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Review

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schoolmasters to represent their pupils as using it habitually, and even in their presence.

HELEN BOSANQUET

The Development of Thrift. By MARY WILLCOX BROWN. (New York : The Macmillan Company. London : Macmillan and Co., Ltd. 1899. Pp. x. 222.)

THIS is an account of various forms of thrift organisations written from the point of view of the philanthropist. It should be useful as spreading information on subjects too liable to be neglected by the rich in their considerations of the wage-earning classes—subjects such as people's banks, building societies, and even the great friendly societies. But to an English reader the writer's appreciation of the different institutions seems rather astray. It would be a strange thing if, in America, the ideal of independence for the working class should be lower than in England: but we close this book with a strong feeling that it is so. Take for instance the sentence "One of the chief missions of the visitor is to find employment for the man." The most inveterate visitor in England would probably hesitate before assuming such a wide responsibility as that. Again, the position that semi-philanthropic savings-banks are better than those which are purely commercial; that the philanthropic savings-collector "must be a rival of the insurance agent"; and that it is the duty of the "charity worker" to provide philanthropic pawn-shops and loan-societies, seems quite contrary to the principle that charitable assistance is good only in as far as it promotes the economic independence of the poor.

The account of the "building loan associations" in America is interesting reading, and the chapter on English Friendly Societies should be interesting to an American. But we must point out that it is misleading as to the nature of Friendly Societies to say that the membership of the "Hearts of Oak" has been principally confined to the classes of professional men and skilled labourers—unless indeed "professional" has quite another meaning to the American from what it has to us.

HELEN BOSANQUET

The Bargain Theory of Wages. By JOHN DAVIDSON, Professor in the University of New Brunswick. (New York : Putnam's Sons. Pp. 317.)

PROFESSOR DAVIDSON'S work does not consist merely of abstract theory: much solid concrete matter is thrown into the "bargain." The statistics respecting the mobility of labour are particularly copious and interesting. The relation between trade mobility and place mobility are illustrated by the fact that, while seventy per cent. of the immigrants into the United States who have an occupation, return themselves common labourers, more than thirty per cent.