge in criticisms from which a better acquaintance with the facts might save them.

Following our usual plan, we will touch upon any points of special interest, and then proceed to throw the light of a little

contemporaneous history upon the whole Friendly Society movement, concluding with a summary of the progress made.

Taking events in the order of time, we have the unpleasant task laid upon us of referring to another outbreak of feeling against the Orders in general, and the Manchester Unity in particular. This time the 'ill wind' came from the east, in the course of a public address by the Earl of Albemarle delivered on October 16, 1856, at Diss, in Norfolk. The noble earl's text appears to have been certain statements made by public actuaries on the subject—already commented upon in a former chapter. Granting them for the moment a far larger amount of truth than they ever contained, the statements had reference in the main to a past condition of affairs, while the speaker made no allowance whatever for remedial measures, comparing the *old* tables of the Unity with the *new* tables of the actuaries. It is not worth while to reproduce the address *in extenso*; a paragraph will suffice to exhibit the style:—

Now, labouring men, think well on this point, and avoid the Manchester Unity. The word 'Unity' is a puzzle to labouring men, and it is a delusion. It is said by the supporters of this scheme that little clubs will go to ruin; but this is a great society—a great brotherhood—and as brothers they should bear one another's burthens. The 'Order,' they say, will take care of us all. Don't believe a word of it; it is a humbug from beginning to end.¹

Whatever opinions the Earl of Albemarle might choose to express on the subject would not have been of so much consequence to the Friendly Society Orders had not the 'Times' newspaper taken the matter up, and, without further inquiry, backed the noble speaker's sentiments with the heavy weight of its authority. One member, more or less, of the Upper House, proclaiming his lack of knowledge of the people and their self-

¹ Attack of Lord Albemarle on the Manchester Unity, and Mr. Daynes' reply.

helps, could not make much difference one way or the other ; but when the leader of the press—the *free* press—took the same line, it did make a difference : uncontradicted statements of the character put forth, though without foundation in fact, were calculated to undermine the confidence reposed in the stability of the Order. Mr. Samuel Daynes, of Norwich, one of the prominent members of the Board of Directors, was accordingly chosen, as located near the scene of the outbreak, to reply.

It was found necessary at the same time to appoint a past officer of known ability to look after the many little amendment Bills which the Registrar, or some would-be legislator, was continually bringing forward as supplements to the Act of 1855. Other societies, as the Foresters, likewise adopted a similar plan, whereby to protect their interests from injury at the hands of meddlers or fussy doctrinaires.

If greater progress than that actually made was not effected, it could not be laid altogether at the door of the societies. Instead of sympathetic help at the hands of the Registry Office, hindrances to better government, through a more thorough overhauling of the various parts of the machinery in use, were not few or far between. Improvements were made in the general laws, and a clause inserted to the effect that ‘ these laws shall be binding on every branch and member.’ The Registrar refused to certify the same, holding, contrary to the opinion of counsel and the intention of the Act of 1855, that branches were separate societies, and should be bound only by their own rules and regulations; furthermore that the Manchester Unity and kindred societies had no power to create new branches. In 1860 he got through Parliament an amendment of the Consolidated Act of 1855,¹ which, though shorn of some of its most objectionable clauses, thanks to the able advocacy of the parliamentary agent of the Order, conferred on the Registrar extraordinary powers over the appropriation of

¹ 23 & 24 Vict. cap. 58.

funds. A contemporary writer in the 'Times' gives the still more extraordinary reason for this high-handed measure—

Whispers are abroad that many societies have lent or given their funds to trades' unions, the purpose to which the funds were to be applied being well known, and for which the societies or their officers will be brought to account.¹

Mr. Spry, the industrious historian of the Manchester Unity, is unable to find any trace of action being taken on this head; the present writer has been equally fortunate or unfortunate. The truth is, the supposed discovery was a mare's nest! If there was any body of men to whom the affiliated Orders would not deal out liberal measure, it would be to a trades' union, the glare of whose attractive political programme and stirring meetings drew away their members from the safer serenity of the Lodge-room. In Yorkshire especially Friendly Societies have from time to time suffered numerical loss from the sudden influx of unionists.

We enter next upon the fringe of the greatest voluntary reformation that probably any public body of the kind ever underwent, when in 1860 the Executive of the Unity, empowered to do so by the A.M.C., determined to obtain complete financial returns, together with the rates of sickness and mortality for the past five years, from the several branches of the society; and in the case of any Lodge refusing to furnish such returns, the District was authorised to obtain the same and charge expenses to the uncomplying members. *Thus in the arch of Friendly Societies was the keystone placed fifteen years before compulsory powers obtained from Parliament made quinquennial valuation obligatory.*

Two officials of the society were closely connected with this great work. One was engaged in preparing the minds of members for its ultimate acceptance by a series of lectures and pamphlets upon financial and statistical questions, which, now taken for granted, were then little understood outside the Board of Directors. We refer to Mr. Charles Hardwick, a noted name among

¹ Quoted in Spry's *History*.

the small but compact band of 'pioneers,' who cleared the air of prejudices and allayed a factious opposition on the part of Lodge officers, especially Secretaries, who feared an increase of the burdens laid upon them without any resulting good in compensation. The other officer of the society was its gifted and indefatigable Secretary, Mr. Henry Ratcliffe, who, though he had already done such good work in tabulating former experiences of the society, and issuing observations on the same,¹ again set to work, and upon calculations based on the sickness and mortality of the past five years (1856-1860) prepared new graduated tables of payments to meet the various benefits given in connection with the Order; and at the A.M.C. held at Birkenhead in 1864 the tables were adopted on a division by seventy-five votes against seven, a fitting acknowledgment of the reformer's exertions. To sum up in the words of Mr. Charles Hardwick:—

The foundation-stone of the pillar of financial reform was laid at Glasgow in 1845, the shaft was erected at Preston in 1853, but it remained for the Annual Committee at Birkenhead to complete the structure by crowning it with an appropriate capital.

We feel assured that many of our readers have been asking themselves the question—some few of them perhaps in no-doubtful spirit as to what the answer would be—'How about other Friendly Societies? How fares it with them? We are for ever hearing of the Manchester Unity—its pioneer movements and its internal reforms. Have you nothing to tell us about kindred societies?' We plead in some measure guilty, and hasten, as far as space will allow, to speak of others than the great Unity. Foremost among them stands the Order of Druids.

But first we must bring up history to date. It has been premised that Druidism divided itself into two main bodies. The exact account of the circumstances that led to the formation of a second body is as follows. The 'United' Order, dating from the last century, was located in London, and from the metropolitan District it chose its Board of Management. Had

¹ See page 39.

It been wise enough to foresee the evils of autocracy, and to have yielded a share of governmental powers to its many offshoots, it might have grown to one of the largest, if not the largest, orders of the United Kingdom. But, unfortunately for its popularity, the suicidal policy which the old Royal Foresters attempted at Leeds, and failed in, succeeded only too well in the case of the Druids—but succeeded at the cost of dismemberment. As the Order spread further afield the strength of provincial branches and districts increased; these quickly found themselves without a voice on the executive of the society; the Board of Management was *immovable*; the same persons were always in possession of the reins; and whenever there happened—as happen there did—to be a bit of bad driving, and the ‘coach of state’ was perilously near to upsetting, the drivers could not be changed, or if changed it was only within the ring of a city monopoly. Corruption and maladministration, or, if not errors of so deep a dye, obstruction to progress and a clinging to the ill-made or devious old paths, when statistics and experience had shown a better way, could only be escaped from by the adoption of the democratic form of government suited to such institutions of the people. Secession after secession took place, and at length left the old form of representation with some dozen Lodges only attached to it, while the stream of progress flowed to other channels. But, singularly enough, the seceders, one by one, fell into a like error, and set up oligarchies of their own—each for themselves—till by 1857 there were as many as twenty-three sections of Druids, all governed distinctively. At length the moving spirits of the manifold splits, profiting by the example set them by other large affiliated bodies, determined on wiser counsels. A scheme of amalgamation was started and carried into effect in the year 1858. The new system of central government provided for a generalised executive and an equitable representation of the whole body at annual meetings. Extravagant expenditure was cut down and wholesome economy studied, as was manifested by the fact that the new system did not entail a levy of

more than one penny annually per member. But the point has already been passed at which a new financial departure was taken.

It is a little remarkable, and, as far as we are aware of, has escaped general notice, that two of the seceded Districts of the old Order of Druids took up the question of financial reform on its own merits in a most thorough and masterly way before the amalgamation scheme had been bruited abroad. In 1853 the Sheffield District became 'equalised.' We will explain. The importance of the word 'equalisation' in the history of the Friendly Society movement has not been sufficiently allowed outside the area of its adoption. To it we unhesitatingly refer the prosperity of the District in question, together with that of the Manchester and Salford District, the pioneers in this new phase of the movement. Roughly speaking, it meant the adoption of a like usage with regard to the sick funds of a Lodge as had been adopted in the best constituted societies with regard to the funeral funds ; it meant the removal of liability from a single Lodge to the united liability of the Lodges in the District. It was true that in societies like the Manchester Unity, Foresters, Shepherds, and others, if a branch could not meet the just claims of a member, that member, provided he proved himself not to have been a party to any breaking of District or Unity rules, could fall back upon his District for support ; but this was a very different thing from the thoroughgoing measure now adopted in certain Districts of the Druids. At the end of the financial year the accounts of each Lodge in the District were balanced. Given a sufficient number of Lodges—some older in years, some younger—the result will be that in some cases certain Lodges have accumulated a surplus over and above that necessary to meet actual liabilities, while certain others, owing to an over-average rather than an under-average of sick claims, find themselves with a deficiency ; *the liabilities of each separate Lodge having been duly provided for, any surplus that may remain goes to build up a reserve fund for the common good of all the Lodges in the equalised District.* Hence

there is no possibility of one Lodge becoming as rich as Cræsus, whilst another and perhaps a near neighbour is plunged into the lowest depths of poverty ; a possibility too often realised in other of the affiliated bodies. Here was a bearing of one another's burdens, which even to the Earl of Albemarle might have appeared a *reality*. We have seen that two Districts followed each other closely in introducing the great scheme of consolidation ; one of them (the Sheffield) also started from its commencement with a graduated scale of contributions. The good results in the latter case were rapid beyond all expectation ; while in the other District (the Manchester and Salford), the results, even without such helpmeet, were almost unique in the history of Friendly Societies, as far as we have yet travelled.

To one man, a head and shoulders above his fellows in the Order, beyond all others, is this onward movement due. Mr. George Wood, acknowledged founder of the Sheffield District, and afterwards Grand Master of the Order, threw the whole force of his ability and untiring energy into the scheme, and helped to make it the success it was. Loyally seconded and supported by Mr. S. C. Nicholson, editor of the journal of the Order, and Mr. John Wood, of the Manchester and Salford Equalised District, he wrote, travelled, and lectured on the subject till the best part of the members were 'educated' to his views. And it will not do to think that victory was gained without hard fighting. One hydra-headed foe was ever coming to the front—the scheme was 'new-fangled'—or rather the ordinary objections might well be comprehended in the old rhyme :—

I do not like thee, Doctor Fell ;
The reason why I cannot tell ;
But this alone I know full well,
I do not like thee, Doctor Fell.

We shall conclude the notice of this reform with an extract from a paper on the practical working of Friendly Societies written by Mr. George Wood, and printed in the January

number (1871) of the *Druids' Journal*, giving a *résumé* of results up to date in the two aforementioned Districts. Several other Districts had by this time adopted the system, but, of course, their experience was of comparatively short duration.

In 1855 the first balance-sheet was issued by the then Manchester (as it was called) Equalised District, at which time their accumulated funds amounted to only four shillings per member, with an aggregate of seven Lodges and 224 members, since which time, according to their published reports (the whole of which have been kindly sent for my perusal), the District has shown one steady and progressive march to the present time under the system of equalisation, as the following facts will show :—According to their report for October 1870 the District capital account shows the accumulated capital in hand to be 2,348*l.* 12*s.* 7*d.*, with an aggregate of members numbering 1,880. This fact, added to a fifteen years' experience, plainly demonstrates that the principle of equalisation is a safe and sure one ; whilst the probability is that, had they not had the good sense, perspicacity, and judgment to effect this substantial change when they did, long before this most, if not all, of the seven Lodges must have collapsed or have been dragging on a miserable existence. This may be plainly seen from the position of many of our Lodges and Districts at the present moment, who would act wisely in following in the same direction, and by this means save their institutions from ultimate and, I fear, not very distant ruin and misery.

With respect to the Sheffield District, I feel almost astonished at its rapid success myself, for that it has succeeded beyond my own expectations I most willingly confess. Rather more than eight years since our first Lodge was opened, and the standard of Druidism unfurled ; and, after a due deliberation of the principle on which we should base our superstructure—having digested the Manchester and Salford Equalised system—we, with one or two alterations which we considered would still more simplify the operation of the laws, adopted the equalised principle. And what is the result ? Our position at the present moment, or, rather, according to our October balance-sheet, 1870, is as follows :—Aggregate number of members, 1,857 ; accumulated capital, 2,389*l.* 16*s.* 1½*d.* ; the average age of the members being a little over thirty-two years, with a graduated table of payments according to liability.¹

¹ *Druids' Journal*, Jan. 1871.

The writer has also before him the report of the sickness and mortality experienced in the quinquennial period 1866-70; with a valuation of the assets and liabilities of the Manchester and Salford Equalised District and Tables of Rates of Contribution, &c. drawn up by the Secretary, Mr. John Wood, and bearing the date 1871.

Not, indeed, without foundation was the confident hope eloquently expressed by another member of the Order in a quarterly journal of the time :—

When the good ship 'The Order of Druids' becomes manned by the crew of 'energy and perseverance,' her helm guided by the captain of 'graduation,' and her sails filled with the breeze of 'equalisation,' she will triumphantly weather the fiercest tempest of adversity that can possibly assail her, and finally attain and securely anchor in that anxiously wished-for harbour of 'refuge, prosperity, and permanent stability.'¹

We will take a look at our old friends the Foresters and Shepherds. Of the former we have little to say except to bear witness to a wonderful increase in numbers till the Manchester Unity is almost caught up. A figure or two with the comparison courted will not be out of place as incontrovertible evidence:—

Ancient Order of Foresters.

1851, Number of members	84,348
1865, " "	250,703
1870, " "	376,663

Manchester Unity of Oddfellows.

1851, Number of members	229,049
1865, " "	353,556
1870, " "	442,575

Within the limits, therefore, of our present chapter, the Foresters, starting with some 144,000 members behind the

¹ *Druids' Journal*, Oct. 1873. We believe the Rational Sick and Burial Association (founded in 1837) was the first society which originated the equalised system, but we have no details of its working in that society.

Unity, lessened that number down to some 65,000 in under twenty years; a course assisted by the stringent reforms, which caused secessions from the Oddfellows, whereby other societies benefited.

Mr. Ratcliffe has been one of the greatest means of giving the secessions additional numbers, for he has proved the necessity for financial reforms; and for a long time there has been too much unwillingness to listen to the important truths his tables and teaching revealed.¹

The Foresters were later in their reforms and more fortunate in getting them introduced into the 'body' without violently disturbing the 'system.' By adopting the course they did, they lost, indeed, financially, but gained numerically. They afterwards adopted tables computed from Ratcliffe's experience of the Unity from 1856-60, till investigations into their own sickness and mortality experience enabled them to form tables for themselves. In 1868 the High Court of that year enacted—

That no new Courts should be allowed the full benefits of the Order unless they within twelve months of their establishment became registered under the Friendly Societies Act.

Three years later, when the society had passed its legal minority, all existing branches were required to register, and the year following the Manchester Unity adopted a similar course. Thus in 1869, 2,977 Courts out of 3,476 had registered, while of the Manchester Unity 3,038 out of 3,856 Lodges had taken the same step.

But though the inadequacy of an over-age fee in the case of older entrants had been plainly manifested, yet the Order of Foresters imperilled its finances by putting off from time to time the adoption of a graduated scale of contributions. It did not accept the principle of the reform till 1871, and, as we shall learn, did not attempt even a partial enforcement of it till eight years later. Its leading members also (as

¹ Speech of Mr. Reuben Watson, Valuer of the Manchester Unity, at the Annual Committee of 1883.

the *Foresters' Journal* of the date reminds us) were persistent opposers to any valuation of assets and liabilities, holding that it would lead to discord and disintegration in the organisation of the society.

Numerical progress was the order of the day. We turn to the Shepherds. In 1851 this important combination of the working classes could count only 13,900 members. Five years later 18,000 was the total, reaching to 30,000 in 1865, 35,000 in 1867, 52,000 in 1874. May 4, 1868, claims to be a red-letter day in the history of the Order, when the first Lodge was opened in Scotland; a small beginning fraught with large consequences. There was something evidently about the name of 'Shepherds' which commended the society to the hardy Scot. An attempt had been made to make him an Oddfellow, but he seemed to prefer Shepherdry. A motion was also proposed to adopt a graduated scale of contributions, but was hopelessly defeated at the annual parliament by sixty-six against five votes for.

We quote other instances of growth in bulk. Take the National Order of Oddfellows. At the commencement of the chapter this Order could but count some 7,000 in its ranks; by 1869 its forces numbered 31,000, to be reinforced in another three years by an additional 6,000. Take the Grand United Order of the same 'fellowship,' with its 37,000 in 1858, swelling into 67,000 in 1869, and to 95,000 in 1874. We might go on quoting, but the story would be the same—numbers. One exception, however, should be made to the general rule on behalf of the Rechabites, whose Tents (branches) numbered in 1844 1,000; a high-water mark, which lessened down by 1854 to only 7,000 members in all. There was a sad ebb to this first temperance movement; but towards the close of the period the tide rose again, and in 1868 we find the Order with over 13,800, but its spring tides were left for a renewed revival in the present day.

With this solitary exception, arising from the peculiar constitution of the society, the principal feature of the period ranging from 1851 to 1874, the date at which the recent (and at present

in force) Friendly Societies Act was first introduced into the 'lower house,' is the rapid increase in the membership of the affiliated bodies, an increase not without its evils. 'The sin of numbering the people' was re-enacted, quality was sacrificed for quantity; in a race in which speed was everything necessary elements of safety were overlooked; the bow of the vessel was made so narrow that when a more than ordinary high and violent wave of pressure assaulted her, instead of rising to the occasion and safely surmounting it, the ship oftentimes tried to cut through it, and foundered in the attempt. Hence the closing of so many branch societies through inability to meet growing difficulties; finance was neglected, and safety placed in mere numbers: a grievous error which a little thought would have avoided. A graduated scale of payment according to age at entry had not been generally adopted, and a heavy entrance fee or an extra-age contribution was found to be a poor remedy for a state of affairs in which the benefits assured for surpassed in monetary value the payments charged. Societies were like tradesmen, who, fearing a balance the wrong side if they took stock at the end of the year, put it off for a season. At length the time came when things had gone beyond mending. In others again prejudice against reform gained the day for a time. Secretaries and other interested officers did not rise to a full sense of their duties to members, and, dreading unpopularity, did not face the storm, but made at once for cover.

The number of the quinquennial returns of sickness and mortality sent in to the Registrar will show how comparatively few societies complied with the request to do so prior to the passing of the last Friendly Societies Act:—

For the five years ending 1860,	.	.	.	4,797
" " 1865,	.	.	.	7,917
" " 1870,	.	.	.	7,391

With a few bright exceptions, then, the time for financial reform had not come, and the consequences were increasingly felt the longer it was postponed.

Mention has been made of the breaking up of societies or of the weakened condition of their finances owing to the want of right principles to guide them. But this was not the only danger to which they succumbed. Failures or crippled funds were often the result of untoward circumstances over which the members had no control. The period was visited by epidemics of a virulent character. 'No less than 843,135 lives were destroyed in England and Wales during the ten years 1857 to 1866 by eight epidemic diseases alone.'¹ There was the frightful colliery accident at Landhill, the memory of which has only been obliterated by other accidents of more recent date. Members of Friendly Societies in large numbers were in a moment launched into eternity, and the funds of their Lodges exhausted at one fell swoop. And, as if this were not enough, to crown disaster came the Lancashire 'cotton famine,' which affected not merely Lancashire, but whole districts of Derbyshire and West Yorkshire.

The commencement of hostilities between the 'North and South' was the signal for the infliction of a fell blow upon a manufacture which, judging from the magnitude of the hands employed and the interests involved, might well be called *national*.

The capital invested in Lancashire alone in cotton mills, machinery, and working stock (1859) has been estimated at over 52,000,000*l.*; the number of persons directly occupied in the different branches of the cotton trade at 400,000; their wages at 205,833*l.* per week, or 10,653,000*l.* per annum. In October 1862, 210,000 of these hands were wholly without employment, with a total loss in wages of 1,365,000*l.* per quarter, or 5,460,000*l.* per year. This estimate largely increased by Christmas of that year, till the loss of wages may be taken at 200,000*l.* per week.² We are not going to draw a

¹ *Financial Government of Friendly Societies*, by P.D.G.M. George Wood and P.G.S. Samuel C. Nicholson (Order of Druids), edit. 1868, p. 21.

² *The Rate of Wages in Lancashire*, by David Chadwick. London, 1860. Also Mr. Chadwick's *Evidence on the Distress in Lancashire*.

picture of the misery that ensued, but it follows as a matter of course that these men could not keep up their contributions to their Friendly Societies, and that membership had to be allowed to continue without payment till more prosperous times should arrive; nor was this by any means all. Six years previously we found the Earl of Albemarle mocking the notion of the Manchester Unity being a great brotherhood, and that as brothers its members should bear one another's burdens. It was all humbug.

Sad indeed for those poor working men of Lancashire it would have been if the brotherhood had proved itself to be 'humbug,' as the speaker delicately put it. We again call upon history to refute such a slander. With the money grants and loans made from the members' own Lodges, and a subscription throughout the Unity which realised 5,000*l.*, a sum of 10,000*l.* was raised to assist the sufferers in the famine, while during that same year 24,000 members joined the Order. Truly the tie of brotherhood was no idle boast!

Nor, again, was this all. 'If the depression in Lancashire,' writes an intelligent eye-witness, 'has proved nothing else, it has most certainly demonstrated this, that crime can exist without poverty, and that poverty can exist in its bitterest form without being associated with crime.'¹ The calm, patient bearing of the suffering thousands was the universal theme of praise and admiration. Thirty years previously the distress would have been attended by other consequences. What had made the difference? Some put it down to cheap literature, some to temperance and co-operative societies, some to the establishment of Sunday schools and mechanics' institutions. We claim a share—and a large one, too—for the *Friendly Society Orders* in the educational work of civilising, and humanising, and ennobling the industrial classes; *the people had improved themselves.*

Very remarkable, then, is the steady increase of numbers in the face of epidemics, which carried off their manifold victims, and the national calamity of the 'cotton famine,' especially

¹ Mr. John Plummer, himself a working man.

affecting the great recruiting-ground of the Friendly Society Orders. It declares in unmistakable fashion that the 'Orders' were bound up with the welfare of the wage-paid classes, and that there were ties between them which time was only to strengthen; those in distress looked, not to the Poor Law, but to their society for assistance, and did not look in vain. It is also as unmistakable that additions to their numbers at such a period could not bring a proportionate increase in finances. Other causes, besides imperfect monetary calculations, were at work to weaken the stability of the 'movement.' It is doubly significant, therefore, to find the Manchester Unity carrying out one financial reform in the midst of such trying times, and commencing another immediately the pressure was removed. Three reforms (the Glasgow in 1845, the Preston in 1853, and the Birkenhead in 1864) have been noticed; it will be enough for the present to briefly state the fourth, completing as it did the lines already laid down.

While signs were in the air of preparation for another Friendly Societies Act, giving more stringent powers to the Registrar to compel societies to amend their ways; while a Royal Commission of Inquiry was sitting in London, and sending assistant commissioners into the provinces, Mr. Samuel Daynes, already favourably known as the leader of the Norwich District, and the Director who had replied to the aspersions of Lord Albemarle, rose in the Bury St. Edmund's A.M.C. (1871) to propose that the assets and liabilities of every Lodge and District of the Unity should be valued, and a digest made and laid before the Directors previous to the next A.M.C. The proposition was carried, and Mr. H. Ratcliffe, the invaluable Secretary, and now Actuary of the Order, was the person appointed to undertake the valuation.

We have approached the confines of the present epoch, and with an account of the steps that led to the passing of the Friendly Societies Acts at present in force, and the results of the Manchester Unity's examination of its affairs, enter upon new ground in another chapter. What may strictly be called the past history of the movement now closes.

CHAPTER V.

ROYAL COMMISSION OF INQUIRY INTO THE OPERATIONS OF FRIENDLY SOCIETIES ; THE CONSEQUENT ACTS OF 1875-76, AND THEIR BEARINGS ON THE WELFARE OF THE ORDERS.

‘LEGISLATION should be preceded by education.’ This axiom—a favourite one with that veteran pioneer, Mr. Charles Hardwick—sums up the cause of the changed spirit which (we are pleased to be able to record) came over those gentlemen whom her Majesty had graciously named as her Commissioners of Inquiry into the State of Friendly Society Law ; which inquiry resulted in the first Act of legislation that placed the affiliated bodies in their rightful position—at the head of the Friendly Society movement. Indeed, the Royal Commissioners candidly confessed that such was the case, as even a cursory inspection of the many Blue Books containing the evidence and reports will show. But before the writer attempts to take his readers through the mine of information (some of it of great value, much of no value) to whose mouth he has, at last, conducted them, a halt must be made for a few minutes, while we trace the steps that led to the appointment of the Commission.

Mr. Tidd Pratt, who had held the office of Registrar for over forty years, was dead. His conduct, as a public official, we have had occasion to adversely comment upon ; but, undoubtedly, he did good service by one of his latest acts—an *exposé* of the doings of certain joint-stock companies that had been and were carrying on, under the shelter of the existing Friendly Societies Acts, the nefarious practice of enriching promoters at the cost of unsuspecting insurers. These societies

had come to be known as 'collecting burial clubs'—*i.e.* getting in their premiums by means of highly paid agents going from door to door: and as such they registered under the Acts.

These institutions, *not* of the people, are briefly alluded to because critics are fond of reminding the general public of the frightful condition of Friendly Societies, as urgently calling for more stringent legislation, and are not too careful as to the particular class to which they apply their damaging observations.

In April 1868 an education of Parliament in the whole subject—to be continued at intervals for the next seven years—was opened by the introduction into the Upper House by Lord Lichfield of 'an Act to amend the laws relating to Friendly Societies, and to small Government annuities, and the assuring of payment of money on death.' His lordship had, previous to bringing in his Bill, asked for a deputation from the Manchester Unity and the Order of Foresters, that he might receive information as to the character of the affiliated societies. But the mistake he made was to suppose that he could properly understand or digest newly acquired and altogether strange knowledge in the course of a few weeks. The noble earl's intentions were, we know, of the best, and he was most desirous that something should be done with the higher class insurance companies and the collecting burial societies before alluded to; this, however, was a very different matter to dealing with such (to an outsider) complex and elaborate self-governing institutions as the Friendly Society Orders. The Bill was subsequently withdrawn, and the Earl of Lichfield notified that it was his intention to ask for a Royal Commission of Inquiry into the subject; but it is to the House of Commons that we must look for the next step taken, a twelvemonth later. In April 1869 Mr. Evan M. Richards, M.P. for Cardiganshire, called attention from his place in Parliament to the subject of Friendly Societies, and moved that the Government introduce a measure conducive to reform. The motion was seconded by an old Friendly Society Commissioner,¹ who, together with his

¹ Mr. Bonham Carter.

friend Mr. Southeron Escott, had done what they could to make the Act of 1850 palatable to the Orders. The speech with which Mr. Richards introduced his motion was so noteworthy, as marking a distinct advance in public opinion, and, at the same time, so clear in its explanation of the government and constitution of the affiliations—this being the first occasion on which they had been brought to the notice of the ‘House’ since they had come within the pale of the law—that we ask permission to rescue a few points made by the hon. member from the oblivion to which time and the cackling of the ‘unlearned’ in our affairs have, we fear, consigned the whole. After dealing at length with ‘collecting clubs,’ and showing that the main body of Friendly Societies had changed in character, since the day of small and local associations on whose behalf past legislation had mainly been enacted, the speaker passed on to a consideration of the affiliated societies as represented by the Manchester Unity and the Order of Foresters, making especial reference to the former.

Alluding to the society’s Secretary, Mr. H. Ratcliffe, he said:—

I have taken some trouble to go through the statistics of the society, and I do not hesitate to say that a gentleman who has so completely mastered the subject as the gentleman who prepared these statistics is entitled to the confidence not only of his own people, but of the public.

On the head of management expenses he remarked:—

One bright and shining spot in connection with the Manchester Unity is the fact that the total cost of the central management is only about 900*l.* a year, and this sum is pretty well all recouped by the sale of rules, &c.

Contrast this with the ten committee men of the ‘Liverpool Liver,’ with a salary of 520*l.* each.

Commenting upon the Registrar’s return as practically useless, scarcely a half of the forms sent out having been returned, the hon. mover asked for a compulsory quinquennial or septennial valuation of assets and liabilities as the only sure way by which societies could see their financial position.

It is too much the fashion (he added) of some writers to condemn all Oddfellows' and all Foresters' Societies, and to say that from their tables it is quite clear that all these societies are insolvent. I have not entire faith in these general statements, nor in the statistics of the gentlemen who make them.

A reference to the figures of Mr. Neison, sen., which have been noticed in a previous chapter :—

I have confidence that, with proper legislation and with the enlightened views of the gentlemen who are at their head, they will become not only solvent, but one of the great institutions of the country.

Mr. Richards concluded with sentiments which every member of the Manchester Unity, Foresters, and other kindred societies must have been proud to read, and which must have kindled in many citizens an interest in parliamentary debates all unbegotten before :—

It may be thought that it would be a great deal the readier way of proceeding for men to go to some shop and insure their lives. That is not my view of the matter. I believe that the fact that in these societies the members have some share in the management is one great element of their success. Nor is that all. These societies are teaching men the duties of citizenship. I believe that the future of this country will be a great deal better than its past, and that, in a great measure, from the education which its working men are receiving in its Oddfellows' and other kindred societies. As an honorary member of one of them, I may say that from what I have seen in the Lodges, in order and decorum, they are equal to this House. Every member on entering the room is required to make the same acknowledgment of the authority of the Chair as is customary here. No undue drinking, no swearing, no political or religious discussion is allowed to be introduced. I believe that a system of education is practised in these societies which tends very much indeed to improve men as citizens, and to improve them in every way that conduces to the welfare of the community.

We fear that the comparison between the order and decorum of the Lodge-room and that of the House of Commons here made will no longer stand good. We are happy to be able to bear witness that neither in the Lodge nor Court room

have we witnessed that deterioration in the amenities of life, in good breeding and courteous manners, which of late years the 'Lower House' of the Legislature has undergone. On the contrary, the tendency has still been upward.

The Government declined to bring in the measure asked for, but had no objection to the appointment of a Commission. So for the present the matter was dropped. It was revived in a peculiar form, as might be expected from the quarter whence the revival came. In February of the next year (1870) the Chancellor of the Exchequer, the Right Hon. Robert Lowe,¹ brought in a Bill for the purpose of abolishing the office of Registrar, and transferring the duty of registering Friendly Societies to the Board of Trade, and handing over certain powers hitherto exercised by the Registrar to the County Court judges. It was quickly snuffed out. The late Registrar might have grievously erred in his narrow interpretation of the law through his professional spectacles, but to retain the status of the certificate, to be granted as before, and to offer *none* of its moral guarantees, was taking a step out of the twilight into the darkness. To the honour of the most extensive Friendly and Industrial Societies, this ill-advised policy of covering over the cracks in the fabric with a thin varnish of Board of Trade respectability was strongly petitioned against, and effectually so; while the giving of increased powers to County Court judges would have been to turn all Friendly Society law into chaos, so divergent and conflicting have the decisions of these legal gentlemen ever been.

After this ill-advised and abortive measure had been dropped, the real work began. In July, Mr. Evan Richards, having regard to the promise of the Government of the day, moved for the appointment of a Royal Commission, as the first step towards the adequate knowledge of the whole question, which should precede further legislation.

In October of that year (1870) the Commission, consisting of the following gentlemen, was gazetted:—Sir Stafford

¹ Now Viscount Sherbrooke.

Northcote¹ (chairman), Sir Michael Hicks-Beach, Sir Sydney Waterlow, Mr. Bonham Carter, Mr. Evan Richards, Mr. C. S. Roundell, Mr. F. T. Bircham, and Mr. W. P. Pattison, with Mr. Ludlow as secretary. Meanwhile the office of Registrar had been temporarily filled up, till the recommendations of the Commissioners should deal with the question of its retention. During the month following, a committee of the Manchester Unity, appointed for the purpose, attended, by request, a meeting of the Commissioners in London, to give evidence on the government and rules of the Unity, and its opinion upon various points of amendment of existing Friendly Society law which had been suggested to the Commissioners or Parliament. A committee of the Order of Foresters also attended upon the Commissioners for the same purpose. We have no intention of recapitulating the evidence then given; very much of its contents, gathered from the fountain sources, has already been set forth in these pages; and, besides, it was afterwards largely supplemented.

The Commissioners, having taken the evidence of the Oddfellows and Foresters, and inquired into the operations of other kinds of benefit clubs, appear to have realised that, as yet, their acquaintance with the methods by which the affiliated bodies were managed was too slight to warrant their acting upon it. But, however laudable their desire to obtain further information, the way they set to work to obtain it was a mistake—a mistake that was promptly and honourably amended on its being pointed out; but, we repeat, one which they would not have made had the status of the Friendly Society Orders been known to them.

Defaulting 'collecting' and 'office' clubs were not the only societies the law had to deal with; and the Commissioners might have remembered this when they petitioned the Earl of Morley to introduce (on their behalf) into the House of Lords, and hurry through within twelve days, a Bill 'for facilitating the proceedings of the Commissioners appointed to inquire

¹ Now Earl of Iddesleigh.

into the existing state of the law relating to Friendly Societies.' There was no room for doubt as to the meaning of the measure. By it a new staff of six Assistant Commissioners were to be created, two of whom, at least, were to be lawyers, and were to receive such salaries as the Treasury might determine. These assistants were 'to be despatched throughout all parts of the country, to make local inquiry into the manner in which the affairs of societies were conducted.' Each of the dreaded six might sit alone, and was armed with the power of enforcing the attendance of witnesses, compelling the production of documents; ordering the inspection of real or personal property; committing to gaol for contempt for a period of three months; providing for indemnity to witnesses, and protection to persons publishing these accounts of evidence. The Bill, in short, was on the model of one passed a few years before for the more effectual inquiry into the *criminal* transactions of certain notorious trades union societies at Sheffield and Manchester. Good and bad, sound and unsound, ignorant and wilful sinners, were to be all treated alike; and the same measure meted out to the monuments of the people's thrift and providence as had been given to the foul deeds of arson and assassination which had profoundly shocked the moral sense of the nation. Truly, the education period, which should precede Friendly Society legislation, had not yet accomplished its work.

The Manchester Unity, true to its pioneer position, stepped to the breach, and mainly through the action of Sir Stafford Northcote—ever staunch in his friendship to the Friendly Societies of the people—the measure was at once withdrawn.

A common-sense and unprejudiced view of the matter was, upon reconsideration, adopted, and the Commissioners themselves, without going to Parliament for extraordinary powers on behalf of Assistant Commissioners, which would have far exceeded their own, despatched four assistants to the provinces to conduct inquiries 'into the operations of the affiliated and collecting societies,' without the dubious aid of police, gaolers, and the like.

While the Sub-Commissioners were collecting evidence,

inquiries with which we are not concerned, dealing mainly with building societies, were proceeded with at headquarters, and reports published.

Passing on, we give a few quotations from the subsequent report of the Assistant Commissioners :—

The affiliated societies (says one of them), as the clubs of highest organisation among those invented by working men to suit their own wants, and at the present day greatly surpassing all others in popularity, deserve the first place that is assigned to them. Everywhere that I have been I have heard the same story from the members of the older or local clubs. ‘We cannot stand against the great Orders.’ Wherever they penetrate—and they are penetrating year by year into more remote corners of the field—the majority of existing clubs at once cease to enter young members, and within half a generation die out or break up. In some towns they have made a clean sweep of the local societies, in all they are predominant ; in the country districts they establish themselves wherever and so soon as a dozen or a score of artisans find themselves living within reach of each other and in want of a club.

There seems half a century between such language as this and that, with unflinching consistency, employed by the late Registrar :—

This form of benefit club, continues the Commissioner, appears to have been first worked out by the Oddfellows, Manchester Unity, and since it is the undisputed invention of men belonging to the class for whom benefit societies are intended, it is important to point out how admirably it is adapted to meet the primary requisitions of a good system of thrift, as thrift is understood by the members of that class in England.

After commending the Lodge and District system, as securing respectively a well-founded insurance for sick and funeral benefits, we read :—

The sagacity necessary for the guidance of such great societies as these have become is sought out by the delegate system and utilised in the central executive, and the general meeting so organised is both an excellent school for disseminating just ideas throughout the Order upon the questions brought to issue, and also a fair representation of the best opinion current among the members.

In May 1874 the Commission presented their fourth and final report, and this was followed up by the introduction to the House of Commons, on June 8, of 'a Bill to consolidate and amend the law relating to Friendly Societies and other Societies,' embodying the recommendations of the Commission ; which recommendations were based upon the evidence received.

Our present business is with several clauses in the original Bill, which were afterwards withdrawn or amended at the instigation of the Orders, mainly of the Oddfellows and Foresters. The objections are given as showing the influence which the societies mentioned had upon the ultimate measure adopted by Parliament, and how much of its best features we owe to their representations. For instance, a deputation from the Unity waited on the promoters of the new Bill, to explain their objections to clauses which were considered offensive ; as the following :—

(1) That whilst registration should, if practicable, be rendered more easy to societies, the requirements of the law should be more strictly enforced than hitherto.

With this view, while retaining, with still fuller powers, the central office of Chief Registrar, with assistants, in the United Kingdom and Ireland, a system of local registration was adopted, the country being divided into a certain number of registration districts (either coextensive with counties or not), with a Deputy Registrar in each (subordinate to the central office), who should be of the *legal* profession. Within their respective districts these gentlemen might exercise all functions and powers given by the Act to the Chief Registrar.

In the working of this clause great diversity of rendering would be given to the general, district, and branch rules of the Orders ; great confusion and inconvenience would arise. Indeed, a uniform system of government would have been rendered impossible ; the management of societies would be largely taken out of the members' hands and placed at the mercy of country attorneys and solicitors. This proposition was subsequently

amended, and clerks of the peace nominated to fill the posts of deputies of the Chief Registrar. This was also objected to, as being only a little less grievous.

(2) That regulations made by the Chief Registrar for carrying out the Act be equally binding as though forming part of the Act.

This would be highly dangerous, leaving, as it did, societies at the mercy of any Government official.

(3) The re-introduction of the clause in the 18 & 19 Vict. cap. 63, which gives powers of nomination to receive funeral money, but limits such nomination to prescribed degrees of kinship.

It was considered that if the privilege of nomination was granted, it should not be clogged with restrictive conditions, instances not being unfrequent of members dying leaving no near relatives, but very dear friends.

(4) The clause limiting the priority of claim over an officer's estate to death only, and depriving the society of the privilege enjoyed under the old Act of similar priority in cases of bankruptcy or insolvency.

In support of the insertion of the additional words, 'bankruptcy or insolvency,' after 'upon the death . . . of any officer of a society having in his possession, by virtue of his office, any money or property belonging to the society to pay such money and deliver over such property to the trustees of the society in preference to any other debts or claims against the estate of such officer,' it was contended that the principle of priority of payment had been ceded to Friendly Societies for a period of more than seventy years; that money entrusted to the keeping of an officer of a society, in trust for the purpose of meeting the necessary current demands upon it, was not his money (to be used for trading purposes), and did not justly form any portion of his assets whatever. The money belonged to the provident working men who had subscribed it, and not to any one of the number who might have been entrusted in an official capacity merely with the practical conveyance of it to its destination—the relief of their sick brethren, or their representatives in case of

death. No profit or interest accrued to the society from the placing of a portion of its funds, to meet current expenses, in the hands of one of the members ; while his commercial creditors would have been trading with him for a profit, and, consequently, as in all such matters, must take the ordinary risk of commercial loss.

The Bill was withdrawn, and re-introduced the next session in a shortened and improved form. The Manchester Unity, mainly through the watchful care of Mr. Curtis, their parliamentary agent, successfully resisted the amendments of amateur legislators in Friendly Society affairs, which were continually introduced as improvements to the measure, and as successfully carried their own amendments. Nor should we, in this matter, overlook the efficient help rendered by other societies, notably that of the Foresters. Space will not allow of our enumerating either class of amendments, but, as a specimen, we will instance a proposal made at the last moment, and in all good faith accepted by the Chancellor of the Exchequer, to the effect that, with respect to Lodge and Court auditors, their names and addresses should be sent up to the Registrar, and published by a notice put up in the Lodge-room or Board-room of the society three months before the audit. The uselessness and impracticability of such an enactment was at once explained to Sir Stafford Northcote ; its uselessness was shown by pointing out that, as many Lodges changed one of their auditors quarterly, this would involve the sending of not less than 16,000 letters a year to the Registrar, the ultimate destination of which would be the waste-paper basket ; and its impracticability was shown by pointing out that, in the majority of cases, a new Lodge auditor was only chosen a Lodge-night or two prior to the audit. When the Bill came up, on recommitment, the Chancellor of the Exchequer acknowledged the communication he had received from the parliamentary agent of the Manchester Unity, quoted from his letter, and himself moved the omission of the clause ; which was immediately agreed to.

On June 24 the Bill was read a third time and passed the

Commons, and on August 11, 1875, it received the Royal assent, after having passed the 'Upper House' with but trifling amendments in committee.

But we must not take leave of the Royal Commission, and the framers of the Act that embodied their recommendations, without a hearty word of commendation. In Lord Iddesleigh especially we always feel we have a friend—one in need, and therefore indeed. He was not above learning, and from the aptitude with which he adapted himself to the circumstances of his high position, and his unflagging determination to hold an even balance, he has, by the sound work done, earned himself a place in the hearts of the pick of the industrial classes throughout the country, which no party politics can ever eradicate. Whenever at Friendly Society gatherings his name is mentioned, it always meets with the most cordial reception. This should be some return to the noble lord for the years of labour he underwent in the 'good cause'; at any rate, his name, and with it his work, will be inscribed on the bead-roll of a bloodless fame as a benefactor of his country, a true server of his generation. We cannot more fitly conclude this part of our history than by letting Lord Iddesleigh speak for himself in the language (honourable alike to the speaker and the subject) with which he closed the debates upon the Bill in the 'Lower House':—

Some points in the Bill (he said) had caused him a good deal of anxiety. From time to time he found himself compelled to abandon opinions which he had formed after due deliberation. In fact, he stood very much in the position of the Frenchman who had come over to this country to write a book upon it. When he had been in the country three weeks the task seemed very easy; when he had been in it a year he felt he would require a good deal more time for his task; but when he had been in the country three years he began to feel that the work he had set himself to do was impossible. So with this Bill. When he first took up the subject he thought it would be easy, but it had proved much more difficult than he had expected. Of one thing, however, he had become convinced, and that was, that the mass of the working people, from whom the

system of Friendly Societies had sprung, were conducting their business in a manner and spirit from which they had all much to learn. Indeed, the large proportion of the lessons he had learnt in connection with this matter he had learnt from the working classes.

The provisions of the new Act, to be known as the 38 & 39 Vict. cap. 60, came into force on January 1, 1876, and the leading affiliations were hastening to alter and amend their existing rules in accordance with its requirements, when a difficulty suddenly arose which called for fresh exertions on their part. Whilst the Act was being generally hailed as a marked improvement upon its predecessors, in one instance it was found to be so weak and wanting as to call for amendment within the first year of its existence. Perhaps, however, it would be juster to say that the fault did not rest with the Act itself, but with certain 'Treasury regulations' which altered the intentions of its framers. And the Treasury officials in their turn would doubtless have put the fault a step further back: the *ill* men do (as well as the good) lives after them. We are, for the last time in our history, brought face to face with the ruling of the late Registrar, Mr. Tidd Pratt, which regarded all Lodges or Courts of the Friendly Society Orders as so many separate or distinct societies. Hence the newly appointed Registrar, Mr. Ludlow, the late Secretary to the Royal Commission, required all such Lodges or Courts to cancel their previous registration as distinct societies, and to re-register, if they wished to be legally, what they always were in fact, branches of their respective organisations.

Now this could not be done without publication in some local newspaper, and also in the 'London Gazette'; and the Executive Council of the Order of Foresters issued a circular, in which it was stated that 'to bring the 5,000 branches of our own Order under the new Act from the old one *would entail an aggregate expense of nearly 20,000l.*;' the same amount would have to be incurred by the Manchester Unity of Oddfellows, and smaller sums in proportion by the other affiliated Friendly

Societies. The actual sum required by the Foresters may be somewhat exaggerated, but undoubtedly the expenses would have been ruinously heavy.

A committee of consultation accordingly met in London to consider what steps should be taken to remove or amend the regulation. The committee consisted of prominent members of the Manchester Unity and of the Foresters, who had only just put off their harness after seeing the new Act safely through. It was successful so far as removal of the clause requiring advertisement of the cancelling and re-registration went, and a short amendment Act was brought in by the Chancellor of the Exchequer¹ to this effect, which Act also simplified the process of conversion; three-fourths of the members present at a specially called meeting of a society registered previous to January 1876 might determine to become a branch of another society; in which case it would be held sufficient if copies of the rules in force, with any necessary amendments to bring them in compliance with the provisions of the Act (1875), were signed by the chairman of the meeting, and by the Secretary of the society so determining to become a branch of any other society, and countersigned by the Secretary of such other society. The rules also, so far as not contrary to the provisions of the Act (1875), and subject to amendments provided for, were to continue in force as rules of such branch until amended.

This conversion, however, has been a work of time, and is not yet fully accomplished. The chief official under the Act could say, five years after that Act had become law, that about one-half of the societies in question had been converted into branches, and about 6,000 (a calculation under the mark) still remained unconverted, and that the said conversion was still going on at the rate of 1,000 per annum. It will be seen, then, that in one important particular the new Act, as the old, failed to adequately recognise the unity and constitution of the affiliated Orders, raising a cry for 'sudden conversion' where no conversion was needed. Up to the date of the last

¹ Sir Stafford Northcote.

complete returns made, in spite of every possible assistance rendered, and *from no unwillingness whatever to enter into close union*, we discover that the following proportion of Lodges or Courts in their respective Orders yet remain with the process required uncompleted, nine years after the passing of the Friendly Societies Act:—

Name of Order	No. of Lodges or Courts	No. of same registered as branches of their respective organisations
Manchester Unity of Odd-fellows	3,612 ¹	3,084
Ancient Order of Foresters	4,059 ¹	3,348
Order of Druids	860 ¹	202
Loyal Order of Shepherds } (Aston Unity)	900 ¹	661

Other Orders have likewise their proportion of branches not registered as such; but having, many of them, no distinguishing sign set against them in the lists or almanacs of their respective Unities, we are unable to reckon up the numbers. But enough has been said to prove that branch registration, as interpreted by the Friendly Societies Acts, has not been, by any means, universally conformed to. It means trouble and an amount of expense which many members have not thought it worth their while to undergo for the equivalent given in return. This is a misfortune, as it has delayed measures of consolidation—the one great want. The leading Orders are, however, taking steps to press the matter home; and the High Court meeting of delegates of the Foresters, assembled at Birmingham for 1883, adopted amendments to the General Laws of the Order, to the effect that in future Courts *unregistered as branches of the Order* should, until such time as they register as branches, be debarred from being represented at the High Court meeting (the annual parliament), or sending propositions for alteration of general laws, or of

¹ For Great Britain and the Channel Islands only.

participating in any benefit to be obtained from the High Court Funds. It is satisfactory to know that the number of such Courts or Lodges is steadily diminishing every quarter, and before long it may confidently be expected that a general conformity will be attained.

While on the subject of registration, we ask to be allowed to sound a note of warning, which we trust will not be taken amiss by those whom it concerns ; we have been surprised to find a number of *totally* unregistered branches in the lists of a few of the Orders. We gather from the General Reference Book of the Order of Druids that something like fifty Courts belonging to that Order—in so many respects in the foremost rank of societies—are in this position.¹ Surely it is not necessary, at this late period of history, to point out the advantages of registration and, we venture to say, the sin of *non*-registration. Let any member of a branch that is unregistered study a little carefully the special privileges afforded registered societies under the Act, as they are plainly set forth in a leaflet, to be obtained of the Registrar,² and realise the defenceless condition of his present state, to say nothing of unfair dealing towards other and registered branches of the society. Suppose an uncertified Lodge or District chooses to repudiate its just indebtedness to a certified Lodge—and such cases have occurred, though, we are thankful to know, they are uncommon—no payment could be compelled ; the law would lend no assistance. Such unequal yokefellows will not run together.

It is now time, the Acts being in full working order, to sum up the principal alterations affecting Friendly Societies proper before considering some of them in greater detail :—

One registry office for the three kingdoms, with a Chief Registrar, and assistants subordinate to him in England, Scotland, and Ireland ; instead of three coequal and independent Registrars.

¹ The case is worse in the Order of Rechabites.

² Address O. H. M. S., The Registrar of Friendly Societies, 28 Abingdon Street, Westminster, S.W., and never mind the stamp. See Appendix.

Rules no longer to be certified as being in conformity with law ; an acknowledgment of registry to be given in place of the certificate.

Annuities grantable up to 50*l.* extended under the Provident Nominations and Small Intestacies Act, 1883 (46 & 47 Vict. cap. 47), to 100*l.* ; certificate of any actuary approved by the Treasury allowed for annuity tables.

Deposit of rules by unregistered societies no longer allowed.

Registry may be cancelled on request, or cancelled or suspended in case of fraud, mistake, &c.

Applications for registry to be signed by seven members at least.

Yearly audits required, and powers and duties of auditors defined.

Annual returns in specified form required in all cases.

Valuations of assets and liabilities required every five years.

Public auditors and valuers to be appointed by the Treasury, but their employment not compulsory.

Various provisions to secure to members and persons interested a knowledge of their rights and obligations, and of the affairs of societies.

Power to Registrar, on the application of a certain proportion or number of members, to order inspection of the affairs of a society or the calling of special meetings.

No payment on death to be made except upon receipt of certificate of Registrar of Births and Deaths ; but cost of certificates of birth or death limited to one shilling, or sixpence in certain cases.

Right of nomination for funeral money in favour of any person (no longer necessarily a near relative), not an officer or servant of the society, unless such officer or servant be nearly related to the person nominating, but only to be exercised by persons sixteen years old or upwards.

Minors under sixteen not to be members of any future *adult* society. Special regulations as to minors between three

and sixteen. No minor under three to be a member of any future society.

Investments (except in juvenile societies) may be made on any security (not personal) which the rules may direct.

Power to acquire land, and to build, &c. if the rules so provide, with certain privileges as to copyhold and the discharge of mortgages.

Power to form a loan fund for the benefit of members only, under certain restrictions.

Greater facilities for prosecution for fraud and misappropriation.

The Registrar is empowered to dissolve a society on evidence that contributions are insufficient to cover benefits, without waiting for actual insolvency.

Societies with branches, *i.e.* affiliated Orders, legally recognised as such, and special provisions made for registering them.

A more complete system of penalties, which may rise to 50*l.*, in cases of falsification.

The power of authorising new purposes for which insurance could be made under the Act transferred from the Home Secretary, or Lord Advocate, to the Treasury.

To continue, and bring to a conclusion, the subject of registration. It will be seen that no certification of tables by an actuary was required as a condition precedent to the registry of a society not confined to benefits on death. Such a requirement had been made in the past, and a revival of it has been attempted since the date of the Acts. As recently as 1883 a Bill was introduced by Lord Greville into the House of Lords, to require such certificate; but was subsequently withdrawn. Doubtless other attempts will be made in a like direction. Last year the report of the Thrift Committee of Clergy of the Lower House of Convocation (Canterbury) made a similar recommendation, in view of further legislation.

Let us look back. The attempt to make Friendly Societies 'safe' by Act of Parliament is no new thing. In different forms it has been in force before. It was an indispensable

qualification from 1819 to 1834, and again from 1846 to 1850. With what result? During the two years prior to the passing of the Act of 1846, from July 1844-46, the number of applications for enrolment (the word then in use) was over 2,000, and over 1,600 were actually enrolled; for the two years following the Act the applications were 1,780, the numbers enrolled only 423; while the yearly average for the four years under the Act was 215, rising for the four years after its repeal to 1,300.

A re-enacting of such a test would, in all probability, send societies from what, at all events, is twilight to the utter darkness of non-registration, and would defeat its own object. Besides which, it would be a tearing-up of the settlement arrived at between the leading Friendly Societies and the Commissioners, and to which Sir Stafford Northcote, on behalf of the promoters of the Act of 1875, loyally adhered. The measure was to be an enabling Act, since 'where,' to quote the language of Mr. Bonham Carter, one of the Commission, alluding to the affiliations, 'you have such a monument of the perseverance and industry of the working classes, you should minimise your legislation as much as possible.'

Better knowledge should be stimulated, and every assistance for improvement given; but where the spirit of *self*-improvement is already at work, the willing hands should not be turned into a press-gang; the latter, being under State control, might work more equally, but the social and moral dignity of the labour would be at a discount. Neither is it as though nothing has been accomplished by the societies themselves in this direction. The rates of the Manchester Unity, as drawn up by the Secretary and Actuary of the Unity—the Ratcliffe Tables—have come into general use, and these, say the Commissioners, are the most reliable. The rates of the Foresters bear the name of Mr. Francis G. P. Neison, Fellow of the Institute of Actuaries, and are based on the society's own experience. Effectual assistance is also rendered by the actuary attached to the Registry Office, who, in accordance with the terms of the Act, draws up model tables. We find such tables in use by the

‘Grand National Order of Oddfellows, while Mr. Reuben Watson (Nottingham) has drawn up tables for other of the affiliations, as also Mr. Neison. A summit being reached by the more enterprising and zealous members of the party, the lagging ones should receive every encouragement to mount, but the hill should not be levelled down for them. Compulsion is a dead leveller. On all accounts, therefore, we must agree with the weighty condemnation of ‘compulsory’ safety contained in the last Friendly Societies¹ Reports : ‘The Chief Registrar could not too strongly deprecate the return to a policy utterly condemned by experience.’

While dealing, therefore, with the subject of registration, it is necessary to be careful to disabuse the public mind of over-confidence. Some people will persistently take a greater weight over the bridge than it was made to bear. Because the Registrar’s ‘pass’ is appended to a society’s rules, they verily believe that, should the society fail to fulfil its obligations, Government will see their sick claims paid. The privileges of registration are real and substantial ones, but an exaggerated notion of them only prevents candidates for Friendly Society membership from looking into the prime question of the society’s ‘ways and means.’ Safe rates must not be sought for under the wing of registration ; but given those rates, it is the ‘parts and duties’ of registration to cherish and stimulate the society’s healthy growth. We are of opinion, viewing the whole situation, that as we often, in walking along by-roads, come upon an official notice to the effect that a certain bridge is not made to allow the passage over it of traction engines and the like heavy weights, and that any damage done to the structure, should they cross, will fall upon the owners of the engine ; in like manner it might be useful, if a notice were affixed to the Registrar’s signature of Friendly Societies’ rules—*their roads*—of a similar nature, containing a warning against Government liability, should damage ensue from insecure rates of contribution.

Keeping directly financial questions, such as audit and

¹ *Reports*, 1883.

valuation, and quinquennial returns, for other chapters, we cannot do better, perhaps, than conclude this with a specimen of that improving spirit which was abroad, and on which the framers of the new Act, with true statesmanship, so much relied to eradicate past errors and imperfections :—

The British working man of the present day seems to be endowed by nature, above all other men of his class in other nations, with those qualities of mind which are adapted for conducting Friendly Societies on an enlarged and liberal scale. His integrity, persevering industry, enterprise, prudence, and liberality of sentiment pre-eminently qualify him for carrying out a true spirit of self-reliance, calculated to support him under certain contingencies, and enable him to produce for his family the means of a respectable subsistence. But to accomplish it, we, as Druids, must be up in the race ; we must not be content to come trailing half a century behind. There is nothing to prevent us from occupying the very foremost rank. We have already numbers, we have men of intelligence ; then, clearly, our interest and duty is to act the part of intelligent and sensible men, and be determined no longer to be in such a position as to allow the finger of derision and contempt to be pointed at us ; no longer to allow the incongruous rules which defile our constitution to be the base of our operations. Let our integrity still be the standard of excellence,¹ ever aiming at justice, honour, and truth.

¹ In allusion to the society's motto, *Integritas pro rupe nobis.*

CHAPTER VI.

FINANCIAL PRINCIPLES AND EXPLANATION OF TERMS ; PERIODICAL RETURNS OF SICKNESS AND MORTALITY, AND THE LESSONS THEY TEACH ; THE MANCHESTER UNITY.

IN the last chapter but one we left the Manchester Unity in the midst of preparations for taking stock of their financial position, or, in other words, in process of undergoing a valuation of assets and liabilities such as, we have seen, was made compulsory under the recent Act. Before, however, we can again take up that thread or others in our history, a general explanation of the financial principles which the present era inaugurated is necessary for the right understanding of the way in which those principles have been applied to individual societies.

Amid the many pamphlets dealing, in part or wholly, with the subject, we shall select two especially, as both, in their way, calculated to materially assist us in our researches into what, to the vast majority of Friendly Society members, still remains a hidden mystery. We allude to Mr. Reuben Watson's 'Explanatory Treatise on the Valuation of Friendly Societies,'¹ and Mr. Francis G. P. Neison's (the younger actuary of that name) 'Observations on the Efficient Valuation of Friendly Societies.'² Both of these treatises are of great value, though appealing to different classes of minds. In Mr. Watson, the honoured pupil of the late Mr. Ratcliffe, we recognise the trained mathematician, setting before intelligent officers of the Manchester Unity the latest calculations of science brought to bear upon the data left by the devoted Secretary of the Unity, and giving

¹ Published in 1878.

² Published in 1885.

prominence to the newly raised question of superannuation and deferred annuities ; while in Mr. Neison we have an eminent actuarial authority, giving in popular form, and with most luminous pen, the results of his protracted and laborious investigation into the sickness and mortality rates of the Ancient Order of Foresters, together with full and clear explanations of the technicalities belonging to the intricate subject dealt with.

To begin with, What is a valuation ?

It is a process of measurement, according to certain standards of values, of the risks of a society, with a view of ascertaining its financial condition.¹ In other words, having regard to the ages of members at the time of valuation, we have to try and find out how much sickness they are likely to be subject to, and when they are likely to die ; or, as they are termed, their rates of sickness and mortality ; and whether these, as they fall due, can be met by the society.

These engagements entered into by the society, and extending far into the future, cannot be guessed at, but are only determinable by means of the science of vital statistics. All other rough-and-ready 'tests of solvency,' however plausible they may look, are worse than useless, standing in the way, as they so often do, of the application of the true touchstone.

But before we enter into the history, past and present, of valuation, and of the data upon which it is based, we must explain the principal terms in use ; for a good deal of 'powder' has been uselessly expended in fault-finding, owing to a misunderstanding of these terms.

By the value of an 'annuity' is to be understood the present worth of a member's annual contribution for some benefit or other, either a sick allowance, *deferred* annuity (*i.e.* superannuation allowance), or funeral money. When a contribution includes in it a member's share of management expenses, medical attendance, &c. it is said to be *loaded*. Should it be exclusive of these, it is a *net* rate.

We have used the expression *present* worth or value ; a term

¹ *Neison*, p. 9.

which is applicable to either benefits or contributions, a society's liabilities or assets ; it means the moneys, inclusive of interest, which a society *expects* to receive from its existing members, the doors, as it were, being closed during valuation to *future* membership ; or, on the other side, it means the moneys which a society will have to pay in the future, remote or near, to its members, in the shape of promised benefits : the more remote their payment the greater the amount of interest to be earned. We shall illustrate by examples by-and-by.

While explaining the last technicality belonging to valuation, we employed the word 'expects.' This brings us to a definition of 'expectation of life' and 'average duration of life.' The 'expectation of life,' which is synonymous with the 'average duration of life,' expresses the average remaining life (in years) of a certain number of individuals at given ages.¹ 'Malingering' and 'secession' explain themselves : by the first is implied an unfair 'calling on' the society, an imposition upon the funds through an assumed sickness ; by the latter, those members who, sooner or later, cease membership through continued non-payment of their requisite subscriptions.² A '*sickness* benefit' is another term liable to misconception, since 'sickness' from a Friendly Society liability point of view is more comprehensive than its medical usage, implying 'a physical condition which renders a person unable to follow his usual employment.'³

One other misunderstanding remains to be cleared up, which has been, as we shall presently see, fraught with grave consequences.

A valuation of the risks of a society seldom discloses an even balance ; it reveals either a 'surplus' or a 'deficit,' and the society is accordingly classed as being either 'solvent' or 'insolvent.' But from the manner of speaking in vogue among our critics, we humbly venture to question whether they have not acquired their interpretation of these terms from a knowledge of commercial affairs, rather than those of Friendly Societies. When a society, on valuation, discloses a 'deficit,' it

¹ Neison's *Foresters' Experience*, p. 72.

² *Idem.*

³ Neison's *Valuation of Friendly Societies*, p. 16.

is not thereby implied that it is unable to meet immediate and near claims upon its funds; the earlier claimants will have their dues paid, but the later or remote, unless an amendment be made in the contracts, will not receive their dues in full. The deficiency is not one of the society's *funds*, as many persons loosely assert, but one of its *assets*; quite another thing. It is a deficit which includes both the realised assets (or funds in hand) and the prospective assets (or present value of future contributions), and upon the proportion of deficiency in each class of assets depends the length of the period—always supposing no remedial measures are taken—in which the society will be in a position to meet in full the claims upon it. The case of a 'deficit' in commercial life is another thing; 'insolvency' here means an inability to meet claims which have already fallen due, and are even now past date. The term 'surplus' has, in like manner, been misunderstood; it has often been treated as if it were already realised, and spent (though it sounds an Irishism) before it has been received. When a valuer, then, arrives at an arithmetical result, bringing out a surplus or a deficiency of the funds of a Friendly Society, he is not stating a *fact*; he is merely giving an *estimate*, which may become a fact.

Turning, with these explanations, to the work done by Mr. Henry Ratcliffe on behalf of the Manchester Unity on three several occasions, we have the following tabulated results:—

In 1846-7-8, of 621,561 years of life, experiencing 609,112 weeks of sickness.

In 1856-60, of 1,006,272 years of life, experiencing 1,321,202 weeks of sickness.

In 1866-70, of 1,321,006 years of life, experiencing 1,975,032 weeks of sickness.

Making a grand total of 2,948,839 years of life, yielding a sickness experience of 3,905,346.

It is with such materials as these to hand that the first authorised quinquennial valuation of the assets and liabilities of the largest and foremost Friendly Society in the world was

voluntarily undertaken. At the date the Unity consisted (allowing for secession and suspensions) of 3,536 Lodges, or separate clubs all bound together by a common interest, containing 410,403 members. We proceed to give the first valuation of the society as a whole, omitting the shillings and pence :—

Liabilities.

Present Value of Sick Benefits	£8,548,592
" " Members' Funeral Benefits	1,775,161
" " Wives' " "	444,085
Total	£10,767,838

Assets.

Present Value of Contributions	£6,473,530
" " " (additional)	392,126
" Capital	2,558,735
Total	£9,424,391
Deficiency	£1,343,447

Putting the deficiency at 1,360,677*l.*, which is more correct, being arrived at by eliminating Lodges or Branches with an estimated surplus, it amounts to 3*l.* 12*s.* 3*d.* per member, while the total assets amount to nine millions and a half. The deficit, large as it looks, represents only about 12 per cent. of the whole, or in other words the society was in a position to discharge nearly 90 per cent. of its liabilities.¹ It was also discovered that the eastern and southern Lodges were in a more satisfactory condition than those of Lancashire and Yorkshire, by reason of their newer foundation, and, in general, more healthy occupations of their members. Provided, therefore, it were attacked at once, the deficit was confined to workable limits; but unless remedies were immediately applied, it would rapidly increase at the same ratio as the compound interest on the sum would increase.

It was the old, old story—large benefits and small contributions; the lost equilibrium must be restored.

Hence the Directors, in their report to the Weymouth A.M.C. for 1873, press home upon their members certain

¹ The Rev. W. Walter Edwards in the *Contemporary Review*, Jan. 1877.

remedies. Meetings of Districts and Lodges should at once be called

to take steps to increase the contributions of the older or all members; to decrease the benefits for a limited or permanent term, as needful; to revise the benefits given to superannuated members; abolish the system of full benefit for life where given; and generally to revise the rules so as to bring up the income to the expenditure.

All or most of these things should have been done before, or, rather, the occasion for them would never have arisen had the several Lodges done their duty by the Unity.

Mr. Ratcliffe in his second valuation (1875), to which we turn for a comparison with the first, puts the case as mildly as possible when he says:—

It is still, however, to be regretted that many Lodges, which by the last valuation were shown to have large deficiencies, have not only failed to take steps to remedy this, but have absolutely increased their deficiencies; and it is to be hoped that all these Lodges will at once adopt measures which will tend to place them in a solvent position.

But that Districts and Lodges had either 'by a system of self-abnegation, or improved investment of capital, or a combination of both,' improved their financial position the next periodical stock-taking proved. We give this valuation in the same form as the former:—

<i>Liabilities.</i>	
Present Value of Sick Benefits	£9,497,295
" " Members' Funeral Benefits	1,979,299
" " Wives' " "	456,684
Total	£11,933,278
<i>Assets.</i>	
Present Value of Contributions	£7,956,984
" Capital (in hand)	3,607,126
Total	£11,564,110
Deficiency	£369,168

Excluding the surplus, 213,130*l.*, the deficiency amounted to 585,298*l.*; a sum equal to 1*l.* 5*s.* 3³/₄*d.* per member. The

annual contributions included in the second valuation amounted, we learn, to 472,330*l.*, averaging an annual payment of 1*l.* 0*s.* 5*d.* per member ; an average annual increase in the yearly contribution paid by members of *eleven pence* per head since 1871 : a proof that an improved order of things had been effected, and showing the value of periodical financial examinations as marking the position of a society, and, where needed, putting up a warning ‘notice-board.’

A valuation of about one-third of the Lodges at 4 per cent. also materially lessened the amount of estimated deficiency, it having been decided ‘that all Lodges where the interest of capital did not amount to 4 per cent. shall be valued at 3 per cent., and all others at 4 per cent.’ Incidentally the result showed the necessity of paying greater attention to the profitable investments of funds.

As examples of what the warnings of valuation acted upon in time will effect, we append the following figures :—

Name of District of Manchester Unity	Deficiency (1870)	Surplus (1875)	Reduced Deficiency (1875)
	£	£	£
Liverpool . . .	12,989	405	—
Nottingham . . .	26,789	—	15,855
Reading . . .	1,055	3,596	—
Chester . . .	1,133	1,210	—
Glossop . . .	4,291	733	—
Blackburn . . .	4,945	8,468	—
Preston . . .	20,374	—	9,288
Loughborough . . .	2,593	1,491	—
London (North) . . .	383,310	—	13,776
Newcastle-on-Tyne . . .	5,077	2,738	—
Burton-on-Trent . . .	9,110	—	135
Bury St. Edmund's . . .	8,157	13,892	—
Brighton . . .	31,009	5,326	—

The real significance of the figures lies in the recuperative and reforming power inherent in the society itself.

We sum up the results of a comparison between the financial condition of the Unity in 1870 and 1875 in the following tabular form, as giving in clear outline the extent of the progress made within the five years :—

	1870	1875
Number of Lodges making returns	3,163	3,489
Number of members making returns	376,580	462,834
Number of members not making returns	33,823	2,583
Capital in hand	£2,558,735	£3,607,126
Total liabilities	£10,767,838	£11,936,278
Total assets	£9,424,391	£11,564,111
Number of Lodges with a surplus	804	1,583
Amount of surplus	£17,230	£213,130
Average per member	£0 3s. 7d.	£1 os. 6d.
Number of Lodges with a deficiency	2,359	1,906
Amount of deficiency	£1,360,677	£585,298
Average per member	£3 12s. 3d.	£1 5s. 3½d.

On the other hand, going into more minute analysis, we discover that some 470 Lodges have gone from bad to worse through *neglect* of the warning voice of valuation, having increased their estimated deficiency in the five years by 106,405*l.*

We will now take another leap over five years, and look back from the standpoint of the valuation of 1880. The skilled hand and 'cunning' workmanship of Henry Ratcliffe is the first thing we know we shall miss as the title-page meets the eye.

In this, the last financial milestone reached, 3,452 Lodges, comprising 472,388 members, made returns. The following summary (by the valuer, Mr. R. Watson) shows the condition of these Lodges on December 31, 1880 :—

Liabilities.

Present Value of Sick Benefits	£10,500,371
" " Members' Funeral Benefits	2,140,631
" " Wives' and Widows' Benefits	672,680
Total	<u>£13,313,682</u>

Assets.

Present Value of Contributions	£8,435,480
" " Capital	4,250,382
	<u>12,685,862</u>
Deficiency	£627,820

Figures at first sight presenting an apparent reversal in the order of sound progress (the amount of the estimated deficiency being considerably more than that revealed by the valuation of five years ago) at a time when many zealous and hopeful spirits in the Order had prophesied the advent of complete actuarial solvency. This unexpected greater deficiency now disclosed may be clearly traceable to five distinct causes, which Mr. Watson, in the perspicuous and able observations that accompany his multitudinous columns of figures, shortly gives as follows :—

The large increase in the estimate of the value of the liabilities of members engaged in mining and other hazardous occupations.

The valuation of 1880 was the first that made distinct allowance for the over-average sickness experience of hazardous occupations, especially that of mining, in calculating the present value of the society's liabilities. The need of it had been fully proved by the elaborate statistics on the subject prepared by Mr. Ratcliffe :—

The withdrawal of a considerable amount of capital for the purposes of appropriation, as provided in the rules.

This, of course, refers to Lodges with a surplus.

The large sum eliminated on account of negative values,

i.e. the sum expected to be received from the youngest joining members, provided they remained in the society, over and above the value of liabilities incurred by the society on their behalf.

This amounted to a total exceeding 22,000*l.*, a considerable portion of which has since been realised, and become part of the funds of the society.

The estimate of lower rates of interest, in many cases owing to the signal failure of the rate assumed in 1875.

The estimate which—differing from former valuations—assumes that single members will not always remain single, but that each will some time bring a wife's funeral liability, if the benefit has not already been received.

Dark as the prospect appeared to be for those branches which had continued—for another quinquennium—to resist the application of right principles, decay, the valuer hopefully tells us, was ‘*not inevitable except with very few.*’ An example, taken at random, is again given to reinforce the warnings of valuation and the dangers that attend their neglect :—

	Aggregate of assets of Lodges in a district of Manchester Unity	Estimated Deficiency
1875	£16,195	£1,818
1880	17,015	16,081

The way to thoroughly deal with decaying Lodges, so as to check the insidious inroads of the disease, had yet to be applied. At the best, palliatives can only ward off the evil day. It is encouraging, therefore, to be able, despite many disagreeable symptoms, to cite the final summing-up of results in the following terms :—

Notwithstanding the lower rate of interest assumed in many cases in their valuations (3 per cent., instead of 4 per cent.), and the apparently increased deficiency, *it is undeniable that the Unity as a whole has solidly and substantially improved.*

We must now turn our attention to the progress of the movement among other Orders.

CHAPTER VII.

OTHER SOCIETIES THAN THE MANCHESTER UNITY AS AFFECTED
BY THE VALUATION REQUIREMENTS AND OTHER RETURNS
UNDER THE FRIENDLY SOCIETIES ACT.

LEAVING for a while the Manchester Unity of the Independent Order of Oddfellows, we are at liberty to inquire into the progress of other of the Orders during the present period, commencing with the passing of the Friendly Societies Act (1875), paying especial attention to financial questions brought to the fore by the requirements of the Act, and opinions expressed thereupon, completing our review of statistics which consider these societies as a whole rather than treating of them in their component parts.

As regards the Foresters, the financial position of the Order as a whole has never been divulged and we are left to decipher it, as best we may, by the help of a comparison with its 'twin brother.' For our own part, we are no believers in 'close corporations,' and they are the least becoming feature in institutions which are framed on the democratic principle of self-government.

But though the Order of Foresters did not undertake to produce a complete valuation balance-sheet of their assets and liabilities, they set about obtaining an estimate of their 'experience.' Hence the splendid work of Mr. Francis Neison on the 'Rates of Mortality and Sickness, according to the experience for the five years 1871-75, for the Ancient Order of Foresters' Friendly Society; with a series of monetary tables at 3, $3\frac{1}{2}$, and 4 per cent. interest, displaying the single and

annual premiums for annuities, life assurances, and sickness allowances ; and also special tables dealing with the questions of secession and the reduction of the sickness allowance in protracted illness.' It needs but a glance at the varied contents of this beautifully printed quarto volume to show that another stone has been laid in the building, calculated to support and strengthen the earlier work of Mr. Ratcliffe. With its publication, all interested directly or indirectly in the welfare of Friendly Societies have to tender their grateful acknowledgments to the author for the unmatched lucidity displayed in his interpretation of figures, and to the Order for the public spirit by which they have been animated. Whatever differences of opinion there may be on the question of valuation, there can be only one as to the way in which the Executive Council has given to the world, at a nominal cost, the results of Mr. Neison's investigations, which in fee to the actuary employed alone cost the society 630*l.* The method pursued was that of Mr. Ratcliffe—viz. the division of branches into rural, town, and city districts.

Generally speaking, not the least valuable portion of the contents of the book is the comparison between the results arrived at and those of earlier authorities, notably the thrice repeated experience of the Manchester Unity, undertaken by Mr. Ratcliffe. The comparison discovers—

The rates of mortality by the present investigation are higher throughout than the results for the Oddfellows' experience, 1866–1870, the difference being largest for the period of life 50 to 60. Comparing the experiences as a whole, it may be affirmed that the Foresters' data disclose a mortality about 8 per cent. in excess of that for the Oddfellows' (1866–1870) results.

Two drawbacks detract somewhat from the permanent value of the work ; its data only covered a single quinquennium, and upon a certain five years of life it is scarcely possible to calculate an average for the normal experience of the whole society. Still it should be remembered that the experiences of some 100,000 members will stand in the relation of fifty years'

experience to the five years' experience of 10,000 men. Small areas of experiences are worse than useless, leading, as they oftentimes do, to the perpetuation of ruinous errors in the tables based upon them. It is to be hoped that the Order, encouraged by the reception given to their first public work of the kind, will take into favourable consideration a further publication, embracing the more recent and complete returns for the five years 1876-80. This second investigation might also repair, in an appendix, the second drawback to the volume before us ; viz. the absence of the comparative health of the different occupations of members. Mr. Neison, indeed, has his own way of completing the inquiry into the laws of the sickness and mortality as affecting the Order ; he has suggested that the society should ask the Health Exhibition Commissioners for 1,000*l.* of their surplus. It was not, however, likely that an institution comprising over 600,000 members would go *begging* for a sum of 1,000*l.* when a halfpenny levy per member would produce 1,250*l.*, and at the same time preserve the independence of the Order.

The need, moreover, of this further investigation is not so pressing as might at first sight appear, since the exhaustive treatment which the several trades have received at the hands of Mr. Ratcliffe has furnished us with ample data for the formation of properly adjusted tables of contributions and benefits.

As regards the financial condition of the Order a serious blot (before touched upon) is laid bare in the following paragraph, taken from the official organ of the society:—

Our reason for saying that we are prepared to expect a deficiency in the majority of our Courts need take no one by surprise—for are we not aware of the fact that the adoption of *graduated* scales of contributions for all *incoming* members was only made compulsory at the York High Court meeting [1872]?—and we know that even now it is not adopted by all Courts in the Order.¹

¹ *Miscellany*, vol. xii. p. 408. 1881.

This partially complied-with general law was itself dated *eight years later* than the resolution of the Birkenhead A.M.C. of the Manchester Unity to a similar effect, which was incorporated at the time into the rules of the Order. It required a lapse of ten years from the time of the H.C.M.¹ at York to empower Courts to apply the graduated scale to members admitted previous to Dec. 31, 1871; and this was the first reform executed in the light of the revelations of Neison's experience, then completed and published. At the same date at the Weymouth H.C.M. new tables were adopted, drawn up from the society's actual experience.

We are, then, prepared to find the Foresters behind the Oddfellows in financial strength, and possessing, with greater numbers, a smaller reserve fund. The following table shows that such has been and is the case:—

	Members	Total Worth of Funds
<i>Ancient Order of Foresters (Great Britain and Ireland only).</i>		
Dec. 31, 1876	474,196	£2,171,974 ²
„ 1877	488,212	2,333,470
„ 1878	497,322	2,466,784
„ 1879	499,850	2,500,054
„ 1880	504,069	2,665,949
„ 1881	504,070	2,771,084
„ 1882	531,987	2,924,701
„ 1883	548,584	3,074,613
<i>Manchester Unity of Oddfellows (Great Britain and Ireland only).</i>		
Jan. 1, 1877	475,807	£3,656,892 ³
„ 1878	480,870	3,869,799
„ 1879	484,958	4,084,396
„ 1880	486,036	4,189,261
„ 1881	493,421	4,334,770
„ 1882	496,175	4,461,191
„ 1883	511,677	4,678,423

¹ High Court Meeting ; *i.e.* Annual Meeting of Delegates.

² After deducting the worth of the Widows' and Orphans' Funds, to which only a few of the members contribute.

³ The figures in this column do not include the auxiliary funds, such as widow and orphan societies.

As the reforms of the Order were later in date, more time will be required to gain a position on all points actuarially solvent. We do not for a moment doubt, such is the inherent strength of self-governed institutions, that, given the time and the men to do it, the Foresters will make their position impregnable to attack. They have already done the wisest thing in adopting tables prepared by Mr. Neison upon their own experience, and in which payments have been adjusted to the same. Much has been made, by strangers to the fold, of the standard of revolt raised by some 20,000 members against the order from headquarters to pay on a graduated scale: the proportion is only the odd thousands over and above the 600,000 which compose the society, and many of the rebels have now come to a better mind, and seen the error of their ways. With ever-increasing knowledge and the spread of actuarial light the anti-reformer has no chance. Our brothers in Forestry have only to be true to themselves and loyal to the Order's best interests, and they may look the future serenely in the face. Meanwhile, the inestimable benefit of periodical valuations of assets and liabilities, with a view to ascertaining one's actual position, and taking steps, as required, to improve it, has been once more conclusively brought home upon us.

Continuing our investigations, we pass over the Druids as having taken in hand financial reforms of the most thorough character previous to the passing of the Friendly Societies Acts—reforms which they continued to enforce, though not to the extent of spreading them over the whole Order, and, consequently, the inequalities between the districts and branches which composed the society were increased, rather than lessened, the good becoming better, the inferior further degenerating. The Order possesses an experienced actuary and valuer of its own, and cannot do better than follow his advice in quarters where it is undeniably needed.

The Shepherds, of the original Ashton Unity, have thoroughly taken in hand the valuation question as affecting

the Order as a whole, and have directed a valuation of all Districts and Lodges by a specially appointed valuer.¹ The results show a deficiency of 237,000*l.*, of which 54,000*l.* was for funeral benefits insured in the several Districts.

Of the financial condition of another well-known society we can say but little, as the energetic and many-sided Corresponding Secretary, Mr. W. Westran, has been bidden hold his peace as editor of his society's magazine, that of the British United Oddfellows. The resolution runs thus (the cost he had to pay for some former unpalatable truths): 'That all commentary remarks from the pen of the editor of the magazine be submitted to the Executive Council for their approval before they are inserted in the Order's magazine.' The tyranny of absolutism in the matter of a free press we must expect, but it seems that a democratic government can, on occasion, follow its policy. We need not say that we sympathise with Mr. Westran, and look forward with fear and trembling to the time when our own turn may come. We can only comfort ourselves with the hackneyed classical adage, *Amicus Plato, amicus Socrates, sed magis amica veritas*. Under the circumstances we must content ourselves with a rather general and guarded observation by the Corresponding Secretary:—

The Order showed better after the first valuation than many kindred societies did by their first test—perhaps not so well as some of the very best—and several Districts have made great and determined efforts to correct the errors made apparent by the valuation.

These right and proper efforts were not taken before needed; already some branches had become unable to meet the claims upon their funds. We refer especially to the matter because it was valuation which brought the society face to face with its financial position, and which caused its rulers to pass at an annual meeting the following resolution:—

Seeing that the recent valuation of the assets and liabilities shows, in some cases, large deficiencies, this meeting desires to

¹ They had already in 1875 adopted a graduated system of payments.

impress upon the officers and members of such branches the urgent necessity of some steps being taken whereby such deficiencies may be reduced.

The determination to take the warning and act upon it was, moreover, carried unanimously, and was subsequently followed by the adoption of a new scale of tables on the graduated principle based upon Ratcliffe's experience of the Manchester Unity.

The Bolton Unity of Oddfellows adopted the same just course, but only by the casting vote of the Chairman (so hard is it to unlearn old methods and habits).

The system of graduated payments, more or less perfectly carried out, has also been wholly or partially adopted by the following among other Orders: the National Independent Order of Oddfellows, the Grand United Order of Oddfellows (who, as previously stated, adopted tables of contributions and benefits specially prepared by the actuary attached to the Registry Office), the Kent Unity of the same designation, the Orders of Free Gardeners and United Ancient Druids, and the Order of Romans. Temperance Orders, with so-called special and peculiar sickness and mortality experience, will have shortly to be inquired into.

In conclusion, then, we shall be well within the mark if we state that the vast majority of the Orders have adopted reforms more or less radical *owing to the condition of their finances, as revealed by the requirements of the valuation clause of the Friendly Societies Act.* It is true that there are some forty societies which rank in the Blue-books as Orders, and that we have in our cursory review by no means exhausted the list. But it must, in fairness, be added that a certain proportion on the list, as readers have been elsewhere reminded, are only affiliated societies in name, consisting merely of a few branches—in some instances of only one—of older established societies that have refused obedience to the mandate of reform issuing from their annual or biennial 'parliaments.' Such aspirants to a high and honourable title do not, except in the letter of the law, make

good their claim, and should not therefore count. Still, making due allowance, an unfavourable exception to the good progress effected under the new Act should be noticed in the Kingston Unity of Oddfellows.

But enough. In reviewing the ground travelled over, when considering the effect of the valuation clause of the Friendly Societies Act, we see what a grand thing was that voluntary examination of its affairs undertaken, previous to the passing of the Act, by the Manchester Unity, and how courageously consistent to true principles was its publication to the world. It was an unfavourable valuation, but that made no difference, except the extra responsibility it cast upon the Delegates to impress its contents upon the members generally, and make it the better known.

CHAPTER VIII.

FURTHER HISTORY AND PRESENT STRENGTH OF THE ORDERS.

THE period included under the term 'present' takes in the past ten years, and, as we have been strictly engaged in following the track of the Friendly Societies Act, and its influence upon finance, we must hasten to bring up to date the general history of the movement before entering in another chapter upon a detailed description of the constitution and government of the several Orders.

The first noteworthy incident which calls for our attention is the coming forward of a leading statesman from the opposite camp to that of Sir Stafford Northcote in the person of the Right Hon. W. E. Forster, M.P., who, presiding at a soirée held at the Mechanics' Institute at Otley, delivered (1875) an address in connection with Oddfellowship, 'for the purpose of making known to the prudent and provident classes of the valley the advantages contingent upon joining or being members of the Manchester Unity.' The speech of the member for Bradford occupied an hour and a half in delivery, and was an able exposition of the principles of Friendly Societies in their relation to pauperism, stress being laid upon the important regulations for valuation and audit recently introduced by the new Act, while the desirability of making a provision against old age was strongly advocated, as an additional assurance. After complimenting the Manchester Unity on the steps they had taken as a society to improve their position, Mr. Forster put aside in a few very plain observations the notion of State interference. We reproduce them for those whom they may concern:—

A good many persons said the law ought to stop unsound societies. . . . He did not deny that there was a great deal to be said for that argument, but he was not one of those who adopted it. It was a point in which law-makers would have been going too far if they had interfered. They had no right to say to a man, however much they might advise him, 'You shall save,' or, 'If you save you should do it prudently'; and if they attempted to do it they should probably do more harm than good, for men would rely upon their endeavours, which would be fruitless, and the great hope of success in these matters, which lay in the sense of power in the individual himself, would probably become much less than it was at this moment.

Subsequently Mr. Forster offered prizes for the best essays, to be written by members of registered Friendly Societies, upon the two chief topics of his address: (1) the importance of provision being made in connection with the organisation of Friendly Societies for a deferred annuity or superannuation allowance in old age; (2) the advantages of a periodical valuation of the assets and liabilities of Friendly Societies; the consideration of the question whether such valuation should not be made by public valuers; and the best exposition (with illustrations of the formulæ or arithmetical rules) by which such valuations should be made. The essays to which the prizes were awarded were afterwards published, and have been productive of much good in increasing interest and thought upon the subjects to which they referred.

We next notice an interesting case in connection with the year of jubilee of the Ashton Shepherds (1876), celebrated with great enthusiasm at the birthplace of Shepherdry; and as it is in harmony with our present subject, we shall allude to it. It is the presence in a procession at Ashton of Mr. James Lees, the sole survivor of the band of twelve that on the Christmas night of 1826 founded the Order. Born in the year 1800, he had lived to see the acorn he had helped to plant grow to a vast tree, sheltering under its spreading branches, a thousand in number, 60,000 members. Twelve to 60,000 is a long procession for a man to live to see, and few have ever witnessed such

fruits of their labours. Just as well earned as graceful, therefore, was the recognition of those labours by the assembled brethren, who passed by acclamation the subjoined resolution:—

That Brother James Lees, one of the founders of the Order, be allowed 8s. per week during the remainder of his life.

Another incident of the jubilee belongs to the category of good work outside the Order; it was the presentation of a life-boat, costing 800*l.* (a sum voluntarily subscribed for), to the National Association. The boat was aptly named 'The Good Shepherd,' and was stationed on the coast of Anglesea.

We come now to one of the greatest 'red-letter' days, not only in the history of the Ashton Unity of Shepherds (which the event the more nearly concerned), but in a very real sense in the history of the whole family of Friendly Society Orders. We refer to the initiation at Hawarden, as a Shepherd, of the Right Hon. W. E. Gladstone, M.P., and to the speech which he delivered at the annual meeting of the Order for that year (1878). The speech itself we shall largely quote from in a subsequent chapter; it will suffice to say here that the address was alike remarkable for its eloquence (a matter of course) and for its marvellous grasp of the principles underlying Shepherdry, and its enunciation of the moral influence and educational advantages appertaining to membership of the Friendly Society Orders, as well as its fine description of their origin and past history. Many-talented as Mr. Gladstone is, on all hands, recognised to be, it must have been with admiration mixed with wonder at the exhibition of such magnificent powers, that the great gathering of brethren present heard the speaker enforce, by illustrations from the lectures and charges of the Order, the cardinal virtues of a life lived under the watchful care of the Good Shepherd. The speech commenced with a reference to the spontaneous rise and growth of the Orders; it touched upon their national character, and passed on to their influence on the Poor-rate. Not for these things, however, would we impress upon all our readers—connected with Friendly

Societies or not—this address, but because of the high aim, the moral purpose, which should always accompany a member to his Lodge or Court room, and be there fostered and cherished. Financial questions had been so brought to the front by the Royal Commissioners, and kept there by previous public speakers, that it was most fitting that the ennobling character of these institutions of the people, and their educational value, should be, in never-to-be-forgotten language, placed on record for the information of the public, and brought home to the hearts of the brethren. One passage we desire to draw especial attention to, as being particularly at the present moment in season—viz. the preparation gained by members in the duties and regulations of Lodge government for the better exercise of those *political* duties as citizens which had passed and were passing into their hands:—

You have obtained (said the right hon. gentleman) a very large portion of political power by the suffrage in the towns; you will, I hope, very soon obtain another large portion of it by a similar suffrage in the counties. I won't undertake to determine the day when it will come, but I think the day is not very far off.

It is now fully come. May the teaching and the training above mentioned be as helpful as the newly initiated brother hoped and trusted they would!

The initiation service was in itself of a unique character. Some fourteen years previously Shepherdry had found a home at and around Hawarden, and it at this time embraced in the protecting folds of the District a membership of nearly 2,000, extending from Wrexham to Chester. It was at this strong centre that the ceremony took place.

The open lawn of the rectory was the Lodge-room, and the whole scene, with its fringe of trees and sky of fleeting clouds, was as pastoral as the most ardent Shepherd could desire.

It must also have strengthened a sense of the responsibility of membership and of the moral obligations incurred, to see the great commoner who had guided the helm of State

receiving at the hands of the Chief Shepherd the badge of the Order, and listening to the simple but solemn words of the initiation charge, containing a fine exposition of the three great duties incumbent upon every true Shepherd—to God, to neighbour, and to self—founded on the familiar words of the Church liturgy: ‘That we may hereafter live a godly, righteous, and sober life.’

Witnesses multiply. Sir Richard Cross, in response to the toast of his health as Chairman at the banquet in connection with the annual meeting of the Manchester Unity in 1881, spoke of his indebtedness to the advice given him by the Past Grand Master Hardwick, who had initiated him twenty-five years before into the mysteries of Oddfellowship :—

I want to tell you (he said) I never heard in my life more excellent and sound advice than I then heard. If I had been able to act up to all the advice he gave me, I should have been able to give more satisfaction in the offices in public life to which I might be called than I have hitherto been able to do. . . . Any man, however humble he may be, may rise, by patience and perseverance, and by following the advice given me when I entered your Order, to the highest posts in this kingdom, as many before have done.

The main stream of the history of the Friendly Society movement at home may be fitly brought towards a close with a brief account of the last annual parliaments¹ of the two ‘greater brethren’—the Manchester Unity and the Ancient Order of Foresters. The meeting of the great Unity was rendered memorable, not for any important alterations of rules—save one, that referring to district funeral funds, and hereinafter to be reported—but for the speech of the Right Hon. G. J. Goschen, M.P., as President, at the banquet, when proposing the toast of the evening—‘Success to the Manchester Unity of Oddfellows.’ This address of Mr. Goschen’s was an eloquent and pointed defence of the position so long taken up and held by the Unity and other kindred associations in the

¹ 1884.

county—self-reliance and self-government as compatible only with a freedom from State interference. It was a eulogy pronounced upon the workers of England, that those who heard felt to be sincere and enthusiastic, called forth by the knowledge of the history and principles of the society he was addressing, and by a settled conviction of the damage that would accrue to the cause of national providence and thrift from the adoption of the Utopian scheme of compulsion and State control which a certain zealous clergyman had imported across the North Sea, and which has been for some years persistently advocated—in season and out—as the panacea for the alleged thriftless habits of the industrial classes, or rather those of the nation at large, at the expense of a transfer of burdens from one class to another.

Another noteworthy incident was the presentation of Mr. Reuben Watson's valuation report for the quinquennium ending 1880. We have previously gone to this able document, and we shall have to go again several times more before our labours are completed. At present we hasten on.

The jubilee gathering of Foresters at Manchester awaits our notice. It commenced on Monday, Aug. 4, being the fiftieth High Court meeting, and continued during the week. There was a special fitness in the selection of place, since to Manchester, as the reader will remember, the Order owed its present liberal form of government. The leader of the reforming party, Mr. G. F. Mandlers, of Salford, had been elected the Chief of the society, and the first High Court meeting of the reorganised Order had been held there just fifty years ago.

Four colonial Delegates, representing districts in West Africa, South Africa, and Australia, took part in the business of the meeting, and the name of one home Deputy present made a visible impression on the audience, when, in response to the request of the President, he asked whether he should give his *full* name, and, according to instruction, went on to do so : it was 'Thomas Hill Joseph Napoleon Horatio Bonaparte Swindlehurst Nelson !'—the longest name yet recorded, we are informed, in the annals of Forestry.

Another name, not quite so long, was also prominently brought before the meeting—that of Mr. Samuel Shawcross, who said that it was his jubilee meeting as a member of the Order, and he hoped yet to see his jubilee as Secretary. As the Manchester Unity reveres the name of Ratcliffe, so do the Foresters that of Shawcross. His good works have been many—too numerous to particularise here—we shall come across one or two of them in another place.

We have to notice the publication of an elaborate work by Mr. James Barnes, a well-known Court Secretary of the Order, containing monetary tables drawn out from Mr. Neison's work, and embracing in the series the whole of the scales of contributions and benefits specified in the general laws, accompanied with instructions to secretaries and officials of Courts how to put the tables into use, when desirous of valuing the respective assets and liabilities of all the members or any one member of the Court; and concluding with valuable diagrams, putting into a 'speaking' form the rather—to the unlearned—abstruse figures of Mr. Neison. The Order undertook to print the tables and to circulate them throughout the society at a cost of 300*l.*, and also marked its sense of the value of Bro. Barnes' labours by instructing the incoming Executive Council to remit him the sum of 50*l.*, present him with an illuminated address, and insert his portrait in the 'Miscellany'—a coveted honour among the brethren. We shall make use of Bro. Barnes' work in the proper place, and give an account of his labours. Enough for the present that we have in Mr. James Barnes another example—eloquent in the extent of its usefulness—of men being found in the ranks of the Friendly Society Orders far more capable, from the training they have received in the working of the machinery, of managing and directing affairs than the outsiders whom our critics put so much faith in, and whom they would compel us to call in at any and every moment, to feel the pulse of the organisation.

An extract from the first address of the Executive Council for the year 1885, dating from Leeds, shall close our rather

disjointed remarks ; the language employed will give in broad outline the progress made in the past half-century and the present outlook :—

The fiftieth anniversary of any institution is naturally a source of gratification to all connected with it, as it demonstrates, in a most practical form, its vitality and stability. The Jubilee High Court Meeting of our great Order was, therefore, no small or unimportant event. It marked the termination of a well-defined period in its history, a period which abounds with evidences of unflinching devotion, unbounded energy, far-reaching prescience, and unflagging perseverance on the part of the untold numbers of willing workers who slowly, but surely, built up our Order to its present proud pre-eminence. Such an event becomes historical, and we, therefore, congratulate our Manchester brethren on the holding of the Jubilee Meeting in their city, and on the great success which attended it. The number of Delegates—602—was the largest ever present at a High Court meeting. . . . The fifty years that have passed since the reformation of the Order are distinguished by a wonderful progress. They have seen the 10,000 members, with which the Ancient Order began its career, expand into 620,000 ; and its funds increase from a few scores of thousands to over three millions of pounds. With this in the past, what is our future to be ? Will the centenary of the Order show equally great results ? We believe it will if our members continue to show the same energy, the same perseverance, the same devotion, the same prescience, the same loyalty to the Order, and the same spirit of unity and concord as in the past. The future of our Order is in the hands of its members, and it will be what they make it.

The present stage of the movement is unmistakably one of transition ; the different threads of evidence all point to a passage through dangers in the past, rendered perilous, not so much on account of want of skill or good sense on the part of those in charge, but rather because much of the track had not been thoroughly surveyed nor accurately laid down in the charts. These deficiencies are being rapidly remedied, and, humanly speaking, an absolutely 'safe' course is to be looked for at no distant date, though it must not be looked for from Westminster.

We have purposely not selected the Manchester Unity for particular treatment in this chapter, lest it should be thought that we are attempting to argue general conclusions from a few particular premisses. The improvement has been, more or less, all along the line.

We now proceed to reckon the strength of the Orders at home and abroad, taking a peep into the past, whenever possible, for the sake of contrast, that the reader may be in a position to accompany us to further points we wish to make for.

We take the last decade as a whole, and observe that during the ten years (1874–83) there has been received by the Manchester Unity from its members in the United Kingdom the sum of (in round numbers) 5,438,000*l.* as contributions, and for interest on invested capital 1,670,000*l.*, making a grand total of 7,108,000*l.*; and that during the same period there has been expended by the Unity for sickness and funeral allowances to its members the relative sums of 3,838,000*l.* and 1,075,000*l.*, making together 4,913,000*l.* The capital of the Unity was, on December 31, 1873, stated to be 3,412,000*l.*, or an average of 7*l.* 2*s.* 10 $\frac{3}{4}$ *d.* per member, while on December 31, 1883, it amounted to 5,519,000*l.*, or an average of 9*l.* 13*s.* 4 $\frac{1}{2}$ *d.* per member. While, therefore, the society during the past ten years has expended the large sum above stated in sickness and funeral benefits, it has added to its reserve capital the sum of 2,107,000*l.* These figures do not include what are known as auxiliary funds, such as widow and orphan societies, juvenile branches, benevolent and other funds (shortly to be explained), which in 1878—the first year of information given—showed a capital of 191,000*l.*, and in 1884 increased it to 301,781*l.* The last financial year made up gives, including all funds, for the 585,129 members returned out of the full total of members (at home and abroad) of now over 600,000, a grand total of 6,034,587*l.* capital; or, exclusive of extraordinary assurances, 9*l.* 15*s.* 11 $\frac{1}{2}$ *d.* per member.

Passing on to the Order of Foresters, and reckoning up the

figures for the same period, we find that the Order received from its members in the United Kingdom within the past ten years a sum of 4,678,000*l.* in the shape of contributions to Sick and Funeral Funds alone, and as interest on invested capital 686,000*l.*, or a total of 5,364,000*l.* ; while the payments have been on the following scale : For sick allowances, 3,193,000*l.* ; and for funeral allowances, not including levies to District Funeral Funds, 851,000*l.* Capital (returns complete to one year later than the Manchester Unity) on December 31, 1874, was put at 2,022,000*l.*, and in December 1884 the worth of the Order was 3,584,000*l.*, or something over 6*l.* per member. After paying away in the ten years claims to the amount of 4,044,000*l.*, the Foresters have added to their reserves 1,320,000*l.* Taking next the question of relative increase of membership, the increase in Great Britain and Ireland in the ten years as regards the Manchester Unity has been 97 Lodges or branches and 82,837 members, and in the Order of Foresters 625 Courts or branches and 164,793 members. But this increase, great as it has been, is relatively less than that of the two previous decades ; indeed, this present period has not been one, till lately, so much of numerical increase as of financial improvement and consolidation ; but the past year witnessed the largest number of initiations into these two Orders since their foundation ; viz. 56,000 into the Foresters and 42,000 into the Odd-fellows, being at the rate of a thousand per week in the former.

Without going back all along the line to ground already covered, it will be evident that the past thirty years have witnessed a remarkable expansion of the movement—a period of rapidly growing boyhood. The Foresters are a remarkable instance in point : the return for the last thirty years ending 1884 gives a total increase of 527,535 in the number of benefit members.

Taking other Orders, as we are in possession of any figures that can be brought to bear on the progress of the past decade, or a portion of it, we give the following :—

	Increase
Grand United Oddfellows (10 years)	34,654
Shepherds, Ashton Unity (10 years)	6,697
Rechabites (5 years)	18,000
United Ancient Druids (7 years)	4,692
National United Free Gardeners (10 years)	7,000
Nottingham Imperial Oddfellows (10 years)	10,068
National Oddfellows (10 years)	9,000
United Mechanics (8 years)	4,131
Sons of Temperance (10 years)	8,000

The increase, as a general rule, has been relatively at a greater ratio in the larger bodies ; in other words, it has been an intelligent advance. Working men have awaked to the fact that there are Friendly Societies *and* Friendly Societies, with a difference : that the first to ask for their patronage and support is possibly not the one to receive the same, without further question and examination. The larger societies, having a greater selection of members to pick from, naturally command the better talent in the higher grades of offices ; are, in short, better managed and conducted. The large increase in the two Temperance Orders should also be noticed.

According to the Blue-books, as many as forty and odd societies have registered Branches, but, as before hinted, a considerable reduction has to be made for aspirants to the rank of affiliated societies that, in reality, have no claims to the title ; while others ought not properly to be so classed, being rather centralised societies.

We have not space to examine the character of the returns of members and finances as given in the Appendices to the Friendly Society Reports (1880-81), and recently published. It must suffice to say that of the first of these Appendices (issued Christmas 1883), purporting to deal only with societies (ordinary) which possessed no Branches, more than three-fourths of each of its 1,100 pages by right belong to the Affiliated Orders, being statistics of Branches re-registered as such (under the new Act of 1876) since 1881, at the rate of a thousand per annum. Hence the Appendix dealing with societies with

Branches, just issued, consists of the Orders shorn of half their possessions. An example or two will show this :—

1881	Appendix to Blue Book (1881)	Society's Returns (1881)
Manchester Unity of Oddfellows (the United Kingdom)	290,603	496,175
Ancient Order of Foresters .	333,158	504,070
Order of Rechabites . . . (Salford Unity)	559	40,000 (about)
Ashton Unity of Shepherds .	21,834	52,986

In brief, the main reasons of the above difference are (1) the full number of annual returns not being sent in ; (2) the *non*-registration (in the case of the Rechabites), as well as the process of conversion not having been completed, whereby the Branches became such under the Acts of 1875-76 (see *ante*). We mention the fact, since some critic may quote against our figures those of the Registrar. The whole matter will probably be dealt with in a subsequent publication.

After making due allowance, and a further one for the societies whose returns could not be fully obtained, we give on pages 116 and 117 a table, showing the relative numerical and financial strength of the Orders. After discounting certain members of a higher social scale than others, who have insured themselves in *two* societies, to bring their sickness allowance somewhat nearer the amount of their weekly takings, still the grand total will not be perceptibly touched.

It should, however, be understood that these figures, large as they are, do not by any means cover the ground. There remain the 'nurseries,' in which children and youths from five to sixteen or eighteen are insured. We have allowed for the Juvenile Branches of the Manchester Unity and the Foresters, but it should be remembered that all the leading Orders, without exception, have seen the importance of a 'feeder' to the adult body. As no returns are published of juvenile assurance, it being of a temporary character, we are reduced

generally to guess-work. As regards numbers, we know that there are 30,000 juveniles attached to the Order of Rechabites, and that there must be many more belonging to such bodies as the Grand United (over 40,000) and National Oddfellows, the Shepherds, and Druids. The mere enumeration of figures does not, therefore, do justice to the scope of the movement.

Turning from the old country to the 'Greater Britain' (Canada and Australia), New Zealand, and other of our dependencies, and the continent of Europe, we see the far-stretching branches of the goodly tree reaching across the seas, sheltering the emigrant in his new home, and planting growing offshoots in the United States and in the empire of Germany.

The establishment of Oddfellowship in the States we have witnessed, but have not followed up the threads of history beyond our shores, preferring to wait till a comprehensive view could be set forth. It is beside our purpose to enter into details of the work of the Friendly Society Orders outside the home country—to do so adequately would require a volume in itself. But without some notice of the work done, the unique position held by these vast agencies of the working classes would not be fairly shown.

First, then, on the list comes the Independent Order of Oddfellows in America, which we left a long way back in our history, declaring its severance from its parent, the Manchester Unity, because it was unable to follow the old Unity in the cutting down of its ritual in 1835; preferring, as more suitable to a new country, to retain its old ceremonial modelled upon the Masonic, and its distinctly benevolent and charitable character. The character of its constitution, however, as that of other societies, must be reserved for a future chapter. We are now only dealing with numerical results. From the single seed dropped in the early years of the century, in little more than fifty years the larger part of North America had been covered with Oddfellowship, and its new-world members had carried its principles to Australia, New Zealand, Peru, Germany,

Table showing the relative numerical and financial strength of the Friendly Society Orders

Date of Origin	Name of Society	Number of Benefit Members	Total Accumulated Capital	Year's Receipts	Year's Payments for Sick Allowances	Year's Payments for Funeral Allowances	Observations
Reorganised 1835	Ancient Order of Foresters	633,288	£ 3,584,165	£ 1,641,444	£ 1,395,070	£ 1,96,940	1 United Kingdom only. Members, 584,600; Capital, 3,223,276½. United Kingdom only
1812	Independent Order of Oddfellows (Manchester Unity)	593,850	6,034,587	1,843,595	1,467,867	1,117,847	1 United Kingdom only. Members, 531,576; Capital, 4,817,678½. United Kingdom only
Before 1798	Grand United Order of Oddfellows	1,133,971 (with America and the Colonies)	273,200 (England and Wales only)	110,527	83,860		1 United Kingdom only, 81,349
1827	Loyal Order of Ancient Shepherds (Ashton Unity)	66,941	173,536	73,854	33,761	9,496	
1835	Independent Order of Rechabites (Salford Unity)	58,597	360,000	1,66,000?	1,35,000?		1 Particulars not published
Amalgamated 1858	Order of Druids	1,60,744 (with America and Germany)	134,585	50,609	29,027	10,915	1 United Kingdom only, 45,799
1845	National Independent Order of Oddfellows	50,280	159,870	71,117	38,351	9,974	
1820	National United Order of Free Gardeners	44,758	117,245	56,270	40,666		
1810	Nottingham Ancient Imperial Order of Oddfellows	41,436	192,069	57,000?	28,268	10,057	
1781	United Ancient Order of Druids	38,627	173,443	33,025	28,375		
1832	Ancient National Order of Oddfellows (Bolton Unity)	28,627	80,731	30,000?	17,162	6,754	
1849	National Division Order of Sons of Temperance	20,743	62,662	20,987	12,597	2,442	
1840	Independent Order of Oddfellows (Kingston Unity)	12,000	31,000	13,000?	8,000?		
1867	British United Order of Oddfellows	12,165	32,939	13,398	7,968	3,000	
Seceded from Ashton Unity, 1867	Loyal Order of Ancient Shepherds (Wisbech Unity)	10,886	1,48,307	11,000	4,667	1,269	1 Sick Fund only

1 1878	Independent United Order of Mechanics	12,631	40,951	16,000?	14,924	1 Registered
1 1878	British Order of Ancient Free Gardeners	11,979	38,000?	12,000	7,000	1 Registered
1862	United Order of 'Total Abstinence Sons of the Phoenix	8,457	3,789	1,868	226	1,035
1853	Improved Independent Order of Oddfellows (London Unity)	1 5,000	1 10,000	1 6,000	1 5,500	1 Approximate from Friendly Society Returns (1881)
1820	Improved Independent Order of Oddfellows (South London Unity)	7,430	19,264	9,290	5,816	1,922
1879	United Order of Free Gardeners	5,000	25,000	6,500?	3,500	Originated in Britannia Lodge, Woolwich, an independent body of Union Order (1805) 1879, date of secession from National United Order
1833	Ancient Order of Romans	4,007	9,728	6,000?	1,522	984
1849	Independent Order of Oddfellows (Norfolk and Norwich Unity)	6,600	26,751	7,500	6,314	
1861	Ancient Independent Order of Oddfellows (Kent Unity)	3,906	10,860	8,080	7,050	
1834	Leeds United Order of Oddfellows	3,290	10,000?	5,000?	4,500?	No returns allowed to be published, except number of members
1796	United Order of Comical Fellows	3,000?	5,395	3,520	1,602	500
1878	St. Andrew's Order of Ancient Free Gardeners	4,300	5,000	1,269	2,275	Only instituted in 1878
1858	Free and Independent Order of Oddfellows	1,746	5,961	2,000?	1,137	314
1839	Locomotive, Steam Engine-men, and Firemen's Friendly Society	1 10,000	1 18,000	1 12,000	1 8,000	1 Approximate from Friendly Society Returns (1881)
	Societies from which returns have not been received (approximately given)	30,000	70,000			
	Ancient Order of Shepherds (second degree of Forestry)	1 [30,920]	72,177		12,500	1 An extra assurance made by certain members of the Ancient Order of Foresters
	Juvenile Societies in connection with Ancient Order of Foresters	58,777	66,776	21,116	15,376	2 Only a portion
	Juvenile Societies in connection with Manchester Unity of Oddfellows	1 40,000?	2 26,725		2 6,381	1 No returns published 2 As far as returns made
	Totals	2,020,026	11,913,626	2,210,569	1,607,594	

Number of Members, 2,020,026; Reserve Capital, 11,913,626l.; Year's Receipts, 2,210,569l. Year's Payment in Stick and Funeral Allowances, 1,607,594l.

and Switzerland.¹ From 1830 to 1874 '685,968 members were relieved, 91,095 widowed families assisted, and 60,779 members' funerals provided for, at a cost of \$21,000,000.' The latest figures we have been able to obtain give the number of initiations in one year at 55,000, and the number of members at over 500,000, of which over 25,000 are in Massachusetts, with an annual income of \$6,000,000. Besides several other degrees in the society there has been instituted an Order of 'Rebecca,' to which the wives and daughters of members are admitted, and whose duty it is to assist in relieving and nursing distressed and sick brethren. The Order is known throughout the new continent for its large-hearted philanthropy.

When fire demolished the city of Chicago, or yellow fever decimated the inhabitants of Memphis, or the grasshopper plague made a desert of the States of Kansas and Nebraska, then the generosity of the Order was displayed by gifts of tens of thousands of dollars.²

It is also noteworthy that when the fierce civil war arose between North and South, so destructive of political unity, not an Oddfellows' Lodge swerved in allegiance to its laws and principles of brotherhood. Of interest, too, as showing that the severance of the formal ties that bound the two bodies of Odd-fellowship was accompanied by no weakening of the common ties of interest and brotherly kindness, was the visit of the Grand Master of the Manchester Unity, Mr. H. Outram, of Sheffield, in 1879, to America, where he was received with open arms by the members of the Independent Order (known, in distinction from the Manchester Unity, as the Baltimore Unity), into whose Lodges he was at once admitted. The head of the Order was also welcomed, to use his own expression, as a 'royal personage' by the American brethren of the Manchester Unity, which has six Districts attached to it in Canada and the States. Mr. Outram on his return gave the following account of the

¹ Spry's *Text Book*, p. 47.

² *Idem*, p. 70.

particulars which he had noticed, and the reason for a difference in the place assigned to ritual:—

There are five subjects upon which they (our American brethren) pride themselves : 1. An earnest desire to make every Lodge perfectly solvent. 2. Beautifully furnished Lodge-rooms, altogether away from public-houses. 3. Good regalia, some portion of which every member is expected to wear on entering the Lodge. 4. A close attention to the lectures. 5. An extended ritual or initiation charge ; and I may say I took part in an initiation in Lowell, Massachusetts, which occupied more than an hour. You will, therefore, see they do things very differently from us. I know this may seem to some a very trivial matter, but to them it is a matter of vital importance in the admission of new members. In the Baltimore Unity it is one of their greatest features, and our Order has to contend with them ; and, therefore, if we desire to become strong in those countries we must deal tenderly with them, and give them as much liberty as is consistent with a due regard to the principles of the Unity.¹

Besides these two Unities of Oddfellowship, there is yet a third, powerful for good, in the new continent : it is the American Branch of the Grand United Order, which has spread everywhere throughout the States and also has Lodges in Canada, Bermuda, and the West Indies. In 1871 the number of Lodges in the States was one short of a hundred ; the present number is 969, with a membership of 36,853. This Order, like the Baltimore Unity, established years ago a subsidiary degree for women, open to the wives and daughters of its members, introducing them to certain Lodge privileges and assigning to them the duty of visiting sick brethren. These bodies are known as the ‘ Households of Ruth.’

Still keeping to America, we have the Ancient Order of Foresters with the two subsidiary High Courts of Canada and the United States ; the former with members to the number of 7,774, the latter with 22,480 members. The United States Subsidiary High Court has taken upon itself to decline the admission of

¹ Address to the A.M.C., 1880.

negroes to their Courts, and in thus doing appears to have over-stepped the powers delegated to it. The question of 'colour,' often a difficult one in the Southern States, is also a bar to entrance into the Lodges of the American Unity of Oddfellows, whereas the Grand National Order, in accordance with instructions from the mother country, has opened its doors to all, without reference to any disqualification of race. The last High Court meeting of the Foresters at Manchester took up the subject warmly, and adopted a resolution to the effect of 'the equal right of all honourable men to become and remain Foresters, without reference to creed, colour, or country.' This resolution, accompanied by remarks in support, has been transmitted to the brethren in the States, and it is to be hoped the difference will be amicably settled,¹ as the feeling against all such restrictions on the bond of brotherhood is very strong throughout the Order. There can be no doubt that theoretically the English brethren are right; but there can also be no doubt that those on the spot are the more likely to understand the difficulty, and that the social equality of the 'coloured' population (which admission of the negro into a Foresters' Court implies) must be a growth of time.

There are besides the Districts and Branches known as State Grand Groves and Subordinate Groves of the Druids, in federation with their brethren of England and Australia, and strong in numbers.

Omitting smaller colonial possessions, we come to Australia and New Zealand. Taking Australia first in order, let us compare, as an example, the return of January 1864 with the return for 1884 of the Manchester Unity, and see the amount of progress that has been made in the intervening twenty years.

¹ It is not as yet (1886), we are sorry to say.

Colony	No. of Members	
	1864	1884
New South Wales . . .	2,260	13,100
South Australia . . .	6,788	11,604
Victoria	6,803	15,988
West Australia	46	396
Queensland	none	3,207
Totals	15,887	44,295

Increase in the 20 years, 28,408.

The first dispensation for opening a Lodge in the Australian dependencies had been granted in the year 1840.

The leading Orders are the Manchester Unity of Oddfellows, the Ancient Order of Foresters, and the Independent Order of Rechabites. We gather the following particulars from the annual report of the Government statist, and the report of a commission of inquiry into the character and operations of societies in New South Wales :—

		No. of Members	Funds
Victoria (1882)	{ Manchester Unity of Oddfellows	14,358	£ 194,109
	{ Ancient Order of Foresters . . .	10,219	87,427
	{ Independent Order of Rechabites	5,594	59,915
South Australia	{ Manchester Unity of Oddfellows	11,462	113,318
	{ Ancient Order of Foresters . . .	5,877	33,812
	{ Independent Order of Rechabites	3,407	22,156
		50,917	510,737

or taking the completest Government returns obtainable,¹ and including, besides the before-mentioned societies, the American

¹ How incomplete, however, these returns may be, or rather, perhaps, how numbers have increased since 1882, the items here given, from the last issued *General Reference* books of the Grand United Order of Oddfellows and the United Druids, will help to show. These Orders have not been accounted large enough to have any special reference made to them in the returns ; *no other bodies*,

and Grand United Oddfellows, Druids, and others, we arrive at the following totals:—

Population 1881 (Males)		No. of Members	Income	Invested Funds
452,000	Victoria . . .	51,399	£ 194,835	£ 445,815
153,000	South Australia .	26,260	76,818	191,045
411,000	New South Wales	37,704	1	178,861
1,016,000		115,363		815,721

The average amount to the credit of each member was 9*l.* 15*s.* 2*d.* in Victoria, and 7*l.* 5*s.* 6*d.* in South Australia. This good result must in great measure be set down to the high interest of money in the colonies, investments on an average showing an earning power of over 6 per cent. The vital importance of the question of interest gained by the capital of a society could not well be brought out in stronger light. The progress made in the movement both in America and Australia has been at greatly accelerated speed in recent years, but there is still much room for further progress when we reflect that the population of the former has risen from 10,000,000 in 1820 to 55,000,000 in 1884; and the population of the latter from less than 500,000 to 8,000,000 within the same period.

We turn to New Zealand for our last example of colonial progress, and again take the Manchester Unity and compare 1884 with 1864:—

says the Blue-book (save the Manchester Unity, Foresters, and Rechabites), *having over 1,000 members*:—

	No. of Members
Grand United Oddfellows, New South Wales . . .	8,070
" " " South Australia . . .	2,642
" " " Victoria . . .	3,481
	<hr/>
	14,193
Australia, United Ancient Order of Druids . . .	13,937
Total . . .	28,130

¹ Not given.

District	1864	1884
Auckland	604	1,292
Canterbury	121	1,421
Motueka	69	270
Nelson	455	783
Otago	167	1,620
Wellington	590	826
Ashley ¹ (1880)	—	442
Hawkes' Bay (1878)	—	524
Hokitika (1868)	—	369
Invercargill (1870)	—	492
Lyttelton	—	176
Marlborough	—	148
New Plymouth (1867)	—	313
North Westland (1870)	—	253
Wanganai	—	162
	<hr/> 2,006	<hr/> 9,091

We have here a more youthful growth than that of Australia; one strong in its future prospects; and as the sun never sets on the British Empire, neither does it on Oddfellowship, Forestry, or Druidism. The rapidity of growth in the societies generally is remarkable, showing that within the five years 1877-81 numbers and capital were nearly doubled, reaching at the close of the quinquennium 14,502 members, and a total of capital 179,600*l.*, or an average of 12*l.* 7*s.* 8*d.* per member.

We have travelled widely, though not yet quite widely enough, but with a peep at Germany we must bring our journey round the world to a close. Here we discover one State Grand Grove, four district Grand Groves, thirty-five subordinate Groves (and 1,084 members) belonging to the United Ancient Order of Druids, and in union with the Order of Druids of England, America, and Australia. We might extend the limits of our journey by visits, principally with Oddfellows or Foresters, to Gibraltar, Malta, and Constantinople, or to Buenos Ayres, Fiji Islands, Hawaiian Islands, Africa (West and South), British Guiana, Peru, St. Helena, and India; but we will be merciful to

¹ New Districts since 1864.

our readers. We have already, it is to be hoped, placed them in a position from which they can afford to smile at the platform amateur Friendly Society critic, confidently proclaiming his own ignorance, and holding forth from ill-digested and misread Blue-books.

As a fitting comment, we conclude with a citation from an address delivered by Dr. A. K. Rollit,¹ Mayor of Hull, and member of the United Ancient Order of Druids.

What force and strength was there in the unity of such a band of brothers ! And yet, whatever the power and utility thus brought into existence, they were to be expected of the principle on which Friendly Societies were founded. This principle was essentially to befriend the friendless. An ancient philosopher, Pythagoras, defined friendship as one soul in two bodies ; but in these days it might be defined, in the case of Friendly Societies, as one soul in millions of bodies. Again, another philosopher, Coleridge, had called friendship a sheltering tree. Yes, Friendly Societies were sheltering trees for the dying, the weak, and the unfortunate. . . . He had often asked himself the question, What should he do were he a member of the wage-paid class ? His answer was as constantly that he should seek to rise through the power given by education ; that he should seek, from the same source, the power of progress and happiness for his children ; and that, whatever else he might do or not do, he should at least be sufficiently a friend to them and to himself to become a member of at any rate one Friendly Society. And if such societies were of this great value, both in principle and practice, it was the duty of the legislature and of statesmen to give them and their supporters every possible encouragement.

¹ Now Sir A. K. Rollit.

CHAPTER IX.

CONSTITUTION AND GOVERNMENT OF THE ORDERS.

THE character of the constitution and the manner of government of the Orders have been long delayed, the chief reason being, that to have regarded the self-raised and self-maintained organisations of the people from this point before would have been to have wearied the reader with a list, from time to time, of improvements and corrections in the main lines laid down, as we have seen, in the first thirty-five years of the century. We have, therefore, preferred to wait till the time arrived, when the laws and administration of the affiliations, as at present in force, could be epitomised and explained.

In endeavouring to give a fair and intelligible idea of the working machinery of the Friendly Society Orders, we shall adopt the plan of taking the general laws of the Manchester Unity and the Ancient Order of Foresters, as representing the best models and exhibiting the highest development ; noticing, as we go, exceptions and peculiar characteristics in the government and 'mode' of other societies, and how the interpretation of certain clauses in the Friendly Societies Acts has affected societies generally and their rules.

As the book of the laws or rules of the Manchester Unity consists of ninety-six pages, and that of the Foresters of a further sixty-eight pages, we shall avoid matters of detail as much as possible, giving only the broad outlines.

First, as regards objects, they are very much as laid down in the Friendly Societies Act of 1875 ; but as these objects are far more comprehensive than is generally supposed by those who

have not been brought into immediate contact with the working of the societies, we proceed to give them as summed up in the rules of the Manchester Unity :—

The objects of the society shall be to provide by entrance fees, contributions of the members, fines, donations, and by interest on capital, for insuring a sum of money to be paid on the death of a member, or for the funeral expenses of a member's wife or child, or the widow of a deceased member ; for the relief or maintenance of the members, or the wives, children, fathers, mothers, brothers or sisters, nephews or nieces, or wards being orphans of members, during sickness or other infirmity, whether bodily or mental, in old age, or in widowhood, or for the relief or maintenance of the orphan children of members during minority ; for providing proper medicine and medical attendance for members ; for granting temporary assistance to the widows and children of deceased members ; for providing members with assistance when travelling in search of employment ; and for assisting members when in distressed circumstances.

How are those manifold objects carried out? By a regular and graduated, as it were, system of government, running from a central body down to each individual that goes to make up a branch.

There is the Central Body itself, an assembly of delegates or representatives from different local combinations of separate branch societies, generally known by the name of Districts, or (bearing in mind the simile of a tree) limbs united to the trunk.

The Central Body is known by different titles in different Orders, and, as a general rule, meets annually at chief centres throughout the United Kingdom, or sometimes biennially. In the Manchester Unity the governing body is known as the Annual Movable Committee (A.M.C.) ; in the Foresters as the High Court (H.C.) ; in the Rechabites the High Movable Conference (H.M.C.) ; in the Free Gardeners as the Annual General Meeting (A.G.M.) ; in the United Order of Odd-fellows as the Biennial Movable Delegation (B.M.D.) This body of elected representatives is empowered to make, annul, or amend the laws or rules of the Order, and when not sitting

acts in and through an annually or biennially appointed Committee of Management, consisting of the chief officers and between a dozen and half-a-dozen other members elected from the meeting of representatives. The Chairman of the Committee of Management and the President of the Order, who is not appointed for a longer period than two years (generally only for a twelvemonth), is also distinguished by various titles : sometimes he is a Grand Master, at others a High Court Ranger (in the Foresters), a Chief Shepherd, a Most Worthy Patriarch, a High Chief Ruler, or an Arch High Priest. He has, however, no autocratic powers, and can only act in conjunction with the committee with which he is surrounded ; he is simply the presiding officer. The most important official, indeed, in the Orders is the Corresponding Secretary, High Court Scribe, or Permanent Secretary. Two holders of this office we already know by name ; Mr. H. Ratcliffe and Mr. S. Shawcross ; while Mr. Westran, of the British Order of Odd-fellows, and Mr. Farran, of the Ashton Shepherds, are scarcely less known among the brethren. The Central or Unity Funds are managed by this central board, while all goods required for district and sub-branches are supplied by them, and their accounts are examined into by regularly appointed auditors, who report to the General Committee of Representatives. The management of colonial and foreign offshoots is generally entrusted to a subsidiary chief body, to which are delegated certain powers.

The Central Body has control over all funds, which are the property of the society as a whole, such as relief and distress funds, and the management fund for the maintenance of the central office ; the amounts from time to time required are generally obtained by means of levies upon members ordered by the annual or biennial meeting. Any extra insurance, which some members only would enter into, would be placed under central authority and made one fund for the Unity or Order ; this, however, does not apply, as we shall see, to widows and orphans' or to past officers' or to juvenile funds.

Next come Districts, the limbs of the society. Established, in the first instance, by dispensation or authorisation from the central authority and consisting of local combinations, within limits agreed upon, of separate sub-Branches, a District takes its authority direct from the Central Body, and is governed by a committee of representatives of the individual Branches in the District ; such a committee, like the general one of the whole Order, has its executive in the shape of officers elected year by year, with the exception of the District Corresponding Secretary, whose tenure of office, like that of the Secretary of the whole Order, is generally a permanent one. It remains to show the special use of these limbs, as it were, out of which grow several sub-Branches. The object of the union of separate Branches in such Districts is for the purpose of spreading the funeral liabilities over a larger number and wider area, with a view of obtaining greater security, by preventing deaths—a heavy and inevitable liability—falling in unequal ratios upon individual Branches, to the disturbance of actuarial calculations. The necessity of this combination, for safety's sake, we shall presently demonstrate. The District rule is also the 'go-between' connecting the central authority and the sub-Branch, and, therefore, as the by-laws which govern the latter must be in accordance with the District laws, so must they in their turn be in accordance with the general laws, and countersigned by the Secretary of the Order. It should further be borne in mind that this system is a pure democracy ; a government in which so many *demoi*, or corporate bodies, are united into one comprehensive unity, while preserving the independence of District and sub-Branch (subject only to the general rules of the Order and the Friendly Societies Act), in regard to the control and management of their own respective funds. The sub-Branches of the society elect their own officers and have their own by-laws suitable to their especial needs. Here, too, as before, the Secretary is the great mainstay, as being permanent amid the annual ebb and flow of the other office-holders. Districts are generally known by that term, but in some Orders a different

nomenclature obtains ; for instance, in the Sons of Temperance they are called 'Grand Divisions,' and in the Druids, beyond the limits of the United Kingdom, 'Grand Groves.' As regards Branches, they are mostly 'Lodges' or 'Courts,' the former among the Oddfellows, the latter among the Foresters ; but in the Order of Rechabites they are 'Tents,' in the Sons of Temperance 'Subordinate Divisions,' and in the Romans 'Senates.' Some few of the Orders, however, are governed on what we may call older and less democratic lines, and, as a remarkable instance of this, we will take the Nottingham Imperial Oddfellows ;¹ a society which in 1835 declared that its executive and legislative authority was vested in the Grand Lodge, which should always assemble at Nottingham, and which should possess the sole right of opening, suspending, and closing Lodges, of enacting the laws, regulations, and ceremonials ;² a resolution that remains in force to the present day, as a relic of an older state of things from which other Orders, such as the Foresters and Manchester Unity, emancipated themselves. There is, indeed, a general annual meeting of Delegates, but, as the Grand Lodge can *veto* its proceedings, its use is not very evident. The society is a striking instance of 'arrested development.'

The centre of government in nearly all the Orders is stationary, but in the Foresters it is peripatetic, moving every twelve months. The difficulty is chiefly in the goods department, and it became so great that an exception in favour of this important branch of the society was made a few years back ; but the Executive Council still moves its habitat from time to time, the plan being to choose the High Court officers from the District in which the High Court meeting of Delegates is going to be next held. The consequence is that the Order puts the best men of a certain locality in high office for a twelvemonth ; whereas, where the centre is stationary, the best men of the whole Order are likely to be chosen, without

¹ Their present head is the Earl of Scarborough, a further fact pointing to the 'Imperial' in the title of the Order.

² *Short History of the Chief Affiliated Friendly Societies*, p. 53.

distinction as to District. The claims and work of the society are made known in various parts of the country by means of its movable annual parliament. The system of the Foresters has undoubtedly worked well, and by increasing the chances of obtaining 'honours' has stirred up a healthy emulation amongst its members; and a locality having the heads of the society amongst them for a whole year can more effectually bring to bear the full machinery for expansion and recruiting purposes, as the growth of Forestry is a witness.

In connection with questions of government, the settlement of disputes may be named. We give, for reasons which will presently appear, the exact wording of the clause in the Friendly Societies Act (1875) which confers upon societies the privilege, if they prefer, of providing for the settlement of disputes in their own rules, without recourse being had to any law-court, except for the enforcement of the decision arrived at by the society itself through its own Court of Arbitration appointed according to rule :—

Every dispute between a member, or person claiming through a member or under the rules of a registered society, and the society, or an officer thereof, shall be decided in manner directed by the rules of the society; *and the decision so made shall be binding and conclusive on all parties without appeal, and shall not be removable into any court of law, or restrainable by injunction; and the application for the enforcement thereof may be made to the County Court.*¹

Where the rules contain no direction as to disputes, or where no decision is made on a dispute, within forty days after application to the society for a reference under its rules, the member or person aggrieved may apply to the County Court, or to a court of summary jurisdiction, which may hear and determine the matter in dispute.²

One would have thought nothing could well be clearer, and, on reference to the rules of well-known societies, we find most elaborate and exhaustive regulations laid down on the subject

¹ § 22.

² § 22 (*d*)

for the settlement of disputes between members of Branches, appeals from members to Districts, and appeals to the Executive.

But neither County Court judges nor magistrates could or would understand that there were in existence any organised bodies of the people who were allowed to be their own lawyers, and to interpret for themselves their own rules when disputed ; such a purely democratic proceeding has always been too much for them. We can make allowance for magistrates, since they have, on the whole, behaved the better of the two ; but nothing could well be worse or more unseemly than the conduct of his honour 'the judge' of the County Court, when interpreting the twenty-second section of the Friendly Societies Act. 'The cases in which justice has miscarried are so numerous that we have no room for a complete list, and can therefore only make selections of cases and accompany them with the observations of the presiding judge or magistrate.

The first example is taken from a period prior to the passing of the Friendly Societies Act now in force ; for the interpreters of the law had not the excuse that a new and heretofore unknown privilege had been conferred on societies, since it was enacted by the 10 Geo. IV. cap. 56 (1829). The case occurred in the Skipton County Court, and the judge was W. T. S. Daniel, Esq., Q.C. (Feb. 19, 1874). We need not trouble about the merits of the case itself, except so far as to state that the plaintiff was clearly in the wrong according to the rules of his Lodge, a Branch of the Manchester Unity. The defence set up was that the court had no jurisdiction, on the ground that the matter in dispute ought to have been decided, according to the rules, by the members of the society ; and further appeal should be made, if the decision was objected to, to the Executive, as provided in those rules. His honour decided that, according to the rules of the society, there was no jurisdiction given to the County Court. So far so good ; but he went on to make the following remarks :—

So far as I can judge of these societies, they endeavour to place themselves out of the reach of the law, and thus pervert the rights

of her Majesty's subjects. It is like a man taking his hand out of his left-hand pocket, but putting his hand into his right-hand pocket.

On application for costs by the defendant's solicitor :—

His honour said he could not allow costs. . He really believed if the honest persons who contributed their money to these societies knew the utter helplessness in which they were placed by the rules they would not subscribe to them. No working man, he thought, who felt he was placed outside of the pale of the law would contribute to them. He hoped there might be those present who would live to see the time when every class of her Majesty's subjects would have confidence in the decisions of the tribunals, which they have to provide the expenses for.¹

This judge, however, with all his bluster, was modest enough to decide he had no jurisdiction ; but in the majority of cases brought before County Court judges and magistrates it was otherwise. Still no legal weight was given to their judgments till the Court of Queen's Bench (1878), in a case of appeal brought by members of the United Patriots' National Benefit Society, decided that the order of the lower court should be confirmed. The ground taken up by Justices Mellor and Manisty (who tried the case) had nothing whatever to do with Friendly Societies, being a section of the Act referring only to societies and industrial assurance companies receiving contributions by means of collectors at a greater distance than ten miles from the registered office of the society. The legal quibble set up was, that the qualifying words, *receiving contributions by means of collectors*, &c. in the preamble to section 30, *did not immediately follow the words Friendly Societies*.²

There was no reasonable excuse for the ruling of the judges ; it is hardly too much to say that everybody, but a certain class of the legal profession, knew that the section could mean no such

¹ *Craven Pioneer*, Feb. 21, 1874.

² The full wording of the clause which received the above interpretation was as follows :—'The provisions of the present section [which gave the power claimed] apply only to Friendly Societies, and, except as after mentioned, industrial assurance companies, receiving contributions,' &c.

thing. The Chancellor of the Exchequer, on being appealed to, declared that the intention of the Act had been to confer by section 22 ¹ the privilege disallowed by the judges (on a section having no reference to the subject); and that the Registrar had always informed Friendly Societies of the fact. But lawyers inimical, with the famous exceptions of Lords Brougham and Campbell, to the interests of the Friendly Society Orders, of course, greatly rejoiced. At the Leeds Police Court ² the presiding magistrate, addressing the solicitors present, said he wished them to understand that, under the Act for regulating Friendly Societies, that court and the County Court had powers to settle all claims which might be made by members of societies upon societies, *notwithstanding that the rules provided that such claims might be settled by arbitration.* Friendly Societies could now be made to pay lawyers. Their time, however, was short; the Chancellor of the Exchequer, Sir Stafford Northcote, the tried and trusted friend of the societies, quickly introduced and passed a short ‘Bill to declare the true meaning of Section 30 of the Friendly Societies Act, 1875.’

The above measure has not, however, much abated judicial insolence. In July 1879 the judge in the Oldham County Court, on being respectfully informed that he had no jurisdiction, broke out as follows: ³ ‘He would not hear anything about Friendly Societies.’ The Solicitor for the defence: ‘It is a very respectable society’ [a Court of the Ancient Order of Foresters]. His Honour: ‘Everybody is respectable, from Thurton (*sic*) the murderer upwards. These Friendly Societies, according to my experience of them, try to oust the jurisdiction of independent people, but require that they themselves, who are interested, shall be judge in their own causes.’

Instances might be multiplied, but enough and more than enough have been already shown up. We ask our readers who are not Friendly Society members themselves to reflect for a moment on the character of the class of people of whom

¹ See page 130.

² Feb. 12, 1879.

³ *Oddfellows' Magazine*, vol. xii. p. 213.

these things were said: a class, proverbially loyal subjects and respecters of the laws of the land ; members of bodies that ‘rarely trouble the magisterial courts or the board-rooms of the Poor-law Guardians.’¹ No clause in the Act, with the exception of the valuation one, has worked better than the 22nd ; besides which, the self-originated and self-governed provident institutions, to whom the privilege of managing their own affairs has been given for over half a century, have (we say it fearlessly) proved themselves worthy of preserving it, and have shown themselves capable of going a step beyond the need of resort to courts of law for settlements of their differences with a brother ; they decline to go to law, ‘and that before the *unbelievers*.’

And if another reason is wanted, it may be found in the costliness of the legal process so strongly recommended by those interested in their advice being taken.

There are magistrates also who still insist on putting their own interpretation on the general and by-laws of societies, and on reading the Friendly Societies Act upside down. Only in February of last year (1885) the South Shields Bench decided,² in spite of all that had been done to prevent further mistakes in the same direction, that the 30th section of the Act applied to Friendly Societies, and gave a verdict in accordance, though possessing no jurisdiction. Here, it is satisfactory to know that they were not, on an appeal, supported by the Superior Court, who issued a *mandamus* to compel the magistrates to state a case ; on which the Court of Queen’s Bench found against them. The officers of the society argued that, as the action of the Bench had put them to considerable trouble, and still more considerable expense, some recompense should be given the ‘Division.’ On this point, however, the Bench refused to give way, contending that they, too, had incurred expense, which had been propor-

¹ Mr. C. Hardwick, in *Oddfellows’ Magazine*, vol. xii. p. 212.

² Case: Officers of the Lifeboat Division of Sons of Temperance Benefit Society and one of the members of the above Order, Feb. 9, 1885.—*South Shields Daily Gazette*, March 19, 1885.

tionally great. We dare say they had, but there should have been a distinction made between expenses incurred in resisting the clearest possible 'misruling' and those incurred in getting that 'misruling' set aside. We are sorry that the society did not hold out and drive home the salutary lesson taught the Bench, by making them pay for it.

Again, defeated on an attempt to import the whole body of Friendly Societies into the 30th section of the Act, County Court judges have gone upon another tack, and decided that, while the provision of the Act expressly stated that every dispute between a member, or person claiming through a member, and the society, or an official thereof, or under the rules, should be settled by arbitration, this meant disputes between individual members and a society, not between *two Branches*. The case in point was ¹ 'that the Wrexham District of the Grand United Order of Oddfellows should carry out the award of the Committee of Management of the Order in a dispute which arose between a certain Lodge and the said District.' Now if his honour the judge on this occasion was really right in holding that according to law a District of an Order is one separate society, and a Lodge of the same District another separate society, we have to go back to the times of Mr. Tidd Pratt, and the re-organisation of a 'society with Branches' as one society, made sure and certain by the passing of the Amendment Act of 1876, is rendered useless. The parliamentary agent of the Manchester Unity ² puts the case well when he says—

It would follow, if his honour was correct in his rendering, that in our society no power would exist to enforce the carrying out of an award severally made by a Lodge or a District, but that in effect, after the struggling of years, we should still be a mass of isolated societies having no bond of union to be enforced by the law of the land.³

¹ Wrexham County Court.

² Mr. James Curtis, of Brighton: Report read at A.M.C. 1885.

³ A short bill has since been introduced into Parliament by Mr. Tomlinson to declare the true meaning of section 22 of the Friendly Societies Act 1875. This measure received the Royal assent in July 1885.

We must notice next another injurious interference, coming this time from Parliament itself, in the shape of a clause inserted in the Poor Law Amendment Act of 1876, by a private member, and giving the guardians, under certain circumstances, a right to claim the contributions of members of Friendly Societies who became paupers or pauper lunatics.¹

The result, of course, was that the guardians who took advantage of the clause (23rd) pauperised not only the unfortunate member himself, but, by claiming of his society the provision he had made for his family in sickness, made them paupers likewise ; a line of action wrong upon both economic and moral grounds. After much agitation, the objectionable clause was repealed three years afterwards, and the Act of 1879 secures to the family of a member of a Friendly Society his contributions to the society, in case of his becoming a pauper or pauper lunatic. Societies, for the most part, have, under the above circumstances, ruled accordingly.

We see, then, that societies have not carried out their own rules and regulations without serious let and hindrance. A democratic constitution is ill suited to the genius of English law.

¹ Letter of Sir Stafford Northcote to the papers: Pynes, Exeter, Jan. 24, 1885.

CHAPTER X.

ESSENTIAL FINANCIAL PRINCIPLES AFFECTING THE ACTUARIAL SOLVENCY OF BRANCH¹ SOCIETIES.

FINANCIAL principles affecting Districts and Lodges or Courts mean principles affecting societies as a whole, only to be considered now as to their component parts. Financial questions having previously been dealt with, bearing upon the obligations of societies as represented by their central bodies, and as incurred under a promise of obedience to general rules, we have yet to learn how these common obligations have been and are carried out locally and particularly; and this will involve an inquiry into the working of the laws of sickness and mortality, the normal rate of interest obtained on Branch and District capital, and other matters directly dealing with monetary tables, as well as the financial requirements of the Friendly Societies Act.

The term 'actuarial' has been employed, as a reminder that in the question of the solvency or insolvency of a Lodge or Court we are not dealing only with cash payments, or invested capital, but also (as stated in another place) with the estimated 'present value' of future benefits and the estimated 'present value' of future contributions of existing members; a totally different thing from commercial solvency or insolvency.

First, let us take the table of contributions and benefits of a Lodge or Court, and see what we ought to find, as compared with what we do, as a matter of fact, sometimes find there. For to start with a sound table, is obviously to commence taking the right road.

¹ By 'Branch' is to be understood both (1) Districts, and (2) Lodges or Courts.

The table should be a graduated or sliding one—*i.e.* one according to which payments for like benefits are made according to the age at which a member joins. This qualification has often been insisted on, and the fatal results which have followed the system of a uniform payment (however assisted by increased entrance fees according to age) pointed out in the past history of the movement. We shall in this place conclusively show the reason, by an appeal to the *sickness* experience of the Manchester Unity and the Order of Foresters. In dealing with the questions which will come to the front in this chapter, we must again express our indebtedness to the indispensable works of Ratcliffe, Watson, and Neison, and would couple with them the practical work of Mr. James Barnes, the well-known Secretary of a Foresters' Court, and the author of monetary tables compiled from Neison's 'Rates of Mortality and Sickness of the Ancient Order of Foresters.'¹

But to return. The absolute necessity for a graduated scale of payments for *sickness* benefits will be sufficiently understood from the following figures, giving the average sickness experienced at different ages; sickness we mean from a benefit society point of view—inability to follow one's ordinary calling.

Average sickness experienced in decennial periods from 20 to 70 years of age :—

Age 20 to 30	8½ weeks
„ 30 to 40	10½ „
„ 40 to 50	15½ „
„ 50 to 60	27¾ „
„ 60 to 70	64 „

We give, then, our model society a graduated sickness table,² and now, leaving its precise character, turn to the best

¹ See page 109.

² Example of fate of Court—, District of A.O.F., which would not adopt a graduated scale :—

Court opened in June 1860. Amount of funds in 1883, 10*l.* 10*s.* 2*d.* Court closed, as found impossible to carry it on from its own resources, *the younger members having left, and the rules of the Order as to graduated payments*

method of providing for the *funeral* liabilities incurred. It has been premised that a larger area and greater numbers are necessary 'to secure a *reasonable approximation to a working average of liability*' as regards funeral claims, and that for the purpose combinations of individual Branches into Districts have long been in existence. Unfortunately the wrong methods have, up to recent date, been employed in carrying out a laudable object. What applies to an insurance for sick benefits applies equally to one for funeral benefits. One person may live a much shorter period, and another much longer, but this seeming inequality will not affect the society, if the number of members are sufficient, since we have revealed to us a law of averages, of which, as it concerns the mean death rate, Dr. Southwood said, 'Mortality is subject to a law, the operation of which is regular as that of gravitation.'

What, then, is the old form which a member's funeral payments took, remembering that the payment included the assurance of his wife's life as well as his own, and in the earlier established districts of the second wife, and even, it may be, of the third? It was that of *equal levies from every Lodge or Court to meet all claims as they arose*. Take a District of a thousand members, combining to assure an equal sum at death; it is obvious that, as the District grows older, the equal levy upon all must increase as the mortality rate increases. It lets off its members lightly in earlier years, but, when their earning powers have diminished or ceased, increases their burdens; to what extent, the rate of mortality at different ages will show. Mortality per cent. in the given periods:—

Neison's Foresters' Experience.

Age	No. of deaths	Age	No. of deaths
From 20 to 30 . . .	7·4	From 50 to 60 . . .	25·3
„ 30 „ 40 . . .	9·9	„ 60 „ 70 . . .	48·7
„ 40 „ 50 . . .	14·8	„ 70 „ 80 . . .	91·1

having never been enforced. Result, death in little over twenty years, and application made by fifteen members (two of them 62 and 67 respectively) to be admitted as members of the High Court Sick and Funeral Fund.

The average age, therefore, of the District must be kept at a low point, or a greatly increased levy will be the result. The defenders of the system of equal levies attempt to do this, but fail, as they have done in the matter of uniform payment for sickness. New Courts are opened in the District, which already contains some probably of forty and fifty years' standing ; and they—the new—must pay, though not possessing probably a single member over the age of thirty-five, equally with the oldest established Courts in the District, and, indeed, pay *for* them.

Surely there is nothing more destructive of dignity and independence than a system which teaches men to rely not on their own provision, but on the advent of 'new blood,' some of which is not even yet born.

Let us imagine (if we can) a bank which invited depositors to join it, not in order that the money paid in might be saved for their use, but that it might be used to pay other and older depositors, and which offered as security for repayment the possibility of future depositors joining and allowing their money to be used for that purpose. Such an institution would provoke a public outcry ; and yet it would but parallel the levy system.¹

The systems of uniform or graduated contributions² remain. Mr. Radley, the Secretary of the London District of the Foresters, and above quoted, has put the difference between the two methods with so much force and lucidity that we cannot do otherwise than, for the good of the cause, let his experience speak for itself. We imagine his argument to be an unanswerable one in favour of the one true and safe method of graduated contributions ; as for sickness, so for funerals.

Speaking of *uniform* contributions, he says :—

Such a system is only less unjust than equal levies, and altogether inequitable. Fortunately graduated contributions according to the

¹ C. J. Radley, *Foresters' Miscellany*, Jan. 1885, p. 272. We have freely made use of this most admirable paper.

² 'Contributions,' it will be understood, establish a Funeral Fund in the District, from which claims as they fall due are paid. 'Levies' merely are called for from year to year, to pay the debts incurred during the twelve months. There is in this case no reserve fund to meet future claims.

age at joining are now generally admitted to be a first necessity for sickness funds ; and it is curious that, with this truth widely accepted, there should be any delay or hesitation in applying it to funeral funds, where the need for it is at least equally great. Let any member of a Court which has a graduated contribution for sickness benefits ask himself why the same system should not be applied in the case of funeral benefits, and there is scarcely room for doubt as to what the reply must be.

There only remains a choice to be made between a graduated contribution to a District Funeral Fund, or a graduated levy to meet current claims. There can be little doubt but that the former method is the better of the two, when able to be worked.

Further, in a system of tables calculated on averages of sickness and mortality experience, it is obvious that the ratios will alter with locality. Again, the trade or profession of the members will have to be further considered ; taking the divisions into localities first, it will be found that as to expectation of life

The rural Districts stand better in point of longevity than the town, and the town better than the city Districts. Speaking generally, it may be affirmed that, whilst the rate of mortality in the town Districts closely approximates to the experience for the whole Order, the results for the rural Branches are just as much (about 15 per cent.) below the average for the three Districts combined, as the experience of the city Branches is above that standard.¹

But the influence of your locality cannot be thoroughly measured by the division—city, town, or rural—under which it should be classed ; and it is here that the comparative healthiness or unhealthiness of the trades or professions of any large proportion of the members of a District have to be brought to bear upon calculations as to the rates of payment. Mr. Neison gives a salutary warning on this head :—

To determine simply the influence of locality, similar classes of occupation should be compared in the respective districts. Too much stress cannot be laid upon this point, for too often fallacious deductions are drawn as to the salubrity of districts merely by a

¹ Neison's *Foresters' Experience*, p. 61.

comparison of the respective rates of mortality, ignoring altogether the element of causes affecting the duration of life, such as the classes of occupation prevailing, which independent of locality itself would often suffice to account for the divergency in the rates. When it is stated that the mortality in some trades is three times as great as it is in others it will be clear that a preponderance of the unhealthy to the exclusion of the more healthy occupations would of itself amply account for an increased mortality rate, and that the position of the respective districts might be changed by an enforced migration of such pursuits, if such a course was either practicable or advisable.¹

Turning to Mr. Ratcliffe's work—the *locus classicus*—we find that the rate of mortality at the age of forty ranges from '68 per cent. to 4·24, while that of the whole Manchester Unity is 1·10.² The lowest rate of mortality among the trades at thirty is that of bricklayers at '56, the highest that of watermen at 1·68 ; while at sixty, the lowest is that of dyers, 2·17, and the highest is that of printers, 6·08.

We will next compare selected trades' life statistics to the general class of lives, trades being included in the general class. Mr. Ratcliffe considers rural labourers (not solely agricultural, but labourers in rural districts, and therefore to some extent including occupations less favourable to health than the agricultural) the most favourable of his selected trades, the mortality being less at every decennial period of life than of the general class. Miners show a higher mortality at every year of life than the general class.

The annual death rate in England and Wales being taken at 25 in the 1,000, that of the industrial classes rises to 27 in the 1,000 ; 'so that in every 500,000, or about the same number the Manchester Unity musters, industrial diseases rob us of 1,000 lives annually. And as it is from the industrial community that Friendly Societies obtain their members, it will be seen at

¹ Neison's *Foresters' Experience*, p. 60.

² Mr. Ratcliffe carries his decimals to four figures. *Observations in the Rates of Mortality and Sickness*, &c. edit. 1861, p. 40.

a glance how much their rate of mortality must be above the general average of the country.¹

But after the actuary or valuer employed has been furnished with full particulars concerning locality and occupation, there still remains for his consideration the monetary part of the question. Mr. Ratcliffe has explained the matter in the following terms :—

Let it be supposed that 100,000 persons, at age 18, enter into an agreement that all the persons living and entering on their 70th year should receive the sum of 1*l.* each. It is very evident that each of the 100,000 persons would have to pay at once a sum of money equal to the probability of their living to attain 70 years. [This amount appearing from the mortality table used by Mr. Ratcliffe to be equal to 7*s.* 2 $\frac{3}{4}$ *d.*] And this amount, being paid by all at age 18, would pay to each person living and entering on their 70th year the sum of 1*l.* But as this amount would not be wanted for 52 years each person should pay such a sum of money as would at compound interest realise the amount of 7*s.* 2 $\frac{3}{4}$ *d.* Now to find the present payment, that amount must be discounted for 52 years, that is, such a sum of money must be paid as would at interest, by the time it was required, realise the amount named ; and if the sum of 1*s.* 6 $\frac{1}{2}$ *d.* be invested at 3 per cent. per annum, compound interest, by each person at 18 years of age, this amount would accumulate to the sum of 7*s.* 2 $\frac{3}{4}$ *d.*, and for 100,000 persons would yield 36,714*l.*, which would allow to each person on entering the 70th year the sum of 1*l.*

The whole subject of correct tables is, consequently, as far as possible, removed from mere guess-work, and is founded upon actual and tabulated experience.²

As regards the actual scale of insurance. It is usual, we believe, to prefer that table of benefits in a society which gives twelve months full sick pay, six more half-pay, and quarter-pay as long as the illness lasts. We incline to the opinion that six months full sick pay and half-pay for the remainder of the illness is more advantageous. If the disability to follow one's calling lasts over six months, it is not likely to be removed in

¹ Taylor's *Effects of Occupation upon Health and Friendly Society Finance.*

² See specimen Tables given in Appendix

twelve, but will very possibly become chronic, and quarter-pay is a starvation pittance.

Passing on, the relation of valuations to a Branch is as so many sign-posts to the traveller, so many astronomical observations and reckonings to the mariner—that is, answers to inquiries made as to whether a right course is being pursued by the society, and answers, which are of the nature of warnings, predicting disasters unless the course be altered.

Now, it will at once strike the reader that much as he has been told about the system of valuations, little has been said about the methods employed to obtain a valuation. A sign-post is a good thing if its information is correct, and the person who puts it up is sufficiently acquainted with the locality to furnish correct information. Again, an astronomical observation is a good thing, but it must be provided that the sextant used be correct, and that the officer who takes the observation knows its method.

A valuation and an efficient valuation are two very different things. The reader has been informed in what a valuation consists, and has had the terms employed explained to him, and, further, has had his attention drawn to what the several Orders have done in the matter, as societies. The question at present before us is, What constitutes an *efficient* valuation of a Branch? Then we shall be in a position to examine the value of the work done as a whole, and see how far short of the theory the practice has been. We draw attention, therefore, to the indispensables of such a periodical financial examination :—¹

In no valuation of future sickness liabilities should the total sickness per annum expected to be experienced be less than that of Ratcliffe's 'Sickness Experience' for the years 1865-70, nor a higher rate of mortality employed than that given in Ratcliffe's 'Mortality Experience.' The actual sickness and mortality experienced in the past by the society under valuation should be taken into account.

In the case of societies having members engaged in occupations

¹ From Neison, and *Instructions to Public Valuers* issued by the Treasury.

more than usually hazardous or injurious to health, or having members residing in localities known to be unhealthy, the valuer should in his valuation make such allowance as he may deem expedient, and should call special attention thereto in his report on the valuation.

A separation of the liabilities incurred on account of each benefit for which the society assures should be made.

The number of members, whether sufficient under the law of averages, stated.

What value, if any, should be attached to the secession experience of the society.

Whether a protracted sickness benefit, or reduced continuous sick pay in chronic cases, does not go beyond the limits up to which a member's contributions have been calculated, and so involve the society in abnormal outlay.

Negative values should be carefully excluded.¹

The valuation report must in all cases state distinctly what provision is made for future expenses of management, and the valuer should state whether, in his opinion, judging from the experience of the society, such provision is adequate.

The way in which the valuation has been arrived at should be plainly stated, especially what data have been employed, and the adjustments, if any.

When the rate of interest in the valuation exceeds 3 per cent. the valuer in his report should state fully the grounds on which a higher rate of interest is made use of.

Such a valuation it was that the Royal Commissioners contemplated, when they recommended a compulsory periodical inspection of finances as necessary to the well-being of societies ; and such it was that the Act enforced, along with a yearly audit, as the duty and obligation of all registered societies :—

To help societies in making such valuations *a certain number of public valuers have been appointed by the Treasury*, who are bound to value societies or branches in the country for which they are

¹ These are possible profits to be earned by a society upon some contributions which are more than adequate to assure all benefits to some members—generally a few young members. Such possible profits are dependent upon members on whose account they occur living their natural lives, and remaining with the society during such, and experiencing the same sickness rate as that upon which a valuation is based.—*Druids' Journal*, vol. vi. p. 272.

appointed, either by themselves or through some other public valuer, at or under a scale of fees rising from three guineas for a society or branch of not more than 25 members, provided the benefits do not exceed two classes of sick allowance and deferred annuities, with sums payable on the deaths of members and of their wives.¹

Among the public valuers appointed was, as in duty bound, the Secretary of the Manchester Unity, who had devoted so many laborious years to the acquisition of data, and to whose works the attention of other valuers was drawn. On Mr. Ratcliffe's death the vacant appointment was given to his successor in the office of Unity Valuer, Mr. Reuben Watson. The other valuers, with one exception, were actuaries attached to some noted life assurance office. The employment of these public valuers, as we have learnt, was an optional one ; in every case the society or branch named its own valuer.

Have the public valuers—with the exception of Mr. Watson, as valuer for the Manchester Unity—been employed? The question must be answered to but a small degree.

Several causes have combined against a demand being made for their services. The scale of fees are beyond the economical notions of the average member, who, as a general rule, objects to spend much money upon management, and grudges a sum of from three to seven guineas as the valuer's fee ; not always believing strongly in a valuation at all, he has a distinct preference for the cheapest article obtainable, with results to be expected.

In no less than 70 per cent. of the valuations there is nothing to show that the valuer has made the slightest endeavour to ascertain how far the tables used required—judging from the past experience of the society—to be modified to give a probably more correct anticipation of the society's future experience. . . . It should never be forgotten that the statistics upon which sick-pay tables are based are nearly always derived from the aggregate experience of societies differing widely in their constitution and general surroundings, and that, although the tables might perhaps be used without

¹ *Memorandum for the Guidance of Societies, &c.*

modification were all the societies massed into one for valuation purposes, yet this would be of little service to any particular society.

Even in many cases where some attempt appears to have been made to compare the society's experience with the tables used, the valuer has utterly failed to give effect in his valuation to the results of this comparison.

This unsatisfactory state of things arises in very great measure from the valuer's imperfect technical knowledge, which generally goes little further than mere ability to make the necessary arithmetical computations involved in the direct application of the tables ; but it is in some measure the fault of the societies themselves, who fail to keep a proper record of their members' sick-pay and mortality experience readily available by the valuer.¹

Leaving official views, we go to those of a prominent member of the Ancient Order of Foresters, who, speaking of the system of valuations as worked in that Order, recently used the following language :—

The valuation of the Foresters was conducted upon a very different principle [to that of the Manchester Unity]. Every Court had the right to appoint its own valuer, and he should like to ask what was the value of such a valuation. As far as his knowledge went, all he could say was that there was not the slightest credence to be placed in such a valuation.²

Thus it is all too evident that the most valuable enactment of the Friendly Societies Act has not, up to the present, worked in a satisfactory manner ; but it is reassuring to learn from the Registrar that there has been a marked improvement in the character of the valuations recently sent in ; and it is to be hoped that the returns for the second quinquennium (now due) will be of a higher class, and not open to such objection. Meanwhile it is not altogether promising to see the pioneer in financial reform taking to 'small economies,' and refusing, at its recent Annual Meeting of Delegates, the modest request of its valuer, Mr. Watson, for remuneration at the rate of $1\frac{2}{4}d.$ per member,

¹ Memorandum of Mr. W. Sutton, Actuary attached to Registry Office.

² Mr. J. J. Holmes, of London.

though backed by the strong recommendation of the Board of Directors, and the assurance that Mr. Watson had lost by the previous valuation he had undertaken.

According to the instructions of the Act, a copy of the last quinquennial valuation should always be hung up in a conspicuous place at the registered office of the society; an obligation conspicuous for its non-fulfilment—in rural Branches certainly. The place of the valuation is generally somewhere near the bottom of the Lodge or Court strong-box, and its existence forgotten; and do not let us attach all the blame to the Secretary and his brother officers for their treatment of such an important document with scant courtesy. The truth is that too often members do not credit its importance, and pay no attention to its warning notes, should it be unfavourable. They have infallible (?) tests of their own.

We pass to another essential principle, that of yearly audit; a further obligation and duty laid upon registered Branches. 'Once at least in every year every registered society shall submit its accounts for audit, either to one of the public auditors appointed as herein mentioned, or to two or more persons, appointed as the rules of the society provide' (Act 38 & 39 Vict. cap. 60, sec. 14). Here, as in the case of valuation, the employment of outside auditors was, on the strong recommendation of the Manchester Unity, made optional. To what extent have they been employed? The reply must be, as far as the Orders are concerned, to no extent, little or great. Public valuers have been made use of to some small degree, public auditors not at all.

Economical reasons have weight here also, besides personal ones, which we have not space to give; but in the case of the Orders there is no room for them, their place being filled by District and Branch auditors—a regular and long-established office.

We will now lay down for ourselves the essentials of a Lodge or Court audit, leaving to another chapter their practical application to existing Branches. These essentials, for obvious

reasons, we give in the language employed by members themselves.¹

The object of a Branch audit is to show whether the whole of the moneys received and paid by the officers are by them duly accounted for. Dividing the moneys into three sections—(1) Sick and funeral funds ; (2) Management fund, including medical fees ; (3) Auxiliary benefit funds—we enumerate the duties of the auditors as follows :—

To see—

That the amounts paid in by each member have been duly entered in the Secretary's books and divided according to rule, and those re-assured in District or Central Body passed on to the same.

That nothing is entered on the side of management expenses which is contrary to rule.

That no moneys are taken from the sick fund to supplement deficiencies in the management.

That the capital has been invested as set forth in the balance-sheet.

That the accounts with other Branches have been correctly kept.

Whenever practicable, the 'contribution books' or 'pence cards' of the members should be examined, or, at the least, samples of the same out of the total number : these are the receipts held by members for the money actually paid by them, and without their inspection it is not possible to ascertain whether the whole of the moneys paid by the members has been received and accounted for.

The production of deeds, bonds, savings-bank book, vouchers, &c. are equally necessary, else the auditors have no adequate means of knowing, while they are satisfied that all the moneys due to the Branch have been received, whether the balances remaining after payments made have been also duly accounted for.

The production of documents bearing upon the capital are most necessary as involving the question whether the sums were invested at the earliest possible date ; unless this be done, not only does the Branch lose some amount of interest, but the official in whose keeping they are is evidently labouring under a great temptation.

For simplicity of form the balance-sheet issued from the Registry Office is to be recommended, and its use will save many Secretaries much time and trouble ; while it is arranged in such a manner that it is difficult to see how it can be misunderstood.

¹ See *Foresters' Miscellany, and Unity*.

The annual audit, in short, in the purpose of the Friendly Societies Act, should be the yearly test of a society's financial advance or decline.

It has been already noticed that one of the essentials to efficient valuation was that the ratios used in the valuation should be compared, and, if necessary, readjusted to agree, with the society's actual sickness and mortality experience; a test involving the keeping by the Branch of an efficient record of such sickness and mortality experience. We have seen how the Manchester Unity and the Foresters made use of these returns, in issuing elaborate statistics of the respective Orders. Indeed, it was a provision required by the Act of all societies up to 1882, when the requirement, which had been in force since 1829, was abolished. These five-yearly returns were ordered for the purpose of preparing trustworthy statistics as a basis for the further preparation of reliable tables of contributions and benefits. What became of the earlier returns is not known, unless they have been consigned to some lumber-room at Abingdon Street; an immense bulk should have been received from the hands of the clerks to the justices of the peace (to whose keeping they were once entrusted) when centralisation became the order of the day. Later on Mr. Finlaison spoilt one quinquennium, and Mr. Neison, sen., made good use of another; but from 1855 to 1880, a period of twenty-five years, no use whatever has been made of returns, some 40,000 in number, which cost the hard-worked and nominally feeble Secretaries of societies irksome labour. It is supposed that Mr. Sutton, the actuary attached to the Registry Office, is hard at work at them; but as the publication would cost 10,000*l.*, it is further supposed that the requisite amount of money has not yet been forthcoming. The lords of the Treasury, as keepers of the national purse, can afford to give 40,000*l.* for a certain valuable picture, that the nation may add another to her many art treasures for the education of her citizens; but the same lords of the Treasury seem to grudge a quarter of the sum, to carry out the provisions of an Act of

Parliament, which, consequently, imposed an unpaid labour upon the Secretaries of Friendly Societies, to no purpose.

But in 1882 the requisition of the Act was cancelled, the vast amount of material in hand being considered by the office as sufficient for the purposes for which they were accumulated. Hence a danger has arisen. Mr. Sutton has told us that inefficient valuations are

in some measure the fault of the societies themselves, who fail to keep a proper record of their members' sick-pay and mortality experience readily available by the valuer.

If such was the case of a period during which five-yearly returns of sickness and mortality was made an obligation on the part of societies, it is to be feared that the matter will not be mended now the obligation has been removed. The fear is shared by Mr. Neison:—

As (he says) the valuation must be guided by the actual working of the society, this implies, of course, exact and concise records of its sickness and mortality experience, which it is to be regretted some Secretaries appear to think unnecessary to be kept, since the abolition of the Government quinquennial returns. *No greater error can exist, nor one more calculated to do harm to the society.*

Mr. Neison adds that there is but one right way for the sickness and mortality records to be kept, and that is by a register arranged in accordance with the year of birth of the member, with an index thereto for ready reference. Such registers, especially prepared, are issued by the Manchester Unity and other societies.

The question of interest has yet to be considered. The principles already laid down to ensure sound tables of contributions and benefits, and the periodical valuation of a society's assets and liabilities, are all founded upon the assumption that at least 3 per cent. per annum compound interest will be realised by invested capital.

If the basis of interest upon which the society's contracts are founded is not realised, it stands to reason that the society

will not be in a position to fulfil those contracts, while, if its tables are sufficient, all interest over and above 3 per cent. may be regarded as profit. We shall not deal in this place with rates in excess of 3 per cent., reserving them for another chapter, in which principles will be applied to existing societies. It is our present business to show that 3 per cent. is the *normal* rate of interest that is likely to be earned, and that the increasing practice in some quarters of taking a valuation at a higher rate, because the societies' capital has in the past realised that higher rate, is not a sound one.

To begin, it is 'clear to all who watch the movements of the money market that the rate of interest in this country is gradually falling.' There is a near approach of the credit of corporate bodies to that of the State. Comparatively few years ago new outlets were found for the funds of societies by the fresh investments brought into the market by municipal corporations, chiefly doubtless for the purpose of carrying out sanitary improvements and obtaining increased commercial facilities. These offered higher rates than consols or even railway debentures, 4 and even $4\frac{1}{2}$ per cent. could be obtained and was obtained by Branches of the more enterprising of the Orders; but nowadays, money being easy to obtain, the rate of interest given has declined.

For instance, twenty years ago the Leeds Corporation borrowed money at 5 per cent. per annum, but their rate of interest has fallen, first to $4\frac{1}{2}$, then to 4, and two years ago was at $3\frac{1}{2}$ only. Some corporations, indeed, have been able to supply their requirements at an interest as low as 3 per cent. It will also be remembered that Government stock have several times lately been quoted as above par, and that as companies have been able to obtain money at a lessened rate of interest, so also has the Government determined to lower its rate by the conversion of 3 per cent. stock into $2\frac{3}{4}$ and $2\frac{1}{2}$ per cent. It may be true that the normal rate of interest in the country may be set down as, at present, nearer 4 than 3 per cent.; but that

normal rate will keep on falling, very slowly it may be, but very surely, though the *minimum* is still some way off.

Besides, in making calculations with reference to Friendly Society capital, it should be remembered that we are dealing with the *average* interest realised ; and that while on a certain amount, as we shall see by-and-by, of that capital over 3 per cent. per annum is being gained, a considerable portion of it is only put out at $2\frac{3}{4}$ and $2\frac{1}{2}$ in savings-banks. The important question of interest earned by the capital of a District or Branch will shortly come before us.

In concluding this outline of the main financial principles essential to the actuarial solvency of Branch societies, a hope may be allowed that the reader has been placed in a position to fairly gauge the relation which the facts about to be brought forward bear to the principles enunciated.

CHAPTER XI.

APPLICATION OF FINANCIAL PRINCIPLES TO BRANCH SOCIETIES.

A GRADUATED or sliding scale of payment in accordance with age at joining is the great outcome of the financial principles laid down in the previous chapter. We have already seen that the Orders, with the fewest possible exceptions, made such a scale obligatory upon their Branches. The one difficulty remains of adequately dealing with the older Branches that have, for so many years, sinned against the light, and are a source of inherent and increasing weakness to the bodies to which they are attached. What has been done, either to restore to vitality these decaying Lodges, or to provide for their members by a process of absorption into younger and stronger growths?

The question is not a new one ; as far back as the Annual Movable Committee of 1867 the then Grand Master of the Manchester Unity directed attention to the symptoms of decay which had begun to be very noticeable, and his advice to the Delegates was precise and definite :—

Tender-handed touch a nettle,
It will sting you for your pains ;
Grasp it like a man of mettle,
And it soft as silk remains.

But, unfortunately, this was just the policy which was not adopted then, and which remains unadopted to the present day. At last, however, the annual parliament of the Order has agreed to ask for detailed information, with a view to dealing with the difficulty once for all, at the next annual meeting. Information of a thorough character is very desirable, since it should first be

known to what extent an existing rule affecting the worst cases revealed by the last valuation has been made use of as a remedial measure. The rule is as follows :—

But should a valuation of the assets and liabilities of any Lodge in a District show so large a deficiency as to leave no reasonable prospect of recovery, such District shall have power to authorise such arrangements for the future liabilities of such Lodge, by amalgamation, District clearances, or in any way, not contrary to the general rules, as shall seem most desirable.

It is 'much to be wished' that the needful discipline will be more largely self-applied in the coming twelve months than in the past, and that the task, under any circumstances an unpleasant one, which will await the Deputies of 1886, of making the Manchester Unity, in all its Branches, not only a solvent but an efficient benefit society, will be materially lightened by a supreme effort on the part of the decaying Branches.

It was to be expected that if the first and foremost Order financially felt the effect of its older Districts and Branches upon its efficiency and solvency, other Orders would be likely to find themselves in a similar position. Such is the actual case.

With regard to the Foresters, it is impossible to sum up the actual position of the Order. But the state of affairs is plainly revealed in the following extract from a report of the Executive :—

We are sorry to notice the disregard which is too commonly paid to their valuation reports by many Courts when a deficiency is declared. The chief object of a valuation is to ascertain the financial position of the Court ; and if, when that position is stated to be an unsound one, the Court does not take steps to alter such an undesirable state of things, it does not speak well for the intelligence or foresight of its members. We have even had applications before us from Courts asking for our sanction to a decrease of contributions, or an increase of benefits, when their valuation reports actually showed deficiencies of hundreds of pounds in each case. We feel sure if the consequences of a continuing or increasing deficiency were thoroughly understood by the members, it would not be allowed to continue. It is equally

important to the *member* as to the Order that the Courts which have deficiencies shall be placed in a solvent position.

Recent Friendly Society returns, though of a partial and imperfect character, reveal a deficiency in assets which needs immediate attack. It is understood, however, that a second valuation, when completed, will be published this year (1886); a policy strongly to be commended.

Turning to good investment of capital, we find that Districts belonging to the Foresters have strongly taken the matter up, and, as a consequence, have greatly improved their financial position. Investment associations have been formed, by means of which a Court, instead of dealing directly with the borrower and having its own money secured by means of a bond drawn in the name of its own trustees, places its surplus cash in the hands of a Representative Committee, whose duty it is to invest the moneys entrusted to them in the most profitable investments compatible with safety. A surveyor is in some Districts attached to the association, whose duty it is to report to the committee upon all property on which advances are sought. The plan is an excellent one, and to be commended, but care will have to be taken. We are not of the opinion of the Duke of Wellington, that there is nothing safe above three-per-cents.; but high earning powers are becoming more and more difficult to obtain.

The amount of interest earned by some large Orders (*e.g.* the Grand United Oddfellows) is a fraction under 3 per cent., and taking away a few town Districts in which the interest earned amounted to 5 and $4\frac{1}{2}$ per cent. (one shows an interest of over 10 per cent.), it would appear that several rural Lodges had received less than 1 per cent., and many of them less than 2 per cent. The Secretary of the National Independent Oddfellows has also stated that more than 50,000*l.* of the funds of the Order were invested in savings-banks.

On another head it is interesting to observe that the Oddfellows (Manchester Unity) have started, as a further reform, a method of bringing the rates of contributions paid by members into closer agreement with the actual experience of the Branch

to which they belong. The Directorate propose the introduction of special graduated contributions for persons engaged in hazardous occupations. The necessity of some such measure, if the stability of the society was to be preserved, showed itself to Mr. Ratcliffe. Miners, for instance, he says, occupy only $5\frac{3}{4}$ per cent. of the general class of lives in the Unity, and if the proportion was equally spread over the whole area covered by the society, the general tables would charge sufficient contributions ; but in many Branches the majority of members are engaged in mining and colliery occupations, and by their over-average rate of sickness and mortality render needful a higher scale of payments.

Whether, however, the tables in use among the Branches of the Orders have been readjusted or not to the actual sickness and mortality experience of the class or locality of the members assured, or whether a general scale based on the combined experience of country, town, and city is used, the Manchester Unity and the Foresters possess the advantage of tables calculated upon their own experience ; consequently their graduated tables contain the nearest approach to the essential principles laid down in the previous chapter. The materials are all there. Other Orders do not possess the same advantages. Secretaries with only a nominal salary cannot perhaps be always expected to keep a sick and mortality record of their Lodge or Court. To obviate this objection Mr. Neison, the eminent actuary, has elaborated a system by which full and comprehensive records of the sickness and mortality experience of separate Branches or local societies can be kept under his superintendence by a staff of clerks specially trained for the purpose. The advantages of such a measure are manifest, and Mr. Neison anticipates that it could be carried out at but a *small annual charge* to the society, which would be more than repaid by the advantages that would accrue to the management of the society.¹ It is to be hoped that in societies where it is

¹ Full particulars can be obtained of F. G. P. Neison, Esq., F.S.S., &c. 30 Moorgate Street, London, E.C.

required the above method will be taken advantage of, and another essential to sound finances better fulfilled.

We grieve to say that there are some of the smaller Orders whose tables in several Branches are still unfinancial. But in the present day they are not in the race, and if their downward path be not rapid, it is none the less sure. Survival is only to the fittest.

We have reserved for special treatment the tables of the Temperance Orders, as they are calculated on a sick and mortality experience far lower than that of societies which they denominate as 'drinking.' That we may not unintentionally do injustice to statistics, furnished in the first instance by a prominent member of the Order of Rechabites, we give them *literatim et verbatim* :—

In Blackburn, Bolton, and Manchester there are 3,400 Rechabites; their deaths in 1876 were 46, or a rate of 13·5 per 1,000. In the Bolton district of Rechabites in the same year the death-rate was only 11·2 per 1,000. In Blackburn there are 3,500 Oddfellows, and in 1876 they had 76 deaths, or a death-rate of 21·42 per 1,000. In the Rechabites they had 554 members sick, 16·2 per cent.; while the Oddfellows had 720 sick, or 20·53 per cent. The total number of weeks' sick pay in the Rechabites was 2,999, or an average for each member sick of 5 weeks, 2 days, and 21 hours. The Oddfellows had a total of 6,355 weeks' sickness, or an average for each member sick of 8 weeks, 5 days, and 8 hours. For every 100 Rechabites there were 16 sick. For every 100 Oddfellows there were 20 sick. In the Bolton district of Rechabites for 10 years the death-rate was 13 per 1,000, while in Blackburn district of Oddfellows for 10 years their death-rate was 19 per 1,000.

Now, we need not say that in any question of vital statistics data must be digested and tabulated with accuracy and skill, and, above all, must be extended over *a large number of lives having a fair average of the higher ages, and these must be examined for a series of years.* Not one of the above requisites has in this case been fulfilled. The number of years' experience upon which figures so favourable to the Rechabites have been elaborately built up is—*one.* We are further obliged to doubt

the accuracy of the figures such as they are, and to question the skill with which the materials have been collected ; above all, though a certain number of lives are given, no mention is made of the *number of the years of life of those lives*. Age has something to do with the rate of sickness and mortality, and age, *the most important of all particulars*, does not enter into the calculation at all.

It is really useless examining one year's rate of mortality in the Blackburn District of Oddfellows (M.U.) In 1876, however, the District is reported to have had seventy-six deaths, while in the United Districts of Blackburn, Bolton, and Manchester the Rechabites experienced forty-six deaths. As regards age, we start with the general fact that the Oddfellows, being established in 1812, is a society twenty-three years older than that of the Rechabites. As regards the Blackburn District, twenty-two out of its twenty-four Lodges (1876) were opened previous to the year 1845, three of them before the Temperance Order with which their mortality is compared existed, and one going back so far as 1819. The combined mortality for the year (1876) of the three places (Manchester, Bolton, and Blackburn) is put down as being at the rate of 13·5 per thousand among the 'Sons of Rechab.' The exact date of the Blackburn District we are not acquainted with, but we see that it is the last placed on the register of the Order, and is, therefore, more likely to contain a far larger proportion of 'new' than 'old blood.' The statistician ignores the age element altogether, and, till we are told to the contrary, on *a priori* grounds we are bound to believe that there were a far larger proportion of members at the higher ages among the Oddfellows than among the Rechabites; while as to the Bolton District in particular, on consulting contemporaneous returns, we discover 300 members above the age of sixty, and several above the age of eighty years. Now the rate of mortality per cent. in the city Districts of the whole Unity is, at sixty years of age, 3·81; at seventy years, 7·80; and at eighty years, 11·96. As additional evidence that the age of the members under observation has not

been taken into account in favour of the Oddfellows, it may be stated that the average age of members of Lodges in the county of Lancashire in 1878 was a trifle under forty, *the highest of any county in the United Kingdom*, the average for the whole Unity being 36.41. In the matter of sickness the question of age is still more damaging to the comparative figures of the statement before us, as a glance back to the arguments in favour of a graduated scale will at once show. When we take into consideration the ten years' experience given us, the case does not much improve; the whole comparison is fallacious from beginning to end.

It may reassure members of the Manchester Unity to know that as a society, on an average, covering sufficient ground on which to base calculations, their death rate in 1884 was thirteen per thousand—just the rate which the Rechabites claim for their members in the Bolton District. Verily, the temperance statistics do not gain much by the comparison.

Of the statistics published and widely distributed on behalf of the Sons of Temperance, we give the following from a leaflet recently issued, and entitled 'A few reasons proving that the Order of the Sons of Temperance can give larger benefits than other Friendly Societies.'

The Rev. Stanton Eardley, Vicar of Streatham, gives the following facts relating to a Foresters' Lodge, meeting in his schoolroom, viz. :—

Year	Members	Abstainers	Total Sick Paid	Abstainers' Share	But Teetotallers only Received	Given to Drinkers by Teetotallers
1869	120	22	£ s. d. 97 0 0	£ s. d. 17 15 8	£ s. d. 1 5 0	£ s. d. 16 10 8
1870	136	25	91 0 0	16 14 6	0 14 0	16 0 6
1871	150	45	68 0 0	20 8 0	0 0 0	20 8 0
1872	176	37	104 15 4	22 0 0	20 17 0	1 3 0
1873	175	44	147 5 2	37 0 0	23 8 0	13 12 0
1874	158	45	117 18 8	33 18 0	1 8 0	32 10 0
1875	165	46	119 11 4	32 16 0	8 19 0	23 17 0
			745 10 6	180 12 2	56 11 0	124 1 2

The total abstainers thus gave to the non-abstainers, in the whole, 124*l.* 1*s.* 2*d.* In 1869 this Lodge numbered 120 members,

22 being abstainers. In 1875 they numbered 165, of whom 46 were abstainers. The amount paid for sickness during seven years was 745*l.*, of which amount non-abstainers received 688*l.*, and abstainers 56*l.* If the abstainers had received in proportion to the non-abstainers, the share of the former would have been 180*l.*, showing that the abstainers received 66 per cent. less than the non-abstainers.

A clearer proof could not be given that sickness is an inevitable consequence of the consumption of strong drink, and that, from a Friendly Society point of view, all men desiring to become members should consider the advantages to be gained by joining a Temperance Benefit Society, and thus secure the additional advantages to health, which total abstinence from strong drink ensures. To total abstainers it will be clear, from a consideration of the above facts, that they compromise their interests by joining Benefit Societies which are not founded on temperance principles.

The figures of the Rechabites were extraordinary enough, but we confess we do not know what to say to a rev. gentleman who propounds such utterly astonishing figures as these, and who thinks the publication of the experience of under 200 lives, undivided in any way into different ages, anything short of utter mockery; but our wonder is increased when we have the most worthy scribe of the Sons of Temperance deliberately adopting the figures, and deducing the general conclusion, 'To total abstainers it will be clear, from a consideration of the above facts, that they compromise their interests by joining Benefit Societies which are not founded on temperance principles.' We sincerely hope that it will not be clear 'to total abstainers'; it certainly will not be so to any other than enthusiasts, carrying their principles to the unreason of fanaticism. Should tables be based on any statistics as yet published by the Temperance Orders, it will require no prophet to foresee the consequences, *when the Orders have a fair proportion of members of the higher ages on their books and upon sick pay.*

The worst of the matter is—for the solvency of the society—that the temperance advocates seem to be of the opinion that the longer a man lives, the better it will be, not only

for himself personally, but for the Friendly Society in which he has assured himself, and that therefore the society can afford to charge much lower premiums than 'drinking' societies can. But in plain language, without going into further statistics, we should say that if the longevity is due to fewer deaths from thirty to sixty the society will gain, but if above sixty the society will lose; up to an age a little beyond sixty, members pay in, on an average, more than they take out; after that date it is the other way. To quote Mr. R. Watson in a letter to the writer:—

It may be that people of good conduct and careful lives do really experience less sickness in early years, and perhaps in middle age also; but we are not without evidence that these live the longest under the chronic ailments and decay which are inseparable from the condition of old age; and it is from inability to deal with the necessities of old age that societies have so frequently come to grief.

It must be borne in mind that no member of the 'drinking' societies is allowed to receive any sick benefit for any disease, sickness, or accident arising from or brought on by any species of intemperance, debauchery, or other wilful misconduct; and if such conduct take place in Lodge or Court room, and be repeated, the offending member is expelled the society. Conduct is regulated outside the Temperance Orders as well as inside.

Passing by several matters of somewhat minor importance, we come to measures taken to place the funeral funds of Branches on a securer footing. An extract from the forty-first annual 'Foresters' Directory' will show how far this great Order has grappled with the difficulty—seized the nettle:—

The question of the payment of graduated contributions by members to the sick and funeral funds of their Courts having been settled, there has been of late a keen controversy as to the inequity of equal payments from all ages of members to District Funeral Funds. It may be taken as settled, that the principle of graduated payments will have to be accepted at an early date, in all existing Districts, for new members, as now by law is imperative upon new Districts. If it be the correct thing for a member to pay a contri-

bution to his Court, according to the age at which he entered, for securing a sick benefit and a funeral benefit, is it right that the Court, whilst receiving the graduated proportion of the contribution for the funeral benefit, should pay to the District—which is liable for that benefit—a periodical sum, either too small or too large, for the benefit promised? In the former case, an injustice is done to the District, and in the latter to the Court. The great difficulty in the way of an easy solution of the problem, is the number of old members. Many schemes, including *levies*—*i.e.* levies graduated in amount according to the average age of the members in the Court, and its proportion to the total average age of all the Courts in the District—have been suggested to meet the case. The adoption of graduated contributions to the Funeral Fund will enable a District to accumulate that amount of reserve funds which a valuation shows should be held. At present some portion of the reserve is held by the Courts, with the risk of its being drawn on to pay excessive sickness claims, and another—and generally smaller—portion by the District. The Court should hold the reserves for the sickness benefits, and the Districts those for funeral benefits. That is the true principle.

Out of the 257 Districts belonging to the United Kingdom, fifty-three have wholly or partially voluntarily adopted the system. If its adoption is not rapid, we fear permissive legislation will have to be replaced by compulsory.

The Manchester Unity in their last annual meeting have already done this, reinstating in its old place the word 'shall' as regards the regulation with reference to District Funeral Funds being formed and on a graduated scale; new tables, in which the funeral payments are shown by themselves, have been prepared by Mr. Watson, obviating all difficulty as regards a just division of the whole contribution.¹

Other Orders, as valuations disclose the state of affairs, are preparing to take steps in the right direction. We may look forward with confidence.

¹ See Appendix of specimen tables. We trust this reforming policy will be confirmed at the coming A.M.C. (1886), in spite of a threatened retrograde move.

CHAPTER XII.

EXTRA AND SUBSIDIARY ASSURANCES.

FIRST and foremost among assurances over and beyond that for sick and funeral benefits naturally comes that of medical attendance.¹

'Health is the stock-in-trade of the working man,' and when societies began to lose their benevolent characteristics, and to partake of the nature of systematic and regulated benefit organisations, the health of members became a financial concern, and 'Lodge surgeons' came into existence. When a regular method of payments began to be made, it was necessary to check imposition on entrance or during sickness. Wealth could command the best of medical attendance, and any quantity of it; the classes from which Friendly Societies drew the bulk of their members dreaded, beyond almost anything else, the prospect of a doctor's bill. The fees were such as pressed severely upon the average member of the industrial class; the result was, among those who were too independent and too honest to run the risk of employing a medical man without a good chance of paying him, that the infallible cures of old women, or the doubtfully correct treatment of the apothecary or druggist was resorted to—with results that naturally ensued.

The wretched condition of the poorer classes, when no organisation assisted them to get medicine and advice in time of need, is well known. The death rate was high, particularly in towns, where everything combined to make life short. Can it be wondered at,

¹ We are indebted to Mr. Ballan Stead, of the Foresters, for much assistance on this subject.

then, when Friendly Societies began to assume a settled and distinct character, that schemes for obtaining medical assistance to the members were tacked on to the schemes for the payment of funeral allowances and sick benefits?

A 'club doctor' was contracted for at the rate of from 2*s.* 6*d.* to 3*s.* per member per annum, now increased to 4*s.*, 5*s.*, and 6*s.*

In the early days of the Orders, the surgeon, if of a kind and congenial disposition, was a valuable help, not only by his professional skill, but by the intelligent interest he took in the general business of the Court or Lodge to which he belonged. But as time rolled on, the connection between the surgeon and the society assumed a more strictly business-like aspect, and requests for increased remuneration were met, in many instances, with complaints as to the quality of the medicines supplied by him, and to the disproportionate attention given to his private patients compared with the members of the society. As the members became more proficient in their knowledge of the principles which underlie the organisation of their societies, they became more awake to the shortcomings of the old system, and more determined, if possible, to find a remedy. That the complaints were not merely local is abundantly proved by the very wide area over which the new system—the amalgamated associations—now extends. It was natural that the remedy should be found in the application of the same principles of co-operation, which had proved so successful in the societies. If individuals could beneficially combine in Courts and Lodges, it was thought that the Courts and Lodges in a town could so combine, rent their own surgery, buy their own drugs, and engage a surgeon at an annual salary to attend solely to the wants of their members. Then the pioneers of the movement saw another and a greater benefit that might be derived from the new system. Previously the surgeons devoted their attention to the health of the members only; but the practical men who had the shaping of the new movement saw what an incalculable benefit it would be if medical attendance on the wives and children of the members could also be provided for. They held that the continuance in good health of the wife was as desirable an object as the continuance in good health of the husband; and that the early medical assistance given under the new system would save many a poor woman or her children from a long illness or from premature death. And so it

came about. The first Friendly Societies' organisation was formed at Preston, by an amalgamation of societies, followed by one in 1869, at Newport (Monmouthshire), confined to the Lodges of the Manchester Unity.

The advantages of the new era in medical aid here sketched are manifest. It had been and is now too often the custom of the several Courts and Lodges to include the doctor's fee in the management expenses. The reader has seen to what confusion this combination leads, the expenses of management being considered excessive, when in reality three parts of the money went to pay for the medical attendance and drugs. It would be far preferable to always treat the medical contributions as such, affecting, as they in fact do, an extra assurance. The blot, however, upon the old system was the unsatisfactory contracting for a *portion only* of the medical practitioner's time. There was always the danger of private patients receiving the better portion, while it was a matter of vital importance to both the individual sick member and the Branch to which he belonged that he, other things not being so favourable to him, should, at all events, have the best possible advice and the best of medicines.

The superiority of the new system over the old is nowhere more patent than in its provision to give its patients their own doctor, drugs, and dispensary, and include in its radius the wives and children of members—otherwise left out in the cold.

From the returns of thirty societies, we learn that the aggregate income last year was over 23,000*l.*, out of which sum they had paid 10,500*l.* for medical officers and 5,000*l.* for drugs; while the working expenses of the thirty societies only came to 860*l.* The average cost of drugs per member per year was 7½*d.*; the cost of salaries of medical men, 1*s.* 9½*d.*; and the average payment per member of the total income was 3*s.* 2¾*d.* per year. We believe there is a great future before the (at present) new era in medical aid.

An experience gained in a large country parish has also brought home to the writer the oftentimes greater need of a

nurse than a doctor, or, rather, the nurse to carry out the doctor's instructions. We know upon what care and regularity of treatment many cases of sickness turn ; hence the value of trained nurses. Convalescent homes, however humble in character, come within the operations of the new associations ; and a judicious use of them would obviously lighten the amount of the society's liabilities. A member going back to work after a sickness, before he has regained the strength to work with, lays the seeds of a future breakdown which may fall heavily upon the society in which he insures for sickness allowance or funeral money.

Next on the list of subsidiary benefits is an extra sick and funeral assurance on the part of members. . We do not refer to the practice of certain members assuring themselves in two different Orders, that they may obtain benefits in some degree commensurate with the ordinary earnings of their calling ; but methods by which members can increase the amount of the sick and funeral benefits for which they are insured in the Lodge or Court to which they belong, without going beyond the circumference of the society of which they are members.

The Foresters possess a special means of securing such extra assurance which is unique amongst the Affiliated Orders, in having for their second degree a complete self-contained Order as old as the society itself.

Other societies have their degrees, which are all dependent for their working upon the Lodge, and, in the case of the higher ones, the District. But the second degree of our Order is an organisation in itself, though it is linked to the parent society with bonds of friendly feeling, strengthened by half a century of association. . . . The contributions paid by members of the Ancient Order of Shepherds [the title of the degree], generally, are one-half those paid in the Courts, and the benefits are in the same proportion. In the most recent Sanctuary which has been opened—in Leeds—the members have the option of paying for half or full benefits. This is a practice worthy of imitation, for it will tend to arouse more interest in the working of the Sanctuaries, and will take away

one reason why members of the Courts join other Orders, for the sake of the full benefit.

It is true that the Ancient Order of Shepherds is an organisation in itself, but it is none the less true that, being of the nature of a second degree, the first degree—viz. that of Forestry—must have been previously taken. A man cannot be a Shepherd (of the Order) unless he is a Forester. From a small beginning the Sanctuaries (such is the name of the Branches) have grown to over 600, containing a membership of more than 30,000, and funds to the worth of 65,000*l.* All the Sanctuaries are not yet worked upon the graduated system, but an annually increasing number have adopted this sound financial basis of payments. It should be noted that when a member is suspended or becomes unfinancial in his Foresters' Court, it does not necessarily follow that he must be suspended in his Shepherds' Sanctuary, unless in the case of expelled members.

In other Orders extra benefits are awarded members who have, so to speak, 'passed the chair'—been presiding officers of Lodges—by what are known as Past Grands' Lodges; these, over a restricted area, do locally and partially for the Oddfellows what the Order of Shepherds does more efficiently for the Foresters. The methods of assurance, however, generally adopted by these Lodges cannot be recommended as sound, not having improved with the times; a better remedy for increased assurances open to members able and desirous to make them will be presently shown. The Foresters, indeed, have their Past Rangers' Courts to correspond with the Oddfellows' Past Grands', but their monetary department is usually founded on benevolent rather than benefit principles, and is used as a relief fund. Other, and the main, uses of such Lodges or Courts will appear in a later chapter.

Widow and Orphans' Funds, or societies, have been formed in connection with Districts and Courts, for the purpose of supplementing the funeral allowances paid to the widows of deceased members. Where there are a number of children, it has always been felt that the sum of 10*l.* or 12*l.*, usually paid on the death of the father, was insufficient to meet the necessities of the family deprived of its

bread-winner, and two methods have therefore been devised to meet the want. In one, the members pay a fixed contribution, and their representatives receive a fixed sum at death, or a weekly allowance is made for a specified time to the widow and orphans. In the other, the funds are either provided by fixed contributions, and by the proceeds of balls, entertainments, or collections, or by the latter means alone ; whilst the relief to the widows and orphans is given in grants of money, or goods, or by a weekly allowance, as the circumstances of the case seem to require. In some Districts these funds are very successful, whilst in others they appear to languish. No accurate data have yet been compiled to determine the contribution for a benefit which, in the case of a family particularly, is somewhat indefinite.

Insert the alternative designation 'Lodge,' and the above condensed historical heading to the widow and orphans' societies of the Ancient Order of Foresters will do for any of the affiliations that possess such a valuable extra assurance. We may class the widow and orphans' funds with the medical aid associations, as both of them require further development.

Looked at from a moral point of view, the obligation, one might almost say, laid upon a member to insure in the fund of the character of that before us is imperative: 'If any provideth not for his own, and specially his own household, he hath denied the faith, and is worse than an unbeliever;' and the payment of a lump sum as funeral money on the death of the bread-winner does not adequately provide for his 'household' when left deprived of their main support. Yet these funds or societies have not been taken up to the extent they ought to have been, and, what is more, do not appear to be in a healthy state of growth. 'To support the widow long enough to enable her to get into a way of doing for herself, and to support the children up through their tender years, till they begin to act for themselves,' is the point to be aimed at; and it will be, as a rule, best attained by spreading the payments in widow and orphans' funds over a term of years, according to the respective ages of widow and children. Should the children be in a position to leave school, and fight their way in the world, the

mother will require the greater help; should the children, on the other hand, be of tender years, they will require assistance up to thirteen years of age, at the lowest, in continuing their education. Local management by a Friendly Society Order, of which the late husband and father has been a member, will secure the particular assurance suited to individual cases far better than the impersonal and abstract assistance of the life assurance company. Should circumstances also be especially calamitous, the benevolent funds of the Order may be looked to, to supplement the assurance. Our advice is, choose a good Friendly Society, and look to it for all the benefits you can secure from it; customers (to use a commercial illustration) who keep to one shop generally fare best. As regards the widow and orphans' societies themselves, further data should be collected, and their business be conducted on strictly financial principles; in other words, these funds should not remain of secondary or third-rate importance, but should be placed on an equal footing with the ordinary funds of the Order, and in every way encouraged.

The new medical aid movement, including within its range the households of members, has provided the benefit of the doctor for the children of members, but sickness and funeral benefits are still unprovided for; it is here that the juvenile societies in connection with Lodges and Courts step in and supply the omission.

An epitome of the origin and rise of the juvenile movement in the Foresters will suffice for that Order and for kindred Orders:—

Thirty years ago, the pioneers of the movement were scoffed at and subjected to much ill-natured criticism for their audacity in connecting children with the adult Order. Who will now say that the great faith of those enthusiasts has not been abundantly justified? But the 'children' of the early days of these societies are the *men* of to-day, taking, it is to be hoped, their full share in the work of our great Order. When the first juvenile Foresters' Society was formed is not exactly known, but it is over a quarter of a century ago. The juvenile societies are simply, so far as benefits are concerned, adult Courts in miniature. For certain contributions certain benefits—medical aid, sick, and funeral—are

promised. Up to a certain age the benefits are generally confined to medical aid and funeral, whilst the sick benefits are allowed at or near the time when the youthful member commences, or is supposed to commence, to work.

It may be added that the oldest existing societies in connection with the Foresters are at Hull, in Yorkshire; Wilmslow, in Cheshire (both founded in 1847); and Blackrod, in Lancashire, established a year later. The Grand United Oddfellows possessed juvenile Branches as much as forty years ago, while the Manchester Unity date their Branches several decades back. All the principal Orders, in fact, have sooner or later discovered the value of these nurseries or feeders to the adult Branches. The Rechabites are especially strong on the point, and see the advantage of early training and practice in their temperance tenets. The movement has spread rapidly of late years, and no healthily constituted Court, Lodge, or Tent is now without its juvenile society in connection with it.

In 1868 the number of members in possession of this assurance, as regards the Order of Foresters, was under 5,000; in 1874 it was 27,000, and ten years after 58,000. The total worth of funds ten years ago was 16,000*l.*; it is now over 66,000*l.*, and last year's receipts reached 21,000*l.* This Order has the largest number of juveniles connected with it of any in the United Kingdom.

The Manchester Unity has not, at the present, published anything like a complete return of its juveniles, though the society will shortly do so. The amount of funds has, however, as in the Foresters, greatly increased during the past few years, being only 10,000*l.*, as in 1878, while now the totals make over 23,000*l.*, as far as is known.

But no Order has seen the vital and almost unparalleled value of securing the rising generation on the side of healthy independence and thrift as the Order of Foresters—in this matter *facile princeps*. These societies—over a thousand in number—up to quite recently were left to themselves; so many unattached and disjointed fragments; only in name connected

with the parent Order. But when it was found that the juveniles were being drafted into the adult Branches at the rate of 4,000 per annum, it was felt that so important a feeder to the parent body should receive authoritative recognition, and a movement for the extension and organisation of the juveniles was started at the Birmingham High Court meeting in 1883; a movement which was put into thorough working order by the Annual Delegate meeting in August last (1885). There is now 'a bond of union' in the shape of a federation of juvenile societies on a broad and liberal basis. A special Directory, as a means of intercommunication, has been issued; a code of Guide Rules drawn up, and a scheme of mutual assistance, transfer, and clearances opened under the auspices of the new organisation.

It is hoped that the federation will be the means of gathering together the sickness and mortality experience of the societies, so that sufficient reliable data may be obtained upon which to base tables of contributions and benefits.

A hope, indeed, which we trust will be realised, but which is not of the prime importance that it would be if it were a case of adult assurance; since

where membership necessarily ceases upon attaining the age of manhood, it may be generally stated that, although based upon the system of mutual insurance, yet as the average amount of sickness varies but very slightly at ages just under manhood, the contributions paid per annum are only required to be sufficient to provide the benefits for the time being receivable. There is thus no necessity to lay by, in the early years of membership, a portion of the contributions for accumulation to meet the claims of after years over and above the contributions paid in those years.¹

Consequently this class of Friendly Society is exempt from a valuation of assets and liabilities.

Much, however, remains to be accomplished before juvenile Friendly Society membership will be in a satisfactory position. The law does not, at present, deal fair measure out to these

¹ Mr. William Sutton, actuary attached to Friendly Societies Registry Office.

societies. The Act states, 'Societies and Branches consisting wholly of members of any age under sixteen years, but exceeding three years, may be allowed to register.' The Treasury regulations provide that the societies shall be in connection with some adult society or Branch registered under the Act, and managed by a committee of such society or Branch; they arrange for the acceptance of members into the adult society, and (if the rules allow) for the payment to members, on transfer to the parent body, of a share of the accumulated funds, if any, on attaining the age of sixteen years. The limits of membership are between the ages of three and sixteen inclusively.

The former limitation as to age handicaps the society in its competition with the enormous industrial assurance companies, whose thousands of from-door-to-door canvassers cover the land. These companies take in children when they are a day old; but owing to the expenses of management, ranging from 45 to 60, and even more, per cent., can only offer a small sum at death for the same rate of premium as the juvenile Friendly Society, with its minimum expenses, can offer that sum and a sufficient sickness benefit as well.

Those who seek to affix a stigma to the working classes by placing uncalled-for restrictions upon infantile assurance are grievously in error. The only caution needed, if Friendly Societies took into their ranks children under four, would be that no sickness benefit must be given under that age, the infantile ailments being too trifling, as well as too numerous, to admit of such a benefit. In fact, it would be wise not to give a sick benefit below the age of seven years; wiser still, not to give it below the age of ten. Registration, by imposing a limitation of over three years to membership, presents a needless hindrance to societies which would otherwise take advantage of the privileges and protection it offers.

But if the lowest rung of the ladder has been placed too high, the highest has been placed too low; if serious objection can be taken to the 'exceeding three years' restriction, still more serious objection—since the injury done is greater—must

be taken to the limitation of 'under sixteen years.' A gap is left between the age at which a member must quit the juvenile society, and the age at which he will be prepared to effect a thoroughly adequate assurance in the parent society. Here is a gulf, unbridged over, into which numbers of promising youths fall, and are lost to the society. As an instance, let us take the 'Foresters' Directory,' from which we gather that between 1875-82 there were admitted 71,368 juveniles, and 21,695 transferred to adult Courts; while the net increase of those who remained members was only 18,949. Allowing for deaths and refusals on the part of the Court surgeon to sanction the proposed transfer, we have no less than 30,000 failures on the part of members of the juvenile Branches to reach the parent Branches; nearly 40 per cent. of the admissions.

A youth of sixteen years of age is not in a position to make an insurance for himself and those who will, in all probability, be dependent upon him; he is not his own master, and he is not in receipt of full wages. Juvenile societies, indeed, which registered their rules before the passing of the last Friendly Societies Act are allowed to retain their members till they are eighteen—two years older. The extension is not enough, though, of course, if the old age was replaced in the Act now in force, there would be some improvement in the working.

Further, it is no help to the youth of sixteen to be told that he will not be admitted into the Court or Lodge during business hours, allowed to receive no signs or passwords, nor to pass through the initiatory ceremony; all these things will not help him financially, or increase his wage-earning powers.

Relief, therefore, has, in large measure, been sought and obtained by juvenile Branches remaining unregistered, rather than be trammelled by injurious restrictions. More than a half of the 1,037 Branches in connection with the Foresters are not registered, and hence lose the privileges conferred upon such societies; which are, viz., ample security with officers, distinct separation of funds, exemption from stamp duty, safe invest-

ment of capital, a legal status, power to settle their own disputes, and protection against the interference of County Courts. The vast majority of juvenile Branches retain members beyond the age of eighteen, or receive them under the age of four ; some retain to the legal coming of age, twenty-one years, or to twenty-four years of age.

Amendment of the Friendly Societies Act (almost the only one needed) is highly desirable on this point. A member might be allowed to leave the juvenile society at eighteen, but should not be *compelled* to do so till he had reached the legal status of one-and-twenty, by which time of life he would be in a better position to insure himself permanently in some Lodge or Court.

Another step also requires to be taken before the class of insurance before us will be altogether a satisfactory one. At present the law only admits of juvenile societies being *in connection* with the Branches of the several Orders. They are, in fact, independent of them—separate bodies which may sink or float ; instead of being, what they ought to be, integrant parts of a whole. It is true they are not ‘far off,’ but they should be ‘inside’ ; taught, trained, and accustomed to membership from earliest years, till called away by the angel of death ; learning the important lesson ‘that it is quite as necessary to provide against sickness, injury, or death as it is to follow some occupation for a livelihood.’ The Lodge or Court secures to itself, if he pass the medical officer, and be a desirable member, a young man with whose constitution the medical officer is personally acquainted, and who is, from early training and early receipt of benefits (it may be) far less likely to secede from the society. The bulk of lapses from non-payment of subscription takes place among the youngest members at or previous to the age of twenty ; by making it the usual rule that a candidate for adult membership should have reached the age of twenty-one before being admitted, such a one will be more likely to look before he leaps (besides being able to take a better leap), and not throw up his insurance in a few months

and secede ; his character, physical and moral, will be set, or, at all events, nearer to solidity ; and he will altogether make a better member. But the objection will be raised: being older in years, he will not be able to make so advantageous an insurance at twenty-one as at sixteen. The objection is not insurmountable. Lodges and Courts do not admit members at sixteen on any easier terms than at eighteen ; it would not be safe to do so. The other two years can be got over in this way. The Actuary to the Registry Office, Mr. W. Sutton, has ably pointed out that, the insurance in the juvenile society being only of a temporary character, and no provision for future years being required to be laid by, it follows that an accumulation of funds in a juvenile society is unnecessary ; nay, more, that a member, on leaving for an adult Branch, leaves behind him his share of the accumulated fund, to which his payments have contributed, to no purpose. It is true that the old society does something, as a rule, for its juvenile members on quitting for the parent Court or Lodge—pays their initiation fee, and gives them a continued claim upon the juvenile Branch till they become free to the benefits of the parent Branch they may have joined. But this is not enough. The parent society can find a use for the money accumulated, the juvenile none. Let each member, on being passed on to the parent, take with him, as a bonus, his share in the existing surplus capital, if any, and let it go towards lessening his premiums, according to some equitable arrangement, which will be of the greatest advantage to the joining member. Some such method should be generally adopted, and on no account should funds be allowed to accumulate where not required.

The beginning and the end of the whole subject of juvenile insurances is, that the funds should be part and parcel of the adult Branch, united to it, bound up with it so closely that the member should pass from the one Branch of the society into the other as easily and as naturally as he passes from youth to manhood.

Here we close the chapter. Superannuation may, indeed, be regarded as an extra assurance, but as it deals rather with the future of the movement, we will keep it. In theory, it already belongs to the list of insurances effected by the leading Orders, but it is to be feared that in practice it has remained a dead letter. At present, we must be content to see two such excellent insurances as the widow and orphans' societies and the juvenile societies in active working (especially the latter), and capable of being made popular and efficient instruments in the good cause of national thrift and providence, unless checked in their growth by a species of German compulsion, which seeks to merge, sink, and efface the man in the State.

CHAPTER XIII.

GENERAL MANAGEMENT ; OBJECTIONS AND ANSWERS, INCLUDING THE QUESTIONS OF SUPERANNUATION AND SOCIETIES FOR WOMEN.

FIRST, as regards general management, objection has been taken to the place where so many societies meet—the public-house. If other places were always available, and if the rank and file of members were educated up to meet elsewhere, the objection would have more in it than it has upon examination. It is greatly to their credit that Lodges and Courts in Canada and the United States do not, as a rule, meet in public-houses, but have private rooms of their own. In time, we have no doubt that such will be the case in the mother-country. At present, we have to face the situation as it is, which is not generally open to the objections made.

A distinction should be drawn between registered and un-registered societies ; in the latter, if reports are true, too much money is often put down for ‘rent,’ when it would rightly come under the head of ‘drink.’ In the early days of the movement, it was the custom that a pint of ale should be ordered for each financial member of a society ; and if only thirty out of, say, a full membership of a hundred were present, the full number of pints had to appear in some form or other as ‘drink.’ But the custom of paying for the use of the ‘room’ in this way has been superseded in registered Branches and societies for a regular and legitimate rent per annum. Indeed, information of a reliable character has reached us that the licensed victuallers, as a rule, greatly prefer and encourage the

payment of a fixed annual sum for the room. We are acquainted with an instance in a northern town in which the society received notice to quit the 'house' at which they held their meetings, unless a regular money payment was made, the publican not finding the old system to answer.

Again, granting that a Court of, say, the Foresters does hold its meetings at a public-house, it should be remembered that the members assembled are not without safeguards. The Court-room is a private room, the door is kept by the beadle, whose business it is to prevent 'the admission of any inebriated member'; any questionable song or improper language is at once checked by the presiding officer, the offending member is fined, and upon repeated offence and for inebriation is expelled the Court. The Court is opened and closed with solemn ritual and ceremony, and during the time it is opened is under rule and government, such as led the proposer of a parliamentary inquiry into the condition of Friendly Societies to hold up the Branches of the affiliations as patterns and examples of law and order.¹

'If a member wishes to belong to a Lodge meeting in a private room, some will be found in nearly all towns'; so reads the Preface to the Rules of the Manchester Unity, and correctly so. In towns, too, are to be found, not only Oddfellows' halls, but also Foresters' halls; buildings built for and devoted to the purposes of the 'brotherhood.' These are increasing in number and importance. Besides, there are numerous coffee-taverns, and at some of these, Branch societies meet from time to time. The only complaint we have heard about coffee-taverns is, that, unfortunately, they do not always comply with the oft-quoted maxim, that 'cleanliness is next to godliness.' Again, there are town-halls, institutions, schoolrooms, in which meetings are held. Comment is sometimes made why schoolrooms are not oftener in request. The answer is, that they do not by any means always suit. Unless well ventilated after daily use, the

¹ See page 67.

air is none of the best. Lodge and Court nights are not 'movable' gatherings, and will not permit of being thrust aside for other especial purposes; neither is it so easy to keep Lodge furniture, and arrange and dress the room for the meeting, when held at a school.

It is curious how commonly temperance advocates err in supposing that, if they succeed in moving a Lodge from a public-house, therefore they have succeeded in removing the members. Let the Lodge meet elsewhere, but if the members are not educated up to it, what will be the result? They will just look in to pay their contributions, and, as generally as not, step across the way to the house of public entertainment, where some of them will probably spend the evening, freed from the decorum and wholesome restraint of Lodge rule. The last state may be worse than the first. The reform, if it is to be, must come from within.

Already there are the Tents and Lodges of the Temperance Orders for those who prefer the society of total abstainers pure and unadulterated. In the ordinary Branches of the Orders there are, of course, a percentage of abstainers—it is said an increasing percentage. A Foresters' Court, conducted upon temperance principles, has been opened in Toronto; and if the need is felt, similar Courts will doubtless be established in the United Kingdom. But the setting up a special pledge as a test of Friendly Society membership will be a dangerous thing. It may well be that a member on joining a Temperance Friendly Society, or a Temperance Branch of an ordinary Friendly Society, may continue to keep the pledge demanded of him for thirty years and more, and then find that his constitution would be benefited by the moderate use of stimulants. Anyone, save a fanatic, would allow that this might be a possible, not to say probable, case. Yet he must remain as he joined, or else lose the whole of his provision for himself and family at an age when he cannot make a new insurance, had he the means to do so.

An insurance against sickness or death should be made

dependent upon a member observing due and proper moral restrictions; but to make it dependent upon his keeping an extraordinary pledge, the non-fulfilling of which may, at a subsequent date, be better for his physical health, is a hard measure, and one upon which a monetary matter of the kind should not be made dependent. Lapsing from total abstinence should not be made to deprive a man of his insurance, lapsing into drunkenness should. Seeing the hardship, certain members of the Sons of Temperance, and, among them, Mr. W. Palmer, of Reading, have endeavoured to loosen the bond; but we are sorry to say that the stricter section of the Order would have no alteration of the hard-and-fast line.

In leaving the subject, we would ask our readers to remember that Juvenile Societies are by rule held at private houses.

There are other objectors who, mixing us up with Collecting and Industrial Societies, complain of the expensive management of Friendly Societies, and the consequent plunder of the poor man.

The management of Friendly Societies rarely exceeds from 7 to 10 per cent., as against the from 40 to 60 per cent. of the other class of societies mentioned above.¹ The chief of the great Manchester Unity receives 25*l.*, and the head of the Foresters 20*l.*, for their labours during their year of office. For the few days per quarter on which the Executives of the several Orders attend at the chief office, each member receives from 18*s.* to 1*l.* 1*s.* per day and his expenses. The Corresponding Secretaries are paid from 60*l.* to 300*l.*, raised by an annual levy per member of $\frac{1}{4}$ *d.* to $\frac{1}{2}$ *d.*, according to the size of the society, and *earn* their salaries. A Branch Secretary, who, to use the words of a writer in a leading journal, 'has to do a hundred little duties which range between those of an accountant, a lawyer, and a parson,' besides being 'the head, the eyes, the tongue, and the hands' of the Branch, receives the sum of from 4*l.* to 10*l.* a year. No one can

¹ Compare the recent revelations in connection with the management of the 'Royal Liver.'

gauge the worth of his *missionary* services. How he is to get 'fat' we fail to see. Without hesitation be it said, it would be difficult to find in any other institution of any country a body of men like the officers of the Friendly Societies, who labour in the good cause for the sake of the good cause, on the voluntary principle, and receive nothing, or next to nothing, save the 'answer of a good conscience' for it. In the last published 'Book of Samuel'¹ we read: 'The average cost of management per member throughout the Order was 3*s.* 4*d.*, or $\frac{1}{2}$ *d.* less per member than for the year previous.' This payment includes in many Courts medical attendance.

So much wild talk is abroad on the subject of Friendly Society management expenses that we give a typical specimen of the relative cost of Friendly Society relief and Poor-law relief. In the borough of Renton the sum of 870*l.* was expended on the poor for the year 1882. The cost of carrying it to the poor was 373*l.* In other words, while the sum of 1,243*l.* was being conveyed from the pockets of the ratepayers to the poor, 373*l.* melted away on the road. Of every 1*l.* in the rates, 14*s.* reached the recipients, while 6*s.* was required to convey it. As a contrast, we state the particulars of 1,159*l.* paid away in sick and funeral money for the same year, and over the same area, by the Ashton Unity of Shepherds. The total management expenses of the Shepherds reached only 188*l.* Accordingly, the Poor-law system cost 43 per cent. for management in conveying relief; the Friendly Society system, under which the working classes did it for themselves, 16 per cent., and this percentage was a high one.

Again, we are often told (in print) that through inability to keep up membership something like 20,000 Oddfellows or Foresters leave their respective societies every year.² But that inability to keep up subscription causes any appreciable number of these secessions, unless trade is in a very depressed

¹ Annual Financial Statement of the Ancient Order of Foresters, by Samuel Shawcross, Secretary.

² The average has been about 3 per cent. for the past 20 years.

condition, is incorrect ; 62 per cent. of them occur under thirty years of age, and the great majority during the first two or three years of membership, among those members who are young, and have not tasted of the benefits. The presumption that they remain unprovided for is not correct, if this is what is meant by '*leaving* the society as unprovided men.' A young man of nineteen or twenty who has been in the society a year and some months, or less, has not made any provision to leave ; yet these are the men Canon Blackley, in his '*Thrift and Independence*,' looks upon as paupers in embryo. Three-fourths of them *rejoin* the same society or another later on in life, when they have grown wiser, or, it may be, insure for a sickness benefit as Trades' Unionists. It is not always borne in mind that a Trades' Union may combine with it a sick benefit, members paying into the same society to avoid the increased expense of two management funds. Now these Unions, as we have before hinted, have at times a prejudicial effect upon the steadiness of Friendly Society membership, especially in counties like Lancashire and Yorkshire. The young member leaves the safe, but somewhat tame shelter of the Lodge-room for the livelier (because political and class) associations of Unions, trade or agricultural. The introduction to the society, also, of members at an age when the character was as yet unformed, the will unsettled, has conduced to secession. Raise the age of adult membership to twenty or twenty-one, and such will have served their probation.

The objection that provision for a superannuation or pension in old age may be insured for in some societies, but is not made compulsory upon all members, might be met by the reply that in no shape or form do the leaders of the Friendly Society movement believe in the power of compulsion as applied to thrift ; but, for the present, letting that pass, we question the accuracy of the ground taken up, when we are told that the working man has indeed made provision for sickness and funeral, but as regards old age the union-workhouse is all that can be looked to. It is necessary to again bring forward the

definition of what sickness is—viz. that it includes inability on the part of a member to follow his usual employment, and, therefore, includes a good deal of the infirmities, chronic in their character, which belong to the period of old age ; while the argument that members of Friendly Societies eventually fall in deplorable numbers upon the Poor-rates is swept away by Lord Lyvington's return of the paupers in the workhouses of England, who, having been members of a Benefit Society, had then from any cause ceased to be members. The number returned was found to be 11,304, and 3,913 of this trifling amount ceased membership through non-payment of subscriptions. On the Parliamentary Report itself the Chief Registrar comments in the following terms :—

Considered in itself, the return in question cannot be said to be of much intrinsic worth. It is founded, as such returns must necessarily be, on the statements of the paupers themselves, a class of witnesses for the most part essentially untrustworthy. It does not distinguish, and of necessity could not distinguish, between members of registered and unregistered societies—*i.e.* between bodies having a legal constitution, and whose members have definite legal rights, and mere private clubs. In its bearing upon Friendly Society legislation, it is therefore absolutely valueless.

So far as it goes, however, it bears a remarkable testimony to the beneficial effects of the Friendly Society system generally. . . . But in point of fact, the circumstance that a pauper has been a member of a Friendly Society, or even of one that has broken up, proves as little as that he has been a member of a joint-stock company, or has exercised a particular trade, and that the company has been dissolved, or that any establishment at which the man has been employed has been broken up. If there are 11,304 paupers in our workhouses who have been tailors, or who have been shoemakers, nothing can be inferred from the mere figures as to the stability of the tailoring trade or the shoemaking trade.

A somewhat instructive feature in Lord Lyvington's return consists of the unions which returned no indoor paupers who had been members of Benefit Societies, whether dissolved or not. . . . Of these 70 unions not one appears to be without a registered Friendly Society or Branch, and some have a considerable number. That the hundreds of Friendly Societies and Branches in these towns

should not have contributed a single pauper to the workhouses, must be alike creditable to the societies themselves and to their members.¹

But one would think that sufficient evidence as to provision for members advanced in life might be found in some of the quarterly reports of the Orders. If, for instance, the Quarterly Report of the Manchester Unity for October 1878 be examined, it will be found that numbers of members at each age in the Districts for Great Britain and the Channel Islands are given. The numbers between the ages of sixty-five and eighty, and over, should carry conviction: then let the critic afterwards examine the books of a few Branches, and take note of the sums paid these old members for sickness which incapacitates them from following their respective callings.

We do not deny that cases of hardship may and do arise, and that it is eminently more satisfactory both to the society and to the member that he should insure for a sickness allowance, to terminate at a certain age, to be succeeded by a permanent annuity or superannuation for the remainder of life; all further payments to cease at the age at which the superannuation commences. But this is another thing from saying that, because a member does not insure for a superannuation, he must necessarily, if he reaches old age, pass his remaining days in the workhouse.

As to the age at which superannuation should commence, the choice seems to be between 60, 65, and 70 years: but we may at once reject the first of these investments as being, however desirable, too expensive, costing nearly double an insurance commencing at 65. Seventy years is also debarred. The prizes are so few and the blanks so many. Given a Lodge of 100 members at the present 20 years of age, the number alive at 70 would be 37, with an average duration of life of $8\frac{1}{2}$ years. *Le jeu ne vaut pas la chandelle* ('The game is not worth the candle'). Having fixed the age at which a pension or superannuation should commence, it will be obvious that a cessation

¹ Reports, 1881.

of all further payments by the member at an advanced stage of life will relieve him from anxieties with regard to the difficulty of keeping up contributions at a time when physical powers are failing, and cannot be depended upon for a continuance of remunerative labour. Nor will the relief to the society be less in proportion. The member who has no such insurance has to draw out, for prolonged periods, reduced sick pay. Disputes are likely to arise as to whether the member is entitled to the pay under the head of sickness, or whether he does not go beyond the fair limits of what he has insured for. As a rule, too, the society is obliged to allow no work at all, even of a light kind, to be done while the aged member is in receipt of sick pay, however small. The amount he receives, minus his monthly contributions, may not be enough to keep him, and he cannot work; on the other hand, the amount of work he could perform is not *in itself* sufficient to keep him, and while he does it he can get no sick pay to help him. The Poor-law guardians will not assist, making it a rule that if a man has been thrifty enough to provide for himself eighteenpence or half-a-crown a week in his old age, he has cut himself off from parochial relief, to which, if he had spent his all in riotous living and drunkenness, he might have been entitled. To draw a portion of the sickness allowance, and to allow a member to do what work he can get, has not been successfully tried, and has been made a fruitful source of imposition.¹

Let us next consider what may be called the actuarial schemes for providing a pension for old age, for the time when for members 'their hands forget their cunning,' their 'wages cease to come,' and they need to enter into a contract to secure an income in lieu of wages.²

We allow that, in order to secure perfect actuarial solvency to a society, it must adopt some method of superannuation for its older members. The old plan of continuous reduced sick pay will be liable, as past history has told us, to seriously injure

¹ Neison's *Foresters' Experience*, p. 116.

² *Foresters' Miscellany*, vol. xiii. p. 205.

the stability of the Branch which adopts it for long ; consequently the small sum of even 2s. 6d. is now frequently only paid for a twelvemonth, where before it had been paid (as a quarter benefit) for the whole term of the illness. This continuous sick pay was nothing less than giving a pension without having received full pay for it, with the inevitable consequences. Mr. R. Watson goes so far as to say :—

Superannuation is necessary to the well-being of all Lodges, and no Lodge will be in a proper position till it has the means of superannuating its old members. Superannuation is the granting a sum of money to members when they reach a certain age, without any of the present restrictions as to medical certificates and other regulations. The Manchester Unity has stood a long time, but it has not existed long enough to enable its members to have the benefits of superannuation yet. Every society must exist from 75 to 100 years before it can tell what its age and sickness is going to be. It has been calculated that when members arrive at 65 years of age, the average of sickness is six weeks per annum ; at 70 it is ten weeks ; at 75 fifteen weeks ; and at 80 twenty-one weeks.

A quarter of a century has passed since the question was first raised in the Manchester Unity ; and, at the present time, that Order and the Foresters have caused special tables to be prepared by actuaries qualified according to the requirements of the Friendly Societies Act ; members only are now wanting ; while other leading Orders are also taking steps to introduce the new insurance. Two methods may be employed :—

(a) A deferred annuity, with the return of all premiums paid in case of non-attainment of the prescribed age, or on a desire to discontinue the assurance.

(b) An ordinary deferred annuity ; that is to say, a benefit in which the subscriptions paid are only adequate for the provision of the allowance to such members as shall survive until the assigned age, the contributions of those dying at an earlier period fructifying at interest to help provide for the ultimate incumbents upon the fund.¹

¹ *Report on the Proposed Superannuation Fund for the Ashton Unity of Ancient Shepherds*, by Francis G. P. Neison, F.S.S., &c.

The first of these alternatives may at once be dismissed as being beyond the means of the average member, since the annual contribution would have to be greatly augmented to enable a surrender scheme operative. We may further at once strike out members past forty years of age; superannuation is beyond their power.

The question remains, Is the insurance to be in connection with an Order as a whole, or with individual Branches? On the purely voluntary principle, the latter plan will have to be dismissed. There could be no guarantee that sufficient members would take it up; indeed, in many Branches, as at present constituted, there would not be a sufficient number of eligible members for the fund. It would not be self-supporting—would not work. With small numbers it would not be possible to keep the law of averages, to say nothing of peculiarities of locality and occupation. In places below the average of health, we should have a fund prosperous and augmenting, able, and more than able, to meet all liabilities; in others, above the average of health, and with members engaged in an occupation in which the rate of mortality was low, the fund would quickly be exhausted, and the insurance become insolvent.

A Unity or Order superannuation fund, extending over the whole society, would undoubtedly be the easiest and the safest method of commencing to work; unfortunately, it has, as yet, proved to have every advantage but one—viz. success.

Both the Oddfellows and the Foresters—the pioneers of the new movement—have their schemes elaborated and completed; they have now been before their respective members some considerable time, but no use has been made of them. They have failed from want of applicants, though everything has been done to make the insurance an easy one, the member paying into his own Branch, and the Secretary passing on the premiums to the Central Office.

What are the difficulties? Want of will is the chief among them, and next ranks the obligation on the part of existing members to exchange a sick benefit for life to one ceasing at

sixty-five years of age. There is no reason why members should not insure for a superannuation allowance, in addition to their existing insurance, provided a margin between full receipt of wages and the club benefits, necessary to guard against imposture, be preserved. But, again, there enters the question of cost ; therefore the number that are able to keep up both insurances will be a limited one. The process for new members is simple enough, only requiring the given rates, according to their age at joining. Should a member be willing and able to pay for the insurance by means of a *single* premium on entry, or at a subsequent period, he should have the option given him. An amount of real and trying present self-denial, to get the money required together, would be needed ; but we are decidedly of opinion that the road of present self-sacrifice for future benefit should be left open for those who are minded to tread it.

The process of commuting present sick-pay contracts for life into contracts for sick pay to age sixty-five, and then an annuity, is not so simple.

In Lodges or Courts whose valuations have shown them to be actuarily solvent, there can be no question that, since a portion of a member's sick contributions goes to provide his old-age sick pay, and if he be willing to relieve the Lodge or Court from that liability, and make other and more desirable arrangements, he ought to be aided in doing so, by being relieved from paying for what he will never receive. Tables accordingly have been prepared in both the Manchester Unity and the Foresters for effecting an equitable exchange.

So far it is plain sailing. The assumption has been that the Lodge or Court to which the member belongs can show a solvent position, and that the rates of payment made by existing members are of sufficient monetary value, as compared with the value of the liabilities undertaken ; if not, the Lodge or Court cannot undertake the new insurance with safety ; its (at present) unsatisfactory position will be rendered still more so ; when the rates of sick contributions are already insufficient, they will not allow of a further reduction. For members of such Branches we

can do no more than echo the language of the Superannuation Committee of the Foresters, and strongly endorse their concluding advice :—

The difficult element in the matter is how to devise means by which members of Courts that cannot show a solvent condition may be allowed any abatement of contributions or allotment of reserves—factors which lie at the root of commutation. The relative positions of Courts with deficiencies are often vastly different, and therefore it would seem necessary and equitable to find a varied mode to suit them ; but we are afraid this is out of the question, and there is no other alternative than to decide that members of Courts which cannot show a solvent position on valuation can only enter into arrangements for an annuity as a separate and additional benefit. What is true of the whole is equally true in detail, as neither Districts nor Courts could avoid this difficulty by independent annuity funds. Indeed, it would be extremely dangerous to permit any Court not shown to be solvent to form an annuity fund, even as an additional benefit, if it were to be done independently. The only compensation for this state of things is to be found in the fact that it may draw renewed attention to the whole question of financial stability, and cause Courts, if their deficiencies are imaginary, resulting from unskilful valuation, to insist on a trustworthy statement ; and if they are real, to remove them.

With new members there should be no difficulty, except it be in an Order like the Ashton Shepherds, where some Districts have loaded the contributions of their young joining members with a portion of the older members' liabilities.

The scheme has been gone through ; there are difficulties which might well prevent some members from entering upon the new insurance ; but the gate is open to initiants, and to very many existing members besides. The great twin brotherhoods offer ample facilities ; but the fact remains—the fund is not being taken up. The chief difficulty is, as has been stated, *want of will*.

Young men do not see the value of it—cannot look so far ahead. They open their eyes too late, when the insurance is beyond their means. Others cannot be brought to understand the real financial position of their society ; valuation remains a

hidden mystery; the valuer has not made sufficient allowance; the Lodge has been accumulating funds for so many years, and there will be plenty of capital in hand to afford a superannuation: at all events, they decline paying extra for it.

It is true that the chief officers of the societies are doing their duty, are endeavouring to get the fund taken up; but, however well they may preach, they themselves, speaking generally, have passed the age when it would pay them to take it up themselves, if, indeed, they needed it. The Executive of a Friendly Society Order does not, with some exceptions, belong to the average strata of social position among the industrial community, but to the upper and more affluent. They would have provided by their own labours for old age, to an extent more in keeping with their means.

There is also a strong feeling abroad, especially in rural Districts, that old-age sick pay is the better investment of the two, and the cheaper. As to the danger which the society will run from a drain on the sick fund,¹ beyond what it should properly be liable for, if the worst comes to the worst (which members are loth to believe will be the case), the quack remedy of 'new blood' is at once resorted to.

The only way is *to educate the rank and file of the party*. But with the proviso that the teacher's financial principles are sound. The fund must not be left to the (to the majority of members) 'unknown quantities' of the Executive, to figures, to laws and regulations, to red-tape; it must be brought near to every District in a society; centres must be formed all over the country, which shall become the *nuclei* of funds to cover the area of the District. Every member who sees the necessity of a superannuation scheme for the financial stability of his Order, and for the well-being of the members of it, has a moral duty laid upon him 'to instruct the brethren'; to agitate,

¹ What this drain is may be shown from the fact that members over 65 years of age will draw out, on an average, 6*l.* per annum in sick pay, and that after the age of 70 is reached the amount will double itself, until such aged members have fallen to reduced sick benefits.

demonstrate, educate. But the scheme must be a sound one, framed upon the best models, in accordance with the principles of the science of vital statistics ; not a mixture of science, good luck, Government grants, and charity, such as, with the highest and most praiseworthy intentions, has been advocated by a Past Officer of the Manchester Unity.¹ To all we commend the weighty and statesmanlike observations of a Past Grand Master of the Manchester Unity, trained under the immediate eye of Henry Ratcliffe :—

The true mission of Friendly Societies (writes Mr. Watson) is only partly fulfilled, while superannuation or annuities for aged members remain unprovided. It has been wisely ordered that no system of providing annuities shall be sanctioned or authenticated by the Registrar, unless approved and certified by a person recognised as competent to calculate the conditions on which such system should be framed ; and therefore *haphazard plans are not only discouraged, but, by all who duly respect the laws, they will be considered to be absolutely disallowed.* Many well-intentioned persons have propounded plans for providing benefits in connection with Friendly Societies, such as widow and orphan, and annuity or old-age funds, without the slightest knowledge whether the premium or contributions they required were equivalent to the benefits proposed to be given ; and many lamentable instances of failure have resulted, and are still resulting, therefrom. With our present knowledge, it is to be expected that there will be more wisdom, and that those benevolent impulses which have proved so delusive in past times will be counteracted by the influence of the truths which statistical inquiry reveals, and that failure will become almost impossible. The values of all sorts of benefits can now be correctly ascertained, and any attempt to depart from an equitable adjustment of them, whether from motives of philanthropy, from poverty, or any other assignable cause, should be thoroughly discouraged by every member. *Failure to fulfil the obligations undertaken in providing deferred annuities, or, as more commonly called, superannuation, would be an indescribable disaster, and should be deprecated by everyone who wishes well to such righteous undertakings.*²

¹ *Is Superannuation Practicable ?* by P.P.G.M. Graham.

² *Treatise on Valuation of Friendly Societies*, p. 38.

Education has not yet had time to work the wonderful changes it is commissioned to effect, but the day is not far distant when the crowning-stone will be set to the building. Meanwhile, it behoves every member, who himself has received light and understanding, to be 'up and doing,' carrying his contribution to the completion of the edifice.

A good deal has been made (by outsiders) of the amount of *malingering*—the obtaining sick pay when not in fairness entitled to it—which is prevalent amongst the members of Friendly Societies. Some have grossly exaggerated the difficulty, and are of opinion that it is practically impossible to put a check upon it. We can only say that, if it is to be checked, it will be in a Friendly Society proper, which has local management, and which appoints sick-visitors to see after its sick members, and regularly visit them, and report to the Lodge or Court. Centralised societies, burial clubs taking to giving a sick benefit, will, we admit, never be able to avoid being imposed upon; not so, however, a well-regulated Branch of an affiliated society, with its machinery in good working order. Mutual good feeling exists also among the members of different brotherhoods, and instances are not wanting in which cases removed from the range of the sick-visitor have been shown up to the authorities of the society in which they were insured, through the instrumentality of the officers of a kindred society. The line, moreover, may be drawn too sharply. The sickness may be little or much, but a complete cure, however expensive it may be at the time to the society, is better than a partial cure, in which the seeds of lingering disease have been sown by a too early return to work, and better than an early death resulting from too long delaying to leave off work.

As there is a notion abroad that the Orders are not made use of to any extent by the agricultural labourer, it is necessary to add a few words on this head. To begin with, one would like to see what those who are fond of writing lengthy dissertations upon what the labouring man should do with his money would themselves do, were *they* placed in like circumstances, with

the same amount of moral training and educational advantages, and no more. It is very easy for those in affluent conditions of life themselves to tell us that the agricultural labourers do not join the ranks of the Friendly Society Orders; let such do something to help them to do it, by improving their 'standard of comfort' and social condition, and they will have served their generation the better, and deserved the better of their country. Not that the agricultural labourer is by any means so conspicuously absent from these societies as has been generally supposed. His condition, as painted by Mr. Chamberlain at Ipswich, is rather overdone:—

He is (said the right hon. gentleman) the most pathetic figure in our whole social system. He is condemned by apparently inexorable conditions to a life of unremitting and hopeless toil, with the prospect of the poor-house as its only or probable termination.

The ordinary rates of contributions and benefits in general use in the Lodges of the Manchester Unity are above the means of the average rural labourer, but the doors of the Orders of Shepherds, Foresters, and Druids are open to him, and he has in considerable measure availed himself of the opportunity of joining a Branch of one of these Orders, in preference to the doubtful shelter of the local village clubs. As education makes itself felt among the young members of the class, still further use will, doubtless, be made of the best insurances open, and the prospect of the poor-house be neither an only nor probable termination of the labourer's unremitting toil.

It has also to be borne in mind that, while the artisan class has been on the steady increase, the agricultural (males) was in the last census only 1,318,344, as against 1,631,652 in 1861; the decrease being 31·2 per cent., as compared with the numerical strength of 1861.

But after all said and done, it is the agricultural labourer who still remains at the bottom of the ladder, and we must patiently await the advent of reforms, which seem near at hand,

before he will, as a class, be in a position to take his rightful share in the movement, the history of which it has been our duty to chronicle.

The last objection we shall deal with in this chapter is the one that existing Friendly Societies do nothing for women.

The objection is somewhat too strongly worded. The new medical aid era has brought with it medical relief to the wives, daughters, and near female relatives of members. The orphan and widows' funds must not be left unnoticed, nor the relief funds out of which Branches make grants in necessitous cases. Still, up to the last few months, no means on a scale adequate to needs had been supplied. Well, indeed, might it have been asked, where were the friendly and benefit institutions for *women*, similar to those vast agencies we have been writing of? Have they not equal rights with men to these high privileges? But that objection no longer holds good. In some measure to supply the great social need, which surely no thinking person will disallow, the writer has ventured, with the help of officers, present and past, of three of the leading Orders, to 'launch out into the deep' and establish a new society.

Owing to the personal circumstances under which the United Sisters' Friendly Society, Suffolk Unity (such is the title), was originated and promoted, we shall, in the main, confine ourselves to quotations from papers and reviews on the subject, showing the purpose of the society, the ground it hopes to cover, and the way in which the new aspirant for honours has been received by the Friendly Society world at large.

The High Court Ranger of the Ancient Order of Foresters, T. Ballan Stead, Esq., of Leeds, Editor of the 'Friendly Societies' Journal,' so frequently made use of in these pages, speaks of the need of the society, and gives it a kindly welcome in the following terms:—

The Rev. J. Frome Wilkinson ought to be thanked by all social reformers for his courage in commencing the United Sisters' Friendly Society,' an affiliation solely for women. Why should not women have their benefit societies as well as men? Are they

not subject to ailments the same as men? Is not a money allowance to them, when sick, as useful as when their husbands are 'on the box'? Many a poor woman has, literally, to drag herself through her work, when almost unable to do so. We have grown accustomed to see men lay by when ill; but women seem bound to hold on to their domestic labours until they really drop off from exhaustion. The money benefit to a sick woman could be employed to obtain household help at a time when a few weeks' rest would have a wonderfully recuperative effect. At present, many a poor woman goes to an untimely grave, solely through the impossibility of her getting rest from her daily work. The Friendly Societies' Amalgamated Medical Associations have done a great work in placing the best of medicine and skilled attendance at the disposal of the wives and children of the members. Mr. Wilkinson's organisation would add to these benefits the pecuniary ones so beneficial to male members.

But cannot the need be supplied by adopting the existing societies, so as to take in members of both sexes, and avoid the necessity of setting up an entirely distinct and separate machinery for the attainment of the purpose in view? There is, we reply, grave objection to females joining the same benefit club as males, supposing they could be induced to do so in any numbers. Such a practice would utterly overthrow the actuarial calculations upon which the society's tables had been based. An uncertain ebbing and flowing proportion of females, with an average sickness unlike that of males at similar ages, and a different duration of life, would prove such a disturbing element to financial efficiency that, did not other reasons readily present themselves, this one would be sufficient. While to institute a department with separate scales of payments confined to women would be to set up a Society within a Society, creating great difficulties in the working, *e.g.* the application of the labour test when members were in receipt of sick benefit.

But, again, if there is room for a benefit association on the mutual principle among women, have not and will not *local* supplies suffice to meet the demand? Past and present history

both yield a decided negative. Attempts have been made, but they are most of them already dead, and the remaining few are leading a precarious existence with a verdict of insolvency out against them. Palliatives at the best, heavily handicapped with the errors of the past, made in the dubious light that preceded the rise of the new science of vital statistics, they have failed in their mission. The habit of thrift needs the habit of association to support it. Besides, the Society's aim goes beyond *£ s. d.* The bond of sympathy and union which should exist between 'sister' and 'sister' receives a practical manifestation from the fact that a member going to another locality carries with her a letter from her own Court to the one in, or nearest, the place she removes to, and is no longer dependent upon the good will of strangers for advice or protection.

The labour test—one difficulty in a female society with domestic women—is laid down in the rules of the United Sisters, so as not to prohibit a member in receipt of the sick benefit from performing any light necessitous household duties, as she may be able, which neither bring in earnings nor are considered by the medical officer injurious to her recovery. The government and constitution of the society is drawn upon the comprehensive lines of the Manchester Unity and other existing Orders for men.

It is indispensable that the officers of any Branch who shall be in direct communication with the benefit members, such as those who receive the sisters' payments, or visit sick sisters, shall be females; while the finances and government of the Branch is to be placed in the hands of a committee, the majority of which, at all events, are expected to be persons more or less skilled in the conduct of Friendly Societies, and to whom the management and requirements of the Registrar and Unity can be safely committed. It is our earnest hope that, in the majority of instances, amalgamated committees will be formed of officers and members of affiliated or other societies located in the place, who, with the assistance of the clergy, ministers of religion, and (especially) ladies interested in the welfare of their less well-provided-for sisters, will promote the object we have in view.

The recruiting ground is a large one. According to the census returns for 1881 (England and Wales) we find there are (in round numbers)—

Women classed under the heading domestic	1,545,000
" " " " " " " " " " " "	industrial 1,578,000
" " " " " " " " " " " "	professional 196,000
" " " " " " " " " " " "	agricultural 64,000
" " " " " " " " " " " "	commercial 19,000
" " " " " " " " " " " "	
Total	3,402,000 ¹

Or taking the number of female workers in the United Kingdom, according to the figures of Professor Leone Levi's last work, we get a total of 4,020,000 women earning their own living, with an estimated annual income (exclusive of board and lodgings) of little short of 100,000,000*l.* We have also to consider not only the present but the immediate future. Professions and callings are being opened up in an increasing degree to women. It is well that it is so, for we learn that at this moment there are 948,000 more women than men in the United Kingdom, and most of these are earning or will have to earn their own livelihood—husbands cannot be found for them. Further, the low rate of wages earned by women—a matter of custom, not of less value in the work done—is improving, and will surely still more improve, thus yielding a better chance to women to make adequate insurance for themselves when unable to follow their vocations.

Coming to the question of a sound financial basis, we have the following reply to a question put by the recent Select Committee of the House of Commons on National Provident Insurance as to whether anything could be done to help women :—

I am very glad (said Mr. R. Watson, Actuary to the Manchester Unity, and Public Valuer) to see a movement started by

¹ Extract from Introduction to General Rules. See also *A Friendly Society for Women*, a paper read before an influential meeting of clergy, and published at the Society's Office, Hall Street, Long Melford, Suffolk. Price 2*d.*

the Rev. J. Frome Wilkinson, of Long Melford, Suffolk. I think it is to establish an affiliated Friendly Society for women, and I believe that he is commencing upon right principles ; he is commencing upon the principles of having one fund for sickness benefits, another fund for funeral benefits, and another fund for annuity benefits. If he is successful in that scheme, he will do a very great deal of good.

We will only add that the society's tables have been drawn up by Mr. Watson himself, who has kindly consented to be our actuary and valuer. It is the first society with affiliated Branches that has started with District funeral funds upon the graduated system.¹

Two flourishing Districts have already been established, one in the east (the Melford), the other in the west (the Bridgewater) of England ; and steps are being taken to open others in large industrial centres.² The western movement owes its success in large measure to Mr. John MacGowan, of the Manchester Unity, who has received the support of the leading District officers of the Oddfellows, Foresters, and Druids alike.

Although the United Sisters' Friendly Society has only been in existence six months, there is evidence that it is making way ; applications to the Executive Committee for the affiliation of fresh Branches have been made from various parts of the country, and in the near future it will undoubtedly spread far and wide, teaching women lessons of self-respect, forethought, and thrift, and proving among them the power of union and the blessedness of bearing one another's burdens. It will be noticed that the general rules allow the committee, managing the Branch, full scope for wider aims. Much may be done in this direction by women who are anxious to help their poorer sisters ; the promotion of social intercourse among the members, the formation of a library for their use, occasional entertainments by friends, annual teas, would all be calculated to foster friendly and sympathetic feelings among the sisters, and to induce others to join the society, and share its

¹ See Specimen Tables in Appendix.

² Bristol, Nottingham, Colchester, Cambridge, the Potteries, and Glasgow.

benefits (the 'English Woman's Review of Social and Industrial Questions').¹

There may be other objections made and weak points, real or (more likely) imaginary, discovered. All we ask is, that, when Friendly Societies are subjected to disparaging criticism, the virtue of charity may not be forgotten, and a general discrediting of the whole movement not made a foregone conclusion.

¹ Article by G. E. Mattingly, in June number, 1885.

CHAPTER XIV.

THE SOCIAL, MORAL, AND EDUCATIONAL INFLUENCES OF THE FRIENDLY SOCIETY MOVEMENT; THE FUTURE; CONCLUSION.

WE welcome new comers to further onward what was so nobly begun by our forefathers, for the benefit, help, and comfort of its members in the time of sorrow and affliction. The laws and rules of Shepherdry promulgate honesty and thrift as the basis of our institution, and guided by these motives deceit and envy will not enter our Lodges. We hail the bright sunshine which Providence has blessed us with, enabling the sower to cast in the seed and the gatherer to hope for better things in the future.

Only let us be sober and diligent, and ever mindful of the three great moral duties of life : first, to our God, second to our neighbour, and third to ourselves.

These words, the keynote of an impressive address delivered by a Friendly Society officer who had grown grey in the service of his Order,¹ struck the writer when he heard them uttered as a most terse yet comprehensive summary of the principles and influences of the Friendly Society movement ; and, from his own experience, he is gratefully able to acknowledge that the ideal here aimed at is the one which members have ever had before them, however short of it, at times, they have fallen.

We conclude as we began. The great motive power that started the machinery of the movement is still sustaining it and enlarging its area of work. The benevolent characteristic will have largely been displaced by the benefit, strictly financial and monetary considerations will have taken their rightful place

¹ Mr. Henry Bell, Cor. Sec. of the Wisbech Unity of Shepherds.

at the board of management, but for all that the *social* element continues to be the mainspring of action. It is, as it were, the match that sets free the sunbeams hidden in the heart of the coal. The social, moral, and educational influences of the Friendly Society movement are both direct and indirect, and the line of demarcation between them cannot be distinctly drawn; neither will it be possible to define the exact limits of the various influences named; we only place the 'social' first in order, since (we repeat) the other influences result from it. We are social beings, we act and react on each other. Members of great brotherhoods, the component parts of vast societies, the circles of our influence are ever widening as the phenomena of life touch the smooth surface and move the depths. Under the term 'moral' we would also include an influence to which is sometimes applied the exclusive term 'religious,' since religion, from its very derivation (*religare*), should include the principle that binds us to each other, and that regulates each action of life. Mr. Gladstone, in an address already referred to,¹ has given such prominence to the side of the movement which has to be dealt with in this concluding chapter that it will only be necessary after quotations from it to point out the grooves in which the influences spoken of run.

I have read your institutions and your principles,² and I must say that I have read everything that has met my eye with extreme pleasure and satisfaction. I see in institutions of this kind not only the means for encouraging thrift, not only the means for securing and elevating the position of the working class as a class; but I see that which is more important than any of these things; namely, the promoting the education of the individual mind. Allow me to say that when I speak of education I do not disparage or undervalue education in schools. But I do not confine myself to education in schools; and he who believes that the education of human beings is confined to the schoolroom will turn out

¹ See p. 105.

² Those of the Ashton Unity of Shepherds, of which society Mr. Gladstone is a member.

in the long run to be very imperfectly educated. The education of a human being is the education which you are receiving every hour of your life, every week of your life, every year of your life. There is no time at which you can escape from these lessons. You may neglect them. You may prevent them. You may substitute bad teaching for good teaching, but education is flowing in upon you at every period of your existence. From morning till night its influence is affecting your whole life, and this and kindred societies are a very important part of this education.

Now, you gentlemen who are members of the society, really increase your responsibility by belonging to it, because you put yourselves in the way of receiving a very great deal of good teaching, the benefit of learning and governing according to law, and learning to obey according to law.

Referring to the sentiment in the initiation ceremony enjoining humility as an essential duty, he said :—

It is an admirable sentiment, for I am not so sure that we all understand that humility is a good thing, and as for obedience to the law, still less do we understand that it is a good thing. In my opinion there is a great depth of truth in that sentiment. Every man who administers the law ought above all things to revere the law which he administers, and, if he reveres it, he will be humbled in the face of it. He will be firm, just, kind, considerate, to those to whom it is his business to apply it. I find a great deal of sound philosophy in the basis upon which you are united, and in the principle you are taught to follow—that right old-fashioned principle of duty. Depend upon it, that wherever there is good sense and good feeling, there is a philosophy which all men will want in order to guide them through life. What do you say in another of your addresses? ‘Beings who partake of one common end ought to be actuated by the same motives and interests, hence to soothe the unhappy by sympathy in their misfortunes, and to restore peace and tranquillity to their troubled mind constitutes generally the great end of our institutions.’ That is a golden saying, it is true, and good sound philosophy. I wish it would go out to the length and breadth of this land, and through the length and breadth of Europe. Parliament would be better for it; the Congress would be better for it. I don’t know who would not be better for it. I will not say that teaching or preaching of this kind brings home all these sound sentiments in such a way as to exempt

you from all human infirmity and sin ; but I am sure you feel in this battle of life, which we have all to fight, that those principles so enunciated and adopted by you as the bases of your union are able powerfully to sustain you in fighting that battle not only against the world and the difficulties of external fortune, but the more subtle battle against enemies that everyone carries within himself. I give you as well as I can the impression that such things make upon me, and what I consider to be the practical effect that the rules and the practices of your constitution ought to have, and, humanly speaking, must have, on your character and conduct ; for, after all, it is the growth of individual man which is the purpose for which we came into this world. It is not national greatness and glory, however important these may be ; it is not that the records of a great history, a great literature, a great art, may be left upon the annals of the world. These, too, are great and glorious things, but they are not the purpose for which you were born. The purpose for which you were born is a full, healthy development of your nature, as individuals. It is the expulsion of what is bad ; it is the development and opening out of what is good ; it is that which the Scripture calls a renewal in the image of God, made intelligible to us, made accessible to us, by its being manifested to us in the Person of our Saviour. This is the object for which you were born into this world ; this is an object to the attainment of which, I believe, in its measure and degree, societies like yours offer substantial help.

From the moment of his entry into a Friendly Society Order to the moment when his body is laid in its last resting-place, a member ceases to be regarded as an isolated unit, but is from first to last placed in relations of brotherhood, not merely as regards the working of a money insurance scheme, but as regards his whole life and conduct.

It is, therefore, of paramount consequence that careful selection should be made of candidates for membership, and that the standard of admission should not be lowered—quantity will not make up for loss of quality. The proposer of a new member of a Lodge or Court is directed to take proper precautions with respect to the conduct and habits of the candidate, the penalty of a severe fine for introducing anyone calculated to bring disrepute upon the Order being enforced ;

and it is in view of maintaining a standard of efficiency that we are persuaded that it is the better plan not to admit members into an adult Branch until they have attained an age at which it is possible to judge of physical and moral tone.¹ It will be as well also to remark that the public-house is not the place in which the best material is likely to be found. 'Good men and true' are oftenest found at home, in the coffee-room, at the institute, in their gardens, and on their allotments. The public-house should not be the main or the only hunting-ground.

As a candidate duly elected, it being known that a certain standard of proficiency is expected, the neophyte will be in the right frame of mind to answer the solemn questions of the presiding officer, and to listen to the initiation charge instilling into his mind the duties he owes to God, his neighbour, and himself. 'Friendship, love, and truth,' 'benevolence, unity, and concord,' will be driven home by ceremony and by ritual.

Sympathy is the foundation and the chief corner-stone. Upon sympathy as upon a rock the edifice is built. To sympathy the temple is dedicated, and from the votive altar of that temple the continual practice of this God-like quality is unceasingly inculcated.

We tolerate no licentiousness, or permit our members to engage in brawls; but claim a ready obedience to our laws, which will make them both beloved and honourable. Our laws are just and liberal, consistent with the general welfare of the whole brotherhood. The assumption of power and arrogance of demeanour is not tolerated; the rights of every member are scrupulously respected and guarded; each individual member has equal rights and privileges, and no artificial barriers are permitted to prevent any of our members from obtaining the highest honours in the Order; benevolence, friendship, and brotherly love are our objects; justice, liberty, and morality are our characteristics; we are obedient to the laws of our country, and we strive, with the fear of God in our hearts, to be good fathers, and good husbands; honest, sober, and industrious in our occupation; and, holding out the hand of friendship, love, and truth, we welcome all mankind to the folds of the

¹ See p. 175.

We are now in a position to understand in some measure the comment of Dr. Alexander Bain, after he had been made an hon. member of a Lodge of Oddfellows in the city of Aberdeen :—

I have profound admiration (said the accomplished Principal of Aberdeen University) of the noble sentiments which pervade the initiation ceremony, and it seemed to me as if I had gone back to a society of primitive Christians.

Nor was Dr. Bain without good reason in his supposition : a great deal of early Christian practice has been incorporated into the charges and hymns of an initiation ceremony such as the eminent moral philosopher witnessed, and took his part in, and nowhere, outside Bible and Prayer Book, do we know a better or more practical guide and incentive to the daily duties of life. Many of us have been interested by the contents of a primitive document of the Christian Church lately discovered and published by Bryennius, the learned Metropolitan of Nicomedia, entitled the ‘Teaching of the Twelve Apostles.’ Certain points in the description in that ancient writing of the ‘Two Ways’ of life vividly remind us of passages in the charges and lectures of the older of the Friendly Society Orders ; while Chapter XII. is carried out to the letter by those societies which, at different Districts, have their own examining and relieving officers to work identical principles.¹

Let everyone (reads the ‘Teaching’) who cometh in the name of the Lord be received, and then after proving him, ye shall know him : for ye shall have discernment on the right hand and on the left. If he that comes is a wayfarer, help him so much as ye are able : but he shall not abide with you except two or three days, if need be. But if he desire to settle amongst you, being a craftsman, let him work and eat. But if he have no craft, according to your discernment, take precautions that no Christian shall live amongst you idle. But if he will not do so, he is a Christ-trafficker. Of such beware.

¹ A highly organised system of travelling relief for members in search of work forms a part of the assistance rendered in every Order. During such periods membership remains good, though contributions are for the time being in abeyance. More on this head, perhaps, in another work.

Mention has been previously made of the democratic character of the constitution, and government of the Orders or Brotherhoods. Here, again, we are introduced to a Christian socialism. The democratic principle, it was laid down, is not the self-government of each isolated individual by himself, but by a *demos*—

by men accustomed to live in *demoi*, or corporate bodies, and accustomed, therefore, to the self-control, obedience to law, and self-sacrificing public spirit, without which a corporate body cannot exist.¹

Friendly Society organisation, as far as it has been the outcome of the working classes themselves, has had a direct influence upon the habits and manners of those classes. It has taken the raw youth of some eighteen summers, fresh from the plough or the factory, and has taught him symbolically and practically his duties as a citizen, inculcating the golden rule of conduct 'to seek your own good through the good of others'; while, as Mr. Gladstone has shown, the practice of self-control learnt in the Lodge and Court room, obedience to authority, cultivation of self-help and self-improvement, active sympathy begotten of social unity—these, and such like influences, have done much to furnish the qualities of mind required for independence, and for the proper exercise of power.

He who is enlisted in all the graduated divisions of social life, from the little circle which surrounds his hearth to the mighty circle which embraces the whole world, him we call free, and not the unhappy, naked, houseless soul that owns no membership in any brotherhood.

Those who are in the habit of speaking of these organisations as mere 'sick societies,' have fallen into that habit either from ignorance or prejudice. That this was so, Mr. Serjeant Simon, M.P., appears to have strongly felt; since, in addressing the Jewish brethren of a Leeds Lodge of the British United Oddfellows, he laid stress upon the fact that, while it was not

¹ Preface to *Alton Lock*.

necessary for the Jewish working man to join such a society in order to become thrifty (being so by nature), it became necessary, owing to the 'great moral elevator' the society would be to each and all of its members.¹

Perhaps, also, it is not sufficiently known that Friendly Society discipline exercised upon the working man has made him, in large towns, the most attentive and orderly element present at a public meeting. Indeed, we must go further. The writer has himself received from different parts of the country ample evidence, of the most gratifying kind, that thousands of artisans and workmen, now in positions of confidence and good remuneration, date the turning-point in their lives from the time when they first joined an affiliated Order. The training received in the Lodge-room is brought to bear outside, and a member's own affairs are, consciously or unconsciously, benefited thereby. The mind is expanded, the range of thought broadened by the common platform upon which every member meets, neither religious nor political dissensions being allowed to disturb the ritual and business; the social barriers which sunder class from class are broken down, and 'each individual member has equal rights and privileges'; office is open to all who show themselves capable of being advanced by order of merit, and who have raised themselves—whatever their station in life may be—in the eyes of their fellow members.

Objection has been taken to the *secret* ritual and ceremony of the Orders, but we think without reason, and by those who are not acquainted with its nature and character.

'The holy spirit of education' works in divers manners. There was greater need in the past, when the schoolmaster was not abroad, for an education by sign and symbol; but the latter has not been displaced, though its mission may have been narrowed. Moral truths are sufficiently plain, they say,

¹ It is interesting to learn that there are two Jewish Lodges—the *Pride of Israel* and the *Hope of Israel*—in full working order in Leeds, with others elsewhere.

to be taught by a simple A B C method. Quite so; but when taught they need enforcement; it is just the common-place truths that so often lie in undisturbed slumber in the chambers of the soul.¹

And teaching is not education. A morality enforced by outward sign and symbol appeals to the eye, and is the readiest and easiest possible method of education; information by action, as it were, taking lasting effect, where no mere verbal teaching would leave any or little impression.

Not that we would increase the amount of ritual and ceremonial; as time goes on, and a nation is lifted higher in the scale of progress and civilisation, they may rather be with safety diminished. It is only in a new country, like America, that an increase is perceptible; and even there it may be doubted whether barbaric gaudiness and an unmeaning ceremonial have not impaired the real uses of the system employed.

This naturally leads us to say a word or two upon the subject of processions, banners, regalia, &c. These have their uses, but care should be taken not to place too much dependence on outward attractions, to the neglect of a high standard of moral excellence, which will draw the better class of members to a society for its own value and the privileges it offers. Expensive and grotesque garbs, lavish decorations, are not now needed to promote the extension and welfare of Friendly Societies; an educated period, such as is rapidly succeeding an uneducated, does not require such adventitious aids. But this criticism does not exclude the use of processions in themselves; they are calculated to promote a good feeling of *esprit de corps* and a bond of union; while church parades, when wished for by the members themselves, should receive every encouragement from the clergy and ministers of religion, being productive of much benefit. Fruitful and wholesome, too, must the lessons be which the brethren gather from a late member's funeral—the solemn opening charge at the Lodge or Court room, the march to church in slow and reverent order,

¹ Cf. Coleridge's *Reflections*.

and the teaching of the concluding charge, read (often by the officiating minister, himself a brother) at the close of the burial service of the Church. Neither should it be forgotten that processions, regalia, and such like accessories, are means of advertisement; and a much cheaper means, too, than the newspaper and commission method of insurance companies.

The Friendly Society Orders have, besides, their high schools, from which a healthy current of social and moral and educational influence is continually flowing. There are Past Officers' Lodges and Courts in the principal towns and districts. The objects of these associations will be best described in the language of the rules which govern one of them, and which now lie before us:—

Its objects shall be for the discussion of matters relating to Friendly Societies, especially concerning the _____, for the relief of its members who may be brought into necessitous circumstances, and also for the promotion of good feeling and brotherly love throughout the society, by holding social meetings at stated intervals.¹

The idea of federation is included in another form which 'high schools' take; viz. amalgamated Friendly Societies, associations, clubs, or institutes, including the well-known *United Action Committee* which originated with the Kent Unity and the South London Unity of Oddfellows, and under the able direction of Mr. Thomas J. Hester, Executive Secretary of the South London Unity, has been carrying on the work of fraternisation for fourteen years. In them, members acquire the advantage of the varied experience in the working of different Orders, of united counsel, and the promotion of concerted action and protection in matters of common interest and concern. Such associations are to be met with in London, Sheffield, Glasgow, Hull, Leeds, Burton-on-Trent, Leicester, Newcastle, and other important centres. The uses and methods of procedure in these associations are well set forth in the 'Foresters' Directory,' to which annual

¹ Rule 1 of Birmingham and Midland Counties Past Officers' Court of Foresters.

publication we have been so frequently indebted for accurate information in a concise form :—

They are (says the writer) the outcome of the strong desire for more information on matters relating to the principles and modes of government of Friendly Societies, which has been stimulated by the great advance made in recent years by the members in intelligence, and by the societies in numbers and influence. Apart from this the need of union for mutual defence has also had its effect in securing the success of many of these associations. Although the oldest existing association—that in Leeds, founded in 1870—is but fifteen years old, yet there was a similar institution in Bradford forty years ago. These associations are formed of the members of any society or affiliation, who pay a small subscription, generally 2*d.* a month, which proves more than sufficient to meet current expenses. The members meet monthly, and Friendly Societies' topics for discussion are pre-arranged, so that the members come prepared. These topics are introduced either by means of a written paper or a speech, at the option of the introducer. A discussion follows, and latent talent is developed and brought into use. Such an organisation as this is of great value when united local action is required, as it can be taken promptly and effectively. The meetings are admirable schools for the cultivation of the art of speaking, and for the acquisition of knowledge in matters of the utmost importance to members of Friendly Societies.

In associations of this character, as also in those of past officers, we have a distinctly and directly educational force at work, which, however, is not confined to the actual meetings of members.

The Friendly Society movement has its own literature. Mention has been made of the magazines of the Manchester Unity, and the Ancient Order of Foresters, and our information has been largely gathered from those and similar sources. There is the 'Friendly Societies' Journal,' the organ of the Leeds Amalgamated Association; 'Unity,' the monthly London Journal, for Foresters, Oddfellows, and kindred societies; and the 'Shepherds' Magazine,' the organ of the Loyal Order of Ancient Shepherds, Ashton Unity: these, with the 'Foresters' Miscellany,' are as good as paper and print can well make them,

the Shepherds and the Foresters carrying off the palm. Nor is the 'Monthly Magazine' of the Manchester Unity of Oddfellows far behind in the interest of its contents ; but it must be allowed that there is room for improvement in the matter of paper, if not of print, to make it worthy of the great Order it represents. Without attempting to enumerate the periodical literature of the movement, the following Orders may be added to the above as possessing official organs : Among Oddfellows, the Baltimore Unity, the British United Order, and the Grand United Order ; the Druids, the Free Gardeners, the Rechabites, and the Sons of Temperance.

Of the numerous directories, almanacks, and manuals published yearly, and containing lists of Branches and information for the use of members, we select for special notice the 'Directory of the Foresters,' in its forty-first year, compiled by the well-known Secretary of the Order. The amount of work compressed within the five hundred and odd pages of this book is something remarkable; eighteen reference letters are used, and fifty-five different items of information given.

It must not be supposed that current notes and society items of news are the only reading to be found in the literature of the several Orders; the magazines are both entertaining and instructive in their general contents as well; besides short serial stories the reader lights upon various papers, some of which are of high-class merit. We select a few topics at random from the 'Foresters' Miscellany,' that the general public may know that the education of its members has not been neglected by a brotherhood that now numbers over 700,000 :—

The Elevation of the People.
 History in Names.
 Modern Civilisation.
 Feeding the People.
 The Press : Its Rise and Influence.
 Physical Education.
 The Curse of Betting.

The movement has also its poets. We have before us the

‘Foresters’ Minstrel;’¹ while the Dorset dialect—that of the poet Barnes—clothes the following sentiments expressed in the conclusion of a poem entitled ‘Vrien’ly Clubs’:²

There’s a good deal done in side
 The’am vo’k outside don’t know ;
 ’Tis vrom a very little zeed
 The girt big woak da grow.
 Zoo whenever zome distress
 Da cry out droo the lan’,
 You’ll always vind us ready
 Vor to gi’e a helpën hand.
 When the cotton vamën was,
 A vew o’ us went aroun’,
 An zoon we zeed our little mites
 Reach up to purty poun’s.
 An’ when the wind’s a blowën hard,
 An’ wéaves da dash an’ roar,
 We’ve got our life bwoats ready
 To row out from the zore.
 We don’t ceäre who’s the vessel is,
 When in distress a-vound,
 Zoo long as we’ve a sêaved the men,
 An’ pleäced ’em on virm ground.
 There’s many other things a-done,
 But there ! ’twixt I an’ yoû,
 The biggest zecret of theäse clubs
 Is what good they can do.

Libraries are attached to a few Lodges and Courts, and an advance in this direction is one likely to extend itself as time goes on, and the benefits of education become more and more apparent.

Recreation has, we must add, a place in the education of members which it is too much the fashion of the day to decry or to leave to chance. The late Duke of Albany, in one of his last public utterances, saw, as did his honoured father, its true position in the plan of human progress. The acquiring of buildings

¹ A collection of songs, &c. by T. Hope Aston, P.C.R., Court 1358.

² By C. Powell (A.O.F.), Bridport. W. C. Frost.

of their own by Branches of the Orders in towns, an expansion of the programme of Past Officers' Lodges and Courts, and of that of amalgamated associations will enable wholesome and refreshing recreations to be offered ; an outlet of vast importance when we consider the confined and monotonous hours of toil in which the vast majority of members spend their lives.

In fine, because of the Christian socialism that is permitted free exercise, because of the democratic principle of government among themselves of their own affairs, which is given free vent, the revolutionary and atheistical socialism that forces its devastating way by fire and sword will never obtain a hold upon the British workman; and for this 'inestimable blessing' the Friendly Society movement should be credited.

What of the *future*? What measure will best secure the financial stability of the Branches of the several Orders? That some measure is needed, history leaves no doubt. But what form it shall take is more open to question.

We have great inequalities to deal with, and inequalities that are on the increase. Unfortunately there is a tendency among wealthier Branches to secede from a District and isolate themselves on the slightest suspicion arising that they may be called upon to assist less fortunate and less well managed Branches. This is not a praiseworthy spirit ; the tie of unity should be bound closer and the claims of brotherhood not ignored ; the affiliated Orders are not mere insurance associations doing business on strictly business lines. Misfortune is overtaking the older portions of the societies, and is, in large measure, brought about by errors which belong to their time and from which other Branches of more recent foundation are comparatively free. To unlearn is the hardest of all teaching, and the financial management of the old Branches should be leniently dealt with. Above all, a system of political economy, in which the greatest good of the greatest number—the greatest number being Number One—is the motive power, should be set aside for the common good of the whole, and the one object before each and every Branch should be the placing

of the entire fabric on a solid basis. For this purpose a measure would have to be drafted by a committee acquainted with the working and circumstances of the Order to be dealt with, after a reliable valuation of its assets and liabilities.

The committee should also be assisted in their deliberations either by their own actuary and valuer, or by one called in for the special purpose in hand. The scheme when ready should be placed before the annual or biennial meeting of Delegates, and considered clause by clause. If rejected, or so impaired as to be useless, it should be withdrawn and presented another year. Meantime the matter would be further discussed and the members educated.

As to the lines upon which such a measure should be drawn, the choice falls among three—Centralisation, Equalisation, and Consolidation.

The first of these, Centralisation, may be at once dismissed; under it the whole of the funds would be sent to the Districts, and managed by them and the Central Body. Branches would lose the control over their own finances, and would shortly become mere paying agencies of a centralised society.

The second, Equalisation, is (and has been for years) at work in the Order of Druids, as has been more than once noticed.

In working this system, the Secretary of the District at the end of each year finds out the average amount paid per member for sick pay during the year in the District, and the amount paid for sick pay by each Lodge or Court, and calls upon those Lodges or Courts which have paid less than the average to their members to pay to the District the balance between what they have paid and the average, and then hands that balance to those Lodges or Courts that have paid above the average. Thus the amount paid per member for sick pay is equalised over the whole District, the Lodges or Courts retaining their sick funds.¹ This is a good system and a sound one, but

¹ Cf. Article by Mr. Richardson Campbell, Secretary of the Glasgow District of the Independent Order of Rechabites.

still one which societies constituted as the Oddfellows and Foresters are not likely to adopt, as savouring of undue interference with Lodge and Court independence and management.

The third remains—Consolidation—the least disturbing to existing customs and interests, and, if properly and energetically worked, a scheme that will, we believe, in time effect the object in view. Nothing has been more evident in the past than that a fair rate of interest on capital is necessary for success, and that it is not to be obtained or, at all events, guaranteed, while capital continues to be invested in the small sums yearly put out to interest by many of the Branch societies.

Each District of an Order must be consolidated. First there should be a District Investment Committee, not to take the money away from the several Lodges or Courts in it and to deal with it uncontrolled by them, but a committee on which *every* Lodge or Court is represented, and to which each representative brings the sum sent by the Branch he appears for; which sum—small or large—it is his especial business to look after. The funds put out to interest in large amounts will realise (as they have done in the Foresters) a proper interest, and each Branch will receive its share, however small the actual sum contributed by it. In this way Branches will be able to avoid, without losing control over their funds, being obliged to put up with an interest of only $2\frac{1}{2}$ per cent.

Decaying Branches can be cut off and their members amalgamated or put on the Unity fund, measures being taken to check heavy drains upon the funds of particular Branches, assistance in the way of levies rendered, and a sounder state of affairs through the *whole* District gradually introduced. Considerable self-sacrifice will be needed; very likely a levy will be called for, spreading over a certain period; but it will be, in the end, beneficial to all. Weak places impair the whole constitution, and the sooner they are strengthened the better will it be for all. Where, of course, a whole District is in a bad way, the Unity or Society as a body must step in. All we maintain is, that the financial condition of affairs is in no

instance so bad but that remedial measures, judiciously put into operation, would in a few years place the whole fabric of the affiliated Friendly Society system upon a solid basis.

It is time the pernicious habit of splitting up into unattached fragments was given up. There are the seventeen and more divisions among Oddfellows ; many of them mere Branches, which in an anti-reform moment severed their connection with the main body. Wiser counsels should prevail, there should be a burying of the hatchet, a shaking of the hands, and a general move all along the line for consolidation. We thankfully chronicle a step in this direction among the different sections of the Free Gardeners, the Scotch Order of St. Andrews being now affiliated to the English Free Gardeners ; and there are welcome signs of a closer union among the brethren who go by the name of Druids.

The conviction of Dr. Smiles, expressed ten years ago in his book on 'Thrift,' is truer now than it was then. The movement we have written of is yet in its growing youth, and time is still required to mature and consolidate the system.

Friendly Societies began their operations before there was any science of vital statistics to guide them ; and if they have made mistakes in mutual assurance, they have not stood alone. Looking at the difficulties they have had to encounter, they are entitled to be judged charitably. Good advice given them in a kindly spirit will not fail to produce good results. The defects which are mixed up with them are to be regarded as but the transient integument which will most probably fall away as the flower ripens and the fruit matures.

There is still the question of further legislation to be considered, but it need not detain us long.

The Friendly Societies Office in Abingdon Street is charged with the duty of registering the rules and administering the law relative to five different classes of societies, each governed by separate Acts, and furnishing a total of over six million members and over 166,000,000*l.* in funds. It has also to examine and supply extracts of the general annual returns and

of the quinquennial valuations of all societies not by constitution exempted from the obligation ; to circulate model rules, tables, forms, and other helps to organisation, as well as report to Parliament annually on the work done.¹

The bodies coming under the notice of the Registrar may be divided into two heads : one not entirely of a provident character, but combining business and an outlay of capital—viz. co-operative and industrial societies, building societies, trades' unions, and loan societies ; the other of a strictly provident character, as a rule, comprising societies registered under the Friendly Societies Acts and the Savings Bank Act.

This combination is more than one department under one head can manage, and the work is yearly increasing. A division should be made and the Registry Office, as at present constituted and manned, would do well to confine its attention to organisations registered under the Friendly Societies Acts and the Savings Bank Act. Even with its sphere of work thus narrowed, it would find its capacities taxed to the full.

Returning to the societies under the Friendly Societies Acts, a further subdivision is most necessary to prevent misunderstanding on the part of the public. At present there is a jumble of societies of all characters and classes included under this head : Friendly Societies proper (both affiliated, centralised, and local), collecting burial societies, deposit societies, and societies for the promotion of agriculture, music, and quoits, the payment of a sum of money during the period of confined mourning (Jewish), and for the due celebration of the Passover. The Friendly Society Orders are sufficiently large and of such importance as to require a sub-department to themselves ; their returns would not then be mixed up with those of societies so differently constituted, and for whose shortcomings (*e.g.* the Royal Liver), in the way of management and otherwise, they are frequently held responsible.

The Orders also deserve an Act of Parliament to themselves, drawn upon the lines of the present, omitting, of course,

¹ *Pioneer*, Feb. 23, 1884.

all sections not bearing upon them. To attain full freedom and efficiency they require to be protected *by* the Government and *from* the Government. A sufficiency of State protection and control is already afforded ; the present Act hits the happy medium, and the settlement should not be disturbed. The only alteration absolutely required is the one previously pointed out—namely, the raising of the age from sixteen to twenty-one as the maximum limit of age to which juvenile societies may retain their members before passing them on to adult societies. In this matter of legislation we respectfully decline the proffered aid of amateur philanthropists ; the Chief Registrar and his able assistant, Mr. E. W. Brabrook, with the leading officers of the Orders themselves, are quite competent to draft such a measure ; and we take the opportunity to mark the respect and esteem which the Chief Registrar, J. M. Ludlow, Esq., has won from Friendly Society members. In the impartial administration of his office, he compares favourably with his well-known predecessor. His good work in withstanding the crotchets of would-be menders of existing law, his opposition to all attempts to increase State control, are and will continue to be gratefully acknowledged ; and his last, but by no means least, service has been his able exposure, before a Select Committee of the House of Commons, of the worthless scheme of Canon Blackley. One of the band of Christian socialists to whom Kingsley and Maurice belonged, and Secretary of the Royal Commission upon Friendly Societies, no man received a better training for the difficult post he was called to, and (it is with pleasure we are able to say it) no man could have better fulfilled the expectations raised on his entry upon office.

In conclusion, we see no reason why the Friendly Society Orders should not occupy wider ground in the future than in the past, and, where needed, augment their benefits, so as to meet the requirements of members, without sending them to another society. Some few Branches of the Foresters and Oddfellows have already done so, but these are the exception, not the rule. The average amount of sick pay insured for is 10s. a week,

with an increase to 12s. or 14s. in London and some of the larger towns. Rates might be calculated to suit the more affluent classes, up to 1*l.* or 30s. per week for sickness, and from 50*l.* to 100*l.* at death. There should be Lodges and Courts to suit all who can be induced to join. Here we notice with pleasure that a new departure has been taken at Leeds. A Lodge of Oddfellowship has been opening in connection with the parish church, for the benefit of young men engaged in the schools and other Church institutions, and is appropriately named after the patron saint—'St. Peter.'

Would that the clergy of the National Church more often encouraged such beginnings, and, instead of silently ignoring the social Friendly Society, or condemning it altogether, and canvassing for county and deposit societies, dealt fairly with us; we should then hear less among the working classes of the cold reception they meet with from the parson, because, forsooth, they prefer Oddfellowship, or Forestry, or Shepherdry to schemes of thrift in which they have no voice, no management. Employers of labour and county gentlemen might also do more than they do to encourage the affiliated Orders. Let them become honorary members and subscribe to the funds, and put before their workpeople and dependents the advantages of making a provision for themselves. Money cheerfully and voluntarily laid out in this way will turn out more profitably to both master and man than a grudging payment of heavy poor-rates, because such a provision has not been made.

The new gospel for the masses, proclaimed a hundred years ago, and now reproclaimed by a well-meaning enthusiast from across the Atlantic, is one of 'Liberty, equality, and fraternity.' A vain and dangerous dream, as thus preached, but yet in an unlooked-for and unsuspected quarter being realised before our very eyes. In mutual assurance and co-operation against the 'ills flesh is heir to,' that realisation is to be found. From the moment of full membership with a Friendly Society Order, working men and working women become possessed of an

estate in the country, of which they are equal owners :¹ not large enough indeed to give them immunity from labour—else it were a curse, not a blessing—but enough to enable them to face the clouds and dark passages of life with a feeling of security against distress and want, and a consequent peace of mind and consciousness of independence.

Local societies are being left high and dry upon the old banks, while the main stream of the Friendly Society movement has made for itself another and a broader channel suited to the vast social needs of the people, and their constant migration. Benefit co-operation on the largest scale is the only system that can meet the altered times.

Looking back through our history, we have seen the mediæval trades' guild or brotherhood destroyed by the greed of Edward VI.'s courtiers, and the brotherhood of Friendly Societism gradually and painfully spring from the ashes, and, passing through a baptism of fire, grow and flourish with the emancipation of the people through the great Reform Act, till the present noble proportions were attained. There was no architect to elaborate the plan, no surveyor to overhaul the work, piece by piece the building rose, as the pressing needs of the hour demanded ; small wonder, then, that flaws may be detected, unfinished places, faulty designs. But the great affiliated societies are obviating the necessary mistakes of early years, and their statistics are the only reliable ones we have, that they are living organisms, growing in wisdom as well as in stature.

Wherever there is a great store of wealth, there must be a people living to a considerable degree under moral restraint, and possessed of a more or less accurate code of duty ; and a land dotted with bursting stack-yards, mapped out into well-tilled fields and noisy with the hum of looms and the clang of hammers, is evidence that there is at hand no small portion of the stuff out of which martyrs and heroes are formed. Though fine names may not be given to the qualifications of a busy people, skilled in many

¹ See Article on Friendly Societies in January number of *Contemporary Review*, 1877, by Rev. W. Walter Edwards.

crafts and trades, producing articles cheaply and well, it is patience and sobriety, faithfulness and honesty, that have gained for them eminence.¹

It is such 'stuff' that the Friendly Society movement has helped to fashion, and the future may confidently be entrusted to their hands ; what has been done is only a proof of what will be done. A century ago the English-speaking peoples numbered 15,000,000 ; they now number 100,000,000 ; a century hence they will number, we are told, 1,000,000,000. How imperative is the duty to advance socially, intellectually, and morally.

Learning and life, that which is known in the world and that which is to be done in the world, stand over against each other, and the perpetual problem is how they shall be brought together. Like two strong men who gaze into each other's eyes and know that they ought to be standing hand in hand ; like two great promontories which stand and watch each other, and feel the sea which runs between, and yet feel under the sea the sweep of the continuous earth which makes them one—so learning and life, that which is known upon the earth, and that which is to be done upon the earth, stand gazing at each other, and knowing that, however they may be separated and kept apart, they belong together.²

¹ Macdonell, *Survey of Political Economy*.

² Baccalaureate Sermon at Harvard College, by Rev. Philip Brooks.

APPENDIX.



REGISTRY OF FRIENDLY SOCIETIES, CENTRAL OFFICE,

28 ABINGDON STREET, S.W.

Advantage of Registry under the Friendly Societies Acts.

A society registered under the Friendly Societies Acts has the following advantages over an unregistered society for the like purposes :—

1. It can legally hold land and other kinds of property in the names of trustees, such property passing from one trustee to another (except in the case of stock in the funds or copyholds) by the mere fact of their appointment, and can carry on all legal proceedings in the trustees' names.

2. Whilst the only criminal remedy against fraud by its members open to an unregistered society is confined to cases of larceny or embezzlement, a registered society has a remedy on summary conviction whenever any person—

- (1) Obtains possession of any of its property by false representation or imposition ;
- (2) Having possession of any of its property, withholds or misapplies it ;
- (3) Wilfully applies any part of such property to purposes other than those expressed or directed by the rules and authorised by the Act ;

the penalty being a fine not exceeding 20*l.* and costs, and in default of payment imprisonment, with or without hard labour, for not exceeding three months.

3. If an officer of the society dies or becomes bankrupt or insolvent, or if an execution is issued against him whilst he has

money or property of the society in his possession by virtue of his office, the trustees of the society are entitled to claim such money or property in preference to any other creditors.

4. If the society has stock in the funds in the names of trustees, and a trustee is away from the United Kingdom, becomes bankrupt, &c. or a lunatic, dies, or has been removed, or if it is unknown whether he is alive or dead, a registered society, instead of having to apply to the High Court of Justice, or to take any other proceedings which it would have to do if unregistered, can have the money transferred by direction of the Chief Registrar on payment of 1*l.* fee.

5. The documents of the society are, for the most part, free from stamp duties.

6. The society can admit members under twenty-one (but above sixteen) and take binding receipts from them, which would otherwise be of no effect.

7. In a registered Friendly Society the certificates of birth or death of members or of any other persons insured or to be insured with it cost only 1*s.*, or when several certificates of the same death are applied for at the same time, 6*d.* for any certificate after the first.

8. A registered society has the privilege of investing money with the National Debt Commissioners.

9. It has certain special privileges in the holding of copyhold property.

10. If it invests money on mortgage, such mortgages can be discharged by a mere endorsed receipt without reconveyance.

11. Its officers are legally bound to render account and give up all money or property in their possession on demand or notice, and may be compelled to do so either by the County Court or the magistrates.

12. Disputes may be legally settled according to the societies' own rules (unless in the case of certain collecting societies), or if no decision is made within forty days after a decision is applied for, by the County Court or the magistrates, or, if both parties desire it, and the rules do not forbid, by the Registrar of Friendly Societies.

13. Members of registered Friendly Societies have the privilege of legally insuring money, on the deaths of their wives and children, for their funeral expenses, without having an insurable interest in their lives (such insurances are void by Act of Parliament if effected with an unregistered society).

14. Members of registered societies (except benevolent societies, or working men's clubs) may dispose at death of sums payable by the society not exceeding 50*l.* (or under certain conditions as to payment 100*l.*) by written nomination, without a will; and this nomination may be made by youths of sixteen who cannot make a will till they are twenty-one.

15. Where there is no will and no nomination the trustees may distribute sums under 50*l.* (or under certain conditions 100*l.*) without letters of administration being taken out (a person who should do so in any other case would make himself liable for the debts of the deceased).

16. In the last case, moreover, where the member is illegitimate, the money may be paid to the persons who would have been entitled if the member had been legitimate. Under ordinary circumstances, should there be no lawful wife or children such money would go to the Crown.

17. The society is entitled (without being in any wise compelled so to do) to call in the services of the Public Auditors for the auditing of its accounts, and those of the Public Valuers for the valuing of its assets and liabilities, at fixed rates of fees.

18. Its rules and other important documents relating to it are placed on record in a public office, from whence authentic copies can be obtained which are evidence in any court of justice. This is of great consequence in proving title to land, and in cases of prosecution by the society.

No fee is payable on the registry of a Friendly Society, a Benevolent Society, a Working Men's Club, or a Cattle Insurance Society, or a Branch of any such body, or on the registry of any amendment of its rules (which must, however, be supported by a statutory declaration), or of any notice of change of office, or of the appointment of trustees.

SPECIMENS OF TABLES.

(1) *Manchester Unity: Contributions payable until death. Sick-ness allowance for the whole of life.*

SCALE IV.				Benefits	SCALE V.				Benefits		
Contributions per Month					Contributions per Month						
Age last Birthday	To Sick Fund		To Fun. Fund		Total	Age last Birthday	To Sick Fund			To Fun. Fund	Total
18	s. 1	d. 2½	3½	s. 1	d. 6	18	s. 1	d. 5	4	s. 1	d. 9
19	1	2½	3½	1	6	19	1	5	4	1	9
20	1	2½	3½	1	6	20	1	5½	4½	1	10
21	1	3	4	1	7	21	1	5½	4½	1	10
22	1	3	4	1	7	22	1	6½	4½	1	11
23	1	4	4	1	8	23	1	6½	4½	1	11
24	1	4	4	1	8	24	1	7	5	2	0
25	1	4	4½	1	8	25	1	7	5	2	0
26	1	4½	4½	1	9	26	1	8	5	2	1
27	1	4½	4½	1	9	27	1	9	5	2	2
28	1	5½	4½	1	10	28	1	9	5	2	2
29	1	6½	4½	1	11	29	1	9½	5½	2	3
30	1	6½	5	1	11	30	1	10½	5½	2	4
31	1	7	5	2	0	31	1	11	6	2	5
32	1	8	5½	2	1	32	2	0	6	2	6
33	1	8½	5½	2	2	33	2	1	6	2	7
34	1	9½	5½	2	3	34	2	1½	6½	2	8
35	1	9½	5½	2	3	35	2	2½	6½	2	9
36	1	10½	5	2	4	36	2	3½	6½	2	10
37	1	11	6	2	5	37	2	4	7	2	11
38	2	0	6	2	6	38	2	6	7	3	1
39	2	0½	6½	2	7	39	2	6½	7½	3	2
40	2	1½	6½	2	8	40	2	7½	7½	3	3
41	2	3	7	2	10	41	2	8	8	3	4
42	2	4	7	2	11	42	2	10	8	3	6
43	2	4½	7½	3	0	43	2	10½	8½	3	7
44	2	6½	7½	3	2	44	3	0	9	3	9

Ten shillings per week during the first 12 months' sickness, and 5s. per week after 12 months. 10s. upon the death of a member, and 5s. upon the death of a member's first wife.

Twelve shillings per week during the first 12 months' sickness, and 6s. per week after 12 months. 12s. upon the death of a member, and 6s. upon the death of a member's first wife.

Thirteen Monthly Contributions per annum, management and medical expenses not provided for.

(2) *Ancient Order of Foresters*: Full pay for the first twelve months' sickness. Half pay for the second twelve months' sickness. Quarter pay for the remainder of sickness.

SCALE V.			SCALE VI.			No provision for expenses of management, medical attendance, &c.
Sickness Allowance			Sickness Allowance			
<i>s. d.</i> Full Pay 10 0 per week Half " 5 0 " Qtrtr. " 2 6 "			<i>s. d.</i> Full Pay 12 0 per week Half " 6 0 " Qtrtr. " 3 0 "			
Funeral Benefit 10 <i>l.</i> at death of member 5 <i>l.</i> " " member's wife			Funeral Benefit 12 <i>l.</i> at death of member 6 <i>l.</i> " " member's wife			
Age last Birthday	Contribution per Lunar Month	Contribution per Quarter	Age last Birthday	Contribution per Lunar Month	Contribution per Quarter	
	<i>s. d.</i>	<i>s. d.</i>		<i>s. d.</i>	<i>s. d.</i>	
18 } 19 } 20 } 21 }	1 6	4 11	18 } 19 } 20 } 21 }	1 9 ³ / ₄	5 10 ³ / ₄	
22 } 23 } 24 }	1 7 ³ / ₄	5 3 ³ / ₄	22 } 23 } 24 }	1 11 ¹ / ₂	6 4 ¹ / ₂	
25 } 26 } 27 }	1 9 ¹ / ₄	5 9	25 } 26 } 27 }	2 1 ¹ / ₂	6 10 ³ / ₄	
28 } 29 } 30 }	1 11	6 3 ¹ / ₄	28 } 29 } 30 }	2 3 ³ / ₄	7 6 ¹ / ₄	
31 } 32 } 33 }	2 1 ¹ / ₄	6 10 ¹ / ₄	31 } 32 } 33 }	2 6 ¹ / ₄	8 2 ¹ / ₂	
34 } 35 } 36 }	2 3 ³ / ₄	7 6	34 } 35 } 36 }	2 9 ¹ / ₄	9 0	
37 } 38 } 39 }	2 6 ¹ / ₂	8 3 ¹ / ₄	37 } 38 } 39 }	3 0 ¹ / ₂	9 11	

Thirteen monthly contributions per annum. The contributions stated in these Tables provide for allowances during ordinary sickness, and for the funeral benefits named therein. *Medical, management, and all other expenses must be separately provided for.*

E. G. P. NEISON, Actuary.

(3) *United Sisters' Friendly Society, Suffolk Unity.*

Age	SCALE II.			SCALE IV.				
	For a Sick Allowance of Six shillings per week during first six months, Three shillings per week afterwards		Funeral Benefit 4 <i>l.</i>	Total Contribution per Lunar Month	For a Sick Allowance of Ten shillings per week during first six months, Five shillings per week afterwards		Funeral Benefit 6 <i>l.</i>	Total Contribution per Lunar Month
	<i>s.</i>	<i>d.</i>	<i>d.</i>	<i>s.</i>	<i>d.</i>	<i>d.</i>	<i>s.</i>	<i>d.</i>
16 to 20	0	8	1	0	9	1	1	1 2 ¹ / ₂
20 ,, 25	0	8 ³ / ₄	1 1 ¹ / ₄	0	10	1	2 3 ³ / ₄	1 4 1 ¹ / ₂
25 ,, 28	0	9 ¹ / ₄	1 1 ¹ / ₂	0	11	1	4	1 6
28 ,, 31	0	10 ¹ / ₂	1 1 ³ / ₄	1	0	1	5 1 ¹ / ₂	1 7 1 ¹ / ₂
31 ,, 33	0	11 ¹ / ₂	1 1 ³ / ₄	1	1	1	6 1 ¹ / ₂	1 9
33 ,, 35	1	0	1 1 ³ / ₄	1	2	1	7 1 ¹ / ₂	1 10
35 ,, 37	1	1 1 ¹ / ₄	1 1 ³ / ₄	1	3	1	9 1 ¹ / ₂	2 0
37 ,, 39	1	2 1 ¹ / ₄	1 1 ³ / ₄	1	4	1	11 1 ¹ / ₂	2 2
39 ,, 41	1	3	2	1	5	2	1	2 4
41 ,, 43	1	4 1 ¹ / ₂	2	1	6 1 ¹ / ₂	2	3	2 6
43 ,, 45	1	5 1 ¹ / ₂	2 1 ¹ / ₂	1	8	2	5	2 8 1 ¹ / ₂

REUBEN WATSON, Actuary, Public Valuer under Friendly Societies Act.

(4) *Manchester Unity: Sickness, Funeral Benefit, and Superannuation Table.*

TABLE I.—*Sickness and Funeral Benefit Table.*

Thirteen Monthly Contributions per annum.
Contributions and Sickness Benefit, both ceasing at 65 years of age.

Superannuation Benefit.

Commencing at 65 years of age, when Contributions cease.

Age last Birth-day	Con. per Month	Benefits	Age last Birth-day	Con. per Month	Benefits	Age last Birth-day	Con. per Month	Benefits
16	1 1 1 ¹ / ₂	For a sick benefit of Ten shillings per week during the first twelve months' sickness, and Five shillings per week during any sickness after a continued sickness of twelve months, 10 <i>l.</i> at the death of a member, and 5 <i>l.</i> at death of a member's wife. Contributions and sickness benefits both to cease at 65 years of age.	16	1 4	For a sick benefit of Twelve shillings per week during the first twelve months' sickness, and Six shillings per week during any sickness after a continued sickness of twelve months, 12 <i>l.</i> at death of a member, and 6 <i>l.</i> at death of a member's wife. Contributions and sickness benefits both to cease at 65 years of age.	16	1 0	For a pension or superannuation allowance of Five shillings per week, to commence at 65 years of age; the contributions then to cease. Five per cent. of these contributions may be used for the necessary expenses of management, but the remainder must be applied exclusively to the Superannuation Fund.—RATCLIFFE AND WATSON.
17	1 2		17	1 4 1 ¹ / ₂		17	1 0 0	
18	1 2		18	1 5		18	1 0 1 ¹ / ₂	
19	1 2 1 ¹ / ₂		19	1 5 1 ¹ / ₂		19	1 1 0 1 ¹ / ₂	
20	1 2 1 ¹ / ₂		20	1 5 1 ¹ / ₂		20	1 1 1 1 ¹ / ₂	
21	1 3		21	1 6		21	1 1 2	
22	1 3 1 ¹ / ₂		22	1 6 1 ¹ / ₂		22	1 1 3	
23	1 4		23	1 7		23	1 1 3 1 ¹ / ₂	
24	1 4 1 ¹ / ₂		24	1 7 1 ¹ / ₂		24	1 1 4 4	
25	1 4 1 ¹ / ₂		25	1 8		25	1 1 5	
26	1 5		26	1 8		26	1 1 6	
27	1 5 1 ¹ / ₂		27	1 8 1 ¹ / ₂		27	1 1 6 1 ¹ / ₂	
28	1 6		28	1 10		28	1 1 7 1 ¹ / ₂	
29	1 6 1 ¹ / ₂		29	1 10 1 ¹ / ₂		29	1 1 8 1 ¹ / ₂	
30	1 7		30	1 11		30	1 1 10	
31	1 7 1 ¹ / ₂		31	1 11 1 ¹ / ₂		31	1 1 11	
32	1 8		32	2 0		32	2 0	
33	1 8 1 ¹ / ₂		33	2 1		33	2 1 0	
34	1 9		34	2 1		34	2 2 3	
35	1 10		35	2 2		35	2 2 4 1 ¹ / ₂	
36	1 10 1 ¹ / ₂		36	2 2 1 ¹ / ₂		36	2 2 6 0	
37	1 11		37	2 2 4		37	2 2 8 0	
38	2 0		38	2 2 5		38	2 2 9 1 ¹ / ₂	
39	2 1		39	2 2 5 1 ¹ / ₂		39	2 2 10 0	
40	2 1 1 ¹ / ₂	40	2 2 6 1 ¹ / ₂	40	2 2 10 1 ¹ / ₂			
41	2 2 1 ¹ / ₂	41	2 2 7 1 ¹ / ₂	41	2 2 11 1 ¹ / ₂			
42	2 3 1 ¹ / ₂	42	2 2 9	42	2 2 12 1 ¹ / ₂			
43	2 5	43	2 2 10 1 ¹ / ₂	43	2 2 14 1 ¹ / ₂			
44	2 6	44	3 0	44	3 2			

(5) *United Sisters' Friendly Society, Suffolk Unity: Sickness, Funeral Benefit, and Superannuation Table.*

Contributions and Sickness Benefit both ceasing at 65 years of age, and a Pension or Superannuation Allowance commencing from that age.

Age	Scale II.			Scale VI.	
	s.	d.		s.	d.
18	1	5 $\frac{1}{2}$	For a sick allowance of Six shillings a week during first six months, Three shillings afterwards to age 65, and for a pension or superannuation allowance of Four shillings a week to commence at 65 years of age; contributions then to cease. A Funeral Benefit of Four pounds.	2	0 $\frac{1}{2}$
19	1	5 $\frac{3}{4}$		2	0 $\frac{1}{4}$
20	1	6 $\frac{1}{4}$		2	3
21	1	7 $\frac{1}{4}$		2	3 $\frac{3}{4}$
22	1	8		2	4 $\frac{1}{2}$
23	1	8 $\frac{1}{2}$		2	5
24	1	9		2	5 $\frac{1}{2}$
25	1	10 $\frac{1}{2}$		2	7 $\frac{1}{2}$
26	1	11 $\frac{1}{2}$		2	8 $\frac{1}{2}$
27	2	0		2	9
28	2	1		2	11
29	2	2		3	0
30	2	3		3	1 $\frac{1}{2}$
31	2	4 $\frac{1}{2}$		3	3
32	2	5 $\frac{1}{2}$		3	4
33	2	7		3	6 $\frac{1}{2}$
34	2	8		3	8
35	2	10 $\frac{1}{2}$		3	11
36	2	11 $\frac{1}{2}$		4	0 $\frac{1}{2}$
37	3	2		4	3 $\frac{1}{2}$
38	3	3 $\frac{1}{2}$		4	5
39	3	6		4	6 $\frac{1}{2}$
40	3	8		4	11
41	3	10 $\frac{1}{2}$		5	3
42	4	1		5	5 $\frac{1}{2}$
43	4	4 $\frac{1}{2}$		5	11
44	4	7 $\frac{1}{2}$		6	3

For a sick allowance of Ten shillings a week during first six months, Five shillings afterwards to age 65, and for a pension or superannuation allowance of Five shillings a week to commence at 65 years of age; contributions then to cease. A Funeral Benefit of Six pounds.

Thirteen monthly contributions per annum. The contributions and sickness benefits both cease at 65 years of age. These tables provide for *ordinary* sickness only. Medical and management expenses must be separately provided for, except that 5 per cent. of superannuation payments may be applied to expenses of management.

REUBEN WATSON,
Actuary, Public Valuer under the Friendly Societies Act.



MARCH 1886.

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