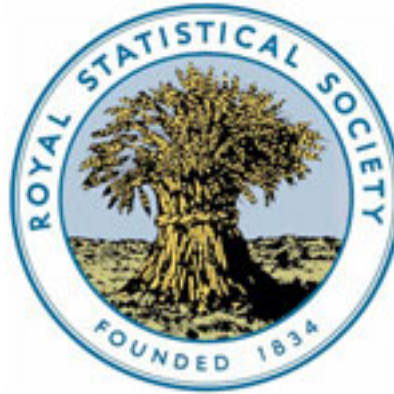


# WILEY



---

Die Deutschen Techniker: Ihre Lebens-, Ausbildungs- und Arbeitsverhältnisse by Adolf Günther

Review by: P. A.

*Journal of the Royal Statistical Society*, Vol. 76, No. 1 (Dec., 1912), pp. 123-125

Published by: [Wiley](#) for the [Royal Statistical Society](#)

Stable URL: <http://www.jstor.org/stable/2340040>

Accessed: 28/06/2014 17:45

---

Your use of the JSTOR archive indicates your acceptance of the Terms & Conditions of Use, available at <http://www.jstor.org/page/info/about/policies/terms.jsp>

JSTOR is a not-for-profit service that helps scholars, researchers, and students discover, use, and build upon a wide range of content in a trusted digital archive. We use information technology and tools to increase productivity and facilitate new forms of scholarship. For more information about JSTOR, please contact [support@jstor.org](mailto:support@jstor.org).



Wiley and Royal Statistical Society are collaborating with JSTOR to digitize, preserve and extend access to *Journal of the Royal Statistical Society*.

<http://www.jstor.org>

the history of Life Assurance. As a treatise on the gild system it is excellent, and if it had been given that title, it might well have attracted more readers than would be drawn to it under its present title. It is true that the last chapter in the book deals with the coming of the great companies, but it opens with the words "the modern era of life assurance hardly concerns us here." Other chapters discuss montes, corodies and State tontines as having had their share, greater or smaller, in the building up of the insurance fabric; but these have all passed away. The friendly societies are with us still: whether they, too, will some day be lost, is also a matter which Mr. Jack thinks need not greatly concern us. He opines that the rapid growth of industrial insurance might possibly give us reason to imagine they will. We do not think they are in much danger from this cause, for industrial assurance companies have hitherto been unable to deal profitably with the insurance of sick pay, which has until now been the primary business of friendly societies. Those societies stand, we think, in more danger from the operation of the National Insurance Act, and the relentless bureaucracy established under it, which will quickly strangle out of existence the voluntary element. All these considerations, however, relate to burial insurance only, and not to life insurance in its more extended sense. It is curious to observe, on the other hand, that the names of some large and prosperous life assurance companies indicate a friendly society idea in their origin—e.g., the Amicable Society and the Scottish Widows' Fund. Other chapters in this instructive and interesting book deal with usury, but this again has only an indirect relation with insurance.

Mr. Jack appends a list of works referred to in his notes, and as this contains about 200 items, it illustrates the thoroughness of his work, and forms a useful bibliography. We do not find in it, however, any reference to the curious volume of *Mémoires pour servir à l'histoire des assurances sur la vie et des rentes viagères aux Pays-Bas*, prepared by the General Assurance Society at Amsterdam and presented to the members of the London congress of actuaries in 1891. If this has not come under Mr. Jack's attention, he will thank us for introducing him to it when he is called upon to prepare a second edition of his work, for it contains not only bibliographies of the precursors and promoters of life insurance, but a number of quaint and amusing documents relating to the grant of life annuities in the thirteenth century as well as in later times, and to the manner in which the municipal authorities exercised their functions in these respects. E.B.

9.—*Die deutschen Techniker: ihre Lebens-, Ausbildungs- und Arbeitsverhältnisse.* Von Dr. Adolf Günther. Vol. I, Tabellenband, pp. vi, 76; Vol. II, Textband, pp. vi, 244, 8vo. Leipzig: Duncker und Humblot, 1912. Price 12 marks.

The term "Techniker," so popular in Germany, does not lend itself readily to translation. It appears, however, to be applied to persons engaged in any branch of industry (whether independently or in the employ of others) who have received some limited amount of systematic technical instruction, and who possess in the industrial

organisation a status, though they do not necessarily receive a remuneration, higher than that of the ordinary skilled workman, and of course do not belong to a trade union in the ordinary sense of the term. The "Deutscher Techniker Verband," which has some thirty thousand members drawn from this somewhat indefinite class, has had the enterprise and enthusiasm to carry out a very elaborate investigation into the social and economic condition of its members, in the hope, apparently, that it would be able to find thereby a sound basis for efforts to improve the position of the rapidly growing, but scattered and inchoate, class which it is endeavouring to organise and represent over against the employers.

The Verband issued very elaborate forms, and was fortunate in receiving more or less complete returns from about 11,500 members. The results of the analysis of these returns is set out in the volumes before us. The first volume consists solely of statistical tables relating to salaries and income, hours of labour, ages, marriage and size of family, in various geographical and other groupings and combinations; the second volume is devoted to a critical summary of these tables and to the presentation of other results of the enquiry, with regard to such matters as social origin, education and cost thereof, terms of employment (frequency and extent of bonuses and other "gratifications," holidays, payment of salary during sickness or absence for military training), and extent of unemployment. As a rule, the returns are dealt with by groups, according as they relate to "Techniker" engaged in the building trades, in other industries, in the service of the Empire or States and included in the "Beamten" class, in similar employ but not in the "Beamten" class, and in two similar groups in the service of local authorities. The state or local "Beamten" represent naturally only a small proportion of the total number of persons covered by the survey, less than one-tenth; whilst "Techniker" engaged in the private building trades (*i.e.*, not employed upon State or municipal construction work) represent about one-quarter of the total. The social and economic position of the members who furnished information is perhaps sufficiently indicated by the facts that of the "Techniker," not their own masters, in the building trades, two-thirds had not attended anything beyond an elementary or at most a "higher-grade" school, whilst even in the case of the state and municipal "Beamten" the same was true of one-half the number, though, of course, in all cases there was attendance at trade schools of various kinds; that 40 per cent. had learnt their trade as bricklayers, nearly 17 per cent. as carpenters, and about 23 per cent. as fitters, erectors, &c., in engineering works; and that of the "Techniker" in the building trades in private employment, 46 per cent. were in receipt of incomes under 2,000 marks (100*l.*) per annum, while a further 36 per cent. did not exceed 3,000 marks (150*l.*)—the proportions in the case of the "Techniker" in other industries being 37 per cent. in each of the same two income groups.

In the preface we are told that a number of important problems, for which the inquiry yielded abundant material, could not be dealt with, owing to insufficient funds; but even so a remarkable piece

of social investigation has been accomplished. The Verband is to be congratulated on its energy and enterprise, and Dr. Günther on the material placed at his disposal and the use made of it. We could wish that the investigation had been extended from the income to the expenditure of the members, at least in its broad outlines; though we recognise the difficulty of such an undertaking, the nature and extent of the response to the Verband's inquiries lead us to believe that an addition to the forms for that purpose would have yielded valuable results. Apart from this, our only criticism is that the tables and commentary are so elaborate, Dr. Günther's investigations are so thorough, his ingenuity in combining groups of data so great, and his scientific caution in formulating results so pronounced, that it is very difficult (perhaps properly so) for the reader to disentangle any definite conclusions; and we have some doubt whether this report, valuable as it is to the student, will be of much use to the leaders or members of the Verband unless the results are presented to them in some more popular form. P.A.

10.—*Deutschlands Kulturausgaben*. Von Dr. Ludwig Sevin. 183 pp., 8vo. Berlin: Puttkammer und Muhlbrecht. 1912. Price 3 mks. 60 pf.

It was to be expected that students of administration and finance would soon begin to quarry in the great mass of material which the Imperial German Government collected in 1908 and published during the discussion on financial reform. That material was hastily gathered, to a large extent ill-digested, and open (especially in respect of local finance) to much criticism; but an attempt was made, for the first time, to gather for the German Empire some comprehensive financial statistics prepared on uniform lines. If the effort was not entirely successful, the fault lay less with the Imperial Government than with the State authorities, who had hitherto in the main shown themselves curiously neglectful of the statistics of local government; and it at least brought together a large amount of data which could be of substantial value if cautiously used.

It has proved so in the hands of Dr. Sevin, who has been privileged to go beyond the published documents to the original returns received by the Imperial Treasury, and so to produce a useful and suggestive study of the expenditure of Germany upon educational (in the widest sense of that adjective) and ecclesiastical services, and of the resultant burdens upon the Empire, the separate States and the local bodies. As he uses the special material indicated above, Dr. Sevin's figures do not come beyond 1908, but nothing has occurred since then to modify the conclusions reached.

The imperial expenditure on these services is small, less than 20 million marks, the greater part being for naval and military academies, and the rest chiefly for army chaplains and churches and German schools abroad. The expenditure by the State Governments amounted to approximately 380 million marks, and represented in 1908 and the two preceding years about 23 per cent. of their expenditure on internal administration. Taxation per head in respect of these charges was highest in Anhalt, with a little over