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Slate Clubs

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Source: *The Economic Journal*, Vol. 9, No. 34 (Jun., 1899), pp. 266-277

Published by: Wiley on behalf of the Royal Economic Society

Stable URL: <http://www.jstor.org/stable/2956821>

Accessed: 24-06-2016 17:46 UTC

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Finally the Unions, in most cases, in England at any rate, put women's work out of the question. From such considerations are we not justified in holding that this field of labour would not be open to women even were the restrictions of the Factory Acts removed?

In this short paper it has been impossible to enter minutely into many interesting aspects of the difficult economic problem suggested by the title; but we have endeavoured to string the salient points together as coherently as possible, and to present accurately, for the consideration of both the expert and the student, the results of a patient and unbiased inquiry into one branch of this large and important subject.

L. BARBARA BRADBY
ANNE BLACK

SLATE CLUBS.

In the following article some facts are given which the writer has been able to collect illustrating the character of the minor Benefit Societies, and the extent to which they prevail. Important questions have arisen in connection with these clubs, but very little seems to be known about them. There seems to be no very clear idea as to whether the members of Slate Clubs are as a rule getting an adequate return for the sums contributed, or whether there is much leakage through expenses of management, through mismanagement, through overlapping, or other causes; or what proportion the contributions paid to the various clubs bear to the wages of the contributors; or even what truth there may be in the often expressed fear that they are sucking the life-blood of the great Friendly Societies. No general answers can be offered to these questions, since the inquiry has necessarily been an incomplete one, but the results of investigations limited to a few localities and occupations may be of some slight value in lack of more complete information.

A considerable amount of interest was excited at the end of last session by the Friendly Society agitation against compulsory Shop Clubs. This led to the Slate Club also coming into notice. The Home Secretary promised to appoint a committee of inquiry into compulsory Shop Clubs, in response to a widely supported request of the Friendly Societies. This request of the Friendly Societies was directly provoked by a regulation of the London and India Docks Joint Committee that their employes—who receive half pay in sickness—should join the firm's club, and should cease on joining it to belong to any other Friendly Society, in order to lessen the likelihood of malingering. The case of the Dock Companies, though probably almost a solitary one, was useful in drawing attention to the whole question of compulsory Shop Clubs, which appears to be assuming serious proportions now that municipal corporations and very many public companies are forming such

clubs, often with rules which are a direct attack upon the freedom and independence of the workmen.¹

Many of those interested in Friendly Societies, however, desired an investigation into the whole subject of minor benefit clubs before legislative action, believing that the compulsory club was only a part of a larger question, and that the remedy might probably be found to lie in a direction different from a mere amendment of the Truck Acts, even if such a drastic amendment could be obtained as that contemplated in the two Bills introduced last session, which aimed at making illegal any contract providing that a workman shall become or cease to be a member of any club or society. For, besides the fact that compulsory clubs are few comparatively and far between, where they exist they are, as a rule, established in conformity with a private or local Act of Parliament; and, where this is not the case, the compulsion is usually not contained in the rules or in the conditions of employment, but is a nameless and intangible one, which eludes proof, and which an Act of Parliament could not reach, often consisting only in a hint from the foreman at the moment of engagement, or in the desire "to win the master's smile," and which the Trade Union is probably the only agency fitted to deal with. (It is noteworthy that, on applying to the secretaries of the unions in the trades where shop clubs appeared to be most prevalent, to inquire whether the Union discouraged these societies, the writer frequently got the answer, that such clubs were undoubtedly inimical to Trade Unionism, but that the Union had offered no active discouragement to them. Among compositors, however, the Union has offered successful, and among railway servants, usually, unsuccessful opposition to arbitrary clubs.) On the other hand, non-compulsory Shop Clubs and Slate Clubs are exceedingly prevalent, have long membership rolls, appear to be increasing, and are undoubtedly a menace to the great Friendly Societies. It seems clear that there must be some reason for their springing into existence, and that it is desirable to discover this reason before attempting to legislate for one small portion of the problem, and adding yet further to the complexity of our Truck Acts. Accordingly, on July 14th, 1898, Mr. H. J. Tennant asked a question in the House of Commons as to whether the Home Secretary would consent to include in the reference instructions to inquire into Slate Clubs. Sir Charles Dilke also took the matter up. Though the Home Secretary's reply was in the affirmative,² this plan did not meet with the approval of many representatives of the Friendly Societies, who feared a long delay. Accordingly, in compliance with their wishes, a Departmental Committee was appointed, which could carry on its work during the recess, and the scope of whose inquiry was limited to the specific "complaints made by certain Friendly Societies, that men are compelled by employers, as a condition of employment, to join Shop

¹ See article by the writer on Shop Benefit Societies in the *ECONOMIC JOURNAL* or June, 1898.

² See *Daily Chronicle*, July 15, 1898.

Clubs, and to discontinue their membership of other benefit societies." The Home Secretary, however, stated that a Select Committee might yet be appointed to deal with the wider question.¹

The Report of this Departmental Committee appeared on the 8th of March,² and has been received with some disappointment by the Friendly Societies, since it finds that no widespread grievance could be proved, and recommends only a partial prohibition of the compulsory club by the Legislature, still permitting the employer to make membership of the Shop Club a condition of employment where the club is registered under the Friendly Societies Act, and is specially exempted from the prohibition by the Registrar of Friendly Societies; and where it is established in conformity with a private or local Act of Parliament. Since this particular variety of the minor benefit society has thus been declared not to be a widespread grievance or danger to the Friendly Societies, it may be a suitable moment to give a few facts about another kind of minor benefit society—the Slate Club—which, whatever may be thought about its importance, is certainly very prevalent, and is apparently rather rapidly increasing.

The Slate Club appears to be the most primitive form of Benefit Society. It originated in a custom, common among the *habitués* of a public house, of making a collection for burial expenses on the death of a boon companion or of his wife. The accounts were of so simple a nature that they could be kept upon a slate, and rubbed off from time to time. It was a step forward when the members, feeling the desirability of prompt payment, took to keeping in hand one collection ready for immediate use. This was the beginning of accumulated funds, and from such humble origins some large and substantial Friendly Societies have grown. But this is the rare exception. Most of them adopted the plan of periodical division of funds, and, consequently, have seldom become of much importance and have usually been short-lived. The weekly contributions are adjusted as far as possible to meet the current demands, and no attempt is made to insure permanence except that in some instances a small reserve, *e.g.*, 1/- per member, is kept to begin the new year with. Slate or Division Clubs appear to be exceedingly prevalent wherever inquiries have been made in large towns. They have frequently been met with also in country towns or villages—in addition to the Village Friendly Society—particularly in the eastern and south-eastern counties, where it is no uncommon thing to find the rules of the Slate Club hanging up in the village inn, and to learn that the members number 50 or 100, even where the village is a small one. It is not unusual for a workman in a town to belong to three Slate Clubs in addition to other Benefit Societies. Most frequently they have their headquarters at a public house, very often also they are in connection with a church or chapel. A very large number exist in connection with the workshop or factory, or with certain departments of the works. In such cases, the employers sometimes make a

¹ *Daily Chronicle*, July 27, 1898.

² (C.9203), 1899.

contribution to the funds; usually the employés only contribute. All Slate Clubs in which the firm takes any share in the management are excluded from consideration in this article, since they come more properly under the name of 'Employers' Benefit Clubs, and introduce an entirely different set of considerations. In the clubs we are now considering the connection with the workshop is not an essential feature. In the case of those clubs confined to the employés the employer frequently does not even know of their existence. Such clubs, therefore, are in some respects inferior in interest and importance to the Shop Club, since they have no bearing upon the employment contract and no effect whatever on the relations of employer and employé. They have, however, an importance of their own.

A chaos of thrift societies is found to exist. Besides the independent Friendly Society, and the sick benefits of the Trade Union, there is the Shop Club, the insurance society, and Slate Clubs belonging to the public house, the workshop, the church or chapel (and particularly, it is said, often connected with Wesleyan chapels), and sometimes also with the institute or even the polytechnic. In addition, lending clubs are common, either in connection with Slate Clubs or separate. Burial clubs appeal to a class which apparently does not think it worth while to insure against any mere contingency, and are especially, it appears, largely patronised by women. Beneath these minor thrift societies there is a still lower class of clubs, unworthy to be described as thrift societies. Such are calico or photo clubs, which are often organised by one worker for, perhaps, nine others, a subscription being paid for ten weeks, and the contributors having the right to spend a certain sum at a certain shop in turn—the turns being regulated by lot. The shop keeper then allows the collector to make purchases to a certain amount, or to have a photograph taken free of charge, and also sometimes allows a discount on the whole quantity of goods, in consideration of the amount purchased. There are also goose clubs, feather clubs, and others of this nature, of obviously extortionate intention, which are run for their own profit by publicans, or dealers in cast-off clothing.

We find every variety of structure among slate clubs, from the informal society which has no rules and no funds, but depends entirely on levies and on the honesty and good nature of its members, to the serious registered society possessing complicated rules as to finance and the duties of the officers, and a substantial capital; and with every conceivable variety between. The government of the public house and workshop clubs—at any rate in the case of South London clubs, with which the writer is best acquainted—appears always to be of a popular character, and is by a committee and officers elected at the annual meeting, at which the medical man is also chosen. Swearing, interruption of proceedings, arrears, or absence on meeting night are usually punishable by fines. There seems to be a complete absence of anything of the nature of patronage in all Slate Clubs connected with public houses, which are apparently by far the most

numerous class. What their influence may have been as an education in self-government it is impossible to estimate. Probably they are less educationally valuable than a lodge or branch of one of the large Friendly Societies, where business methods are apparently of a very superior character. The rules often illustrate the primitive nature of these clubs, and betray a naïve illiterateness of the members. One rule runs as follows :—

“That two members who can read and write be chosen by a majority of the members on quarterly nights to audit the accounts.” . . .

The possibility of members being chosen who have not these accomplishments is evidently contemplated. Many extracts might be given illustrating the almost archaic simplicity of some of these clubs. In the public house clubs the landlord of the inn at which the club meets is frequently the treasurer of the funds. The club meeting is usually once a week, and appears generally to extend over almost the whole evening, though sometimes some limited time, *e.g.*, two hours, is specified in the rules.

Many workshop Slate Clubs have no funds whatever, but make levies when necessary. For instance, in one among the employés of a daily paper, the society has no funds, but if a man is sick there is a levy of 3*d.* per week, which produces 10*s.* If two are sick, 6*d.* is collected from all members, and so on. There used to be a superior limit of 1*s.*, but that is now abolished. There was also a limit of twelve months for sickness, but in one instance it has been continued for eighteen months by vote of the members. In another newspaper employés' club which has no funds, the levy of 3*d.* per week per sick member has been known to run up to 3*s.* 6*d.* per member during an influenza epidemic. If a man dies, there is a levy of 2*s.* 6*d.* to cover funeral expenses. In case of infectious disease in a man's family, it is customary to have a levy and for the firm to make up the amount to £2 a week for the absent man.

These, therefore, are cases where all contingencies are provided for by the levy. These clubs have no printed rules.

A few extracts from the rules of a club among the workmen in a firm of chairmakers at Wycombe show a case where liabilities are met partly by subscriptions and partly by levies :—

“Each member to pay 3*d.* per week contribution, and receive 1*s.* per day when sick.

“If at any time there is not sufficient money in hand to pay the sick, a levy shall be made to raise it.

“If any member wishes to leave the Society he may do so by giving one week's notice, providing no member is on the funds. If so, to forfeit all his benefits.

“Each member to pay 1*s.* at the death of a member, and if not

enough to make £1, it shall be taken from the funds and paid to his representatives. The money to be divided at Christmas, or any other time a majority of the members think fit. That we leave 6*d.* in per member when the surplus is divided."

This club boasts of manuscript rules.

In the rules of a club among the workmen of a large firm of printing press and machine manufacturers we have a type of society further removed in point of development from the Slate Club, and less primitive in its financial arrangements:—

"That the residue of the funds (less 1*s.* per member) be shared at Christmas . . . any member having given notice of withdrawal at the end of the year may claim to have the 1*s.* added to his share. Each member shall pay 6*d.* per week as contribution, and become a free member in four weeks. . . . Should the contributions be at any time insufficient to meet the expenses a levy to be made and paid by each member in proportion to the amount required. The Secretary's . . . books shall be open to inspection by any member who has the sanction of the Committee. He shall prepare a Quarterly and Yearly Balance Sheet, giving a detailed account of all transactions, to be certified by two auditors, appointed by the members, the same to be posted up or read at the Yearly Meeting, for sharing the surplus. His salary shall be at the rate of 6*d.* per member annually. . . . The Treasurer and Secretary shall bank all moneys exceeding £2, the deposit book to be open for inspection by the Committee after each investment. The duties of the Committee shall be the making of levies when necessary, &c."

Another primitive kind of Shop Club, often found together with such Slate Clubs as those above described, is the "Mutual" or some times, appropriately, the "Diddle'em" club. These are Societies for lending money, always at exorbitant rates of interest. It might be supposed that these clubs could exist only amongst badly paid workmen of small intelligence. Quite the reverse seems to be the case. In one flourishing machine manufacturing shop each floor boasts a "Diddle'em" club, although the wages are from 40*s.* per week in the turning department, and in the fitting department still higher. Some brief extracts from the rules of a certain compositors' "Mutual Club" may be given to illustrate the manner in which such funds are carried on. They will perhaps suggest the reflection that a workman must be well off indeed who can afford to indulge in such costly luxuries:—

"Any balance in hand after meeting claims on the Sick Fund shall be available for loan purposes, at the discretion of the Finance Committee, at an interest of 1*d.* per shilling per week or

part of a week. Grass hands, who are not members of the Fund, shall only be required to pay $\frac{1}{2}d.$ in the shilling.

“That no member shall be allowed to borrow more than 5s. in any week during the 1st quarter, 10s. during the 2nd, and 15s. during the 3rd and 4th quarters.

“That every member shall borrow at least 12s. during each year, or be fined 1s. Instituted January 1897.”

It may be added that the members have come to the conclusion that these rules do not work as well as they expected. It is intended to reduce slightly the rate of interest at the next general meeting, some of the members having been already almost ruined.

It would be unjust to give the impression that all lending clubs are like the example given above. Some are reasonable and well managed and are regarded as a great boon by their members in providing for such contingencies as changing house or unexpected misfortune. A thoroughly well managed and flourishing club, founded in 1874, called the “Green Coat Boy Slate Club,” having its local habitation at a public house in Pimlico, has the following provisions for loans :—

“Any free member can borrow 10s. by paying 1s. interest ; to be repaid by weekly instalments of 1s. beginning the 2nd week after the loan was granted ; in default of payment 1d. a week fine. When a member has been six clear months on the books, he can borrow £1 on the same terms. No loan can be granted when funds are below £100.”

It seems clear that the expenses of collection and management are enormously greater as a rule in proportion to the benefits in the case of the small Slate Clubs than in the case of the large and comparatively expensive Friendly Societies, when the benefits are sufficiently high to make it unnecessary to belong to several societies. This seems to be the general opinion of those who belong to Slate Clubs, although it is difficult to get statistical proof of it.

As to the solvency of these clubs, their subscriptions and benefits are, as a rule, based upon custom and rule of thumb, and not upon actuarial calculations, but they usually divide once a year, leaving 1s. in per member ; and in case of the club not being able to meet its liabilities, recourse can generally be had to the levy. As in the village Friendly Societies, we frequently find the members of Slate Clubs growing old together, and failing to attract new members—who prefer to start a new club rather than to take upon themselves the burden of the old men—and the club ultimately collapsing.

These Slate Clubs are almost never registered ; partly, perhaps, because the possibility of registry has not become generally known to them, partly because they are not equal to the effort of framing rules that can be registered, making returns, and so forth.

Their benefits are almost always confined to payment in time of sickness, on the death of a member, or of his wife.

Perhaps the greatest attraction of these clubs for their members lies in the fact that of the sum sacrificed to provide for a contingent advantage which will probably not be claimed, the whole is seldom lost, but a part—usually about two-thirds—comes back at the end of the year, or, in some cases, at the end of five or seven years. The amount actually paid for this insurance, therefore, is much less than under a more permanent system. They appear—judging by impressions gained by personal intercourse with some of their members—to have served a useful purpose in educating in forethought some who would not have cared to insure against misfortune but for the attraction of the social evening on club nights, and for the convenience of the lump sum at the end of the year. The lending clubs also are often a great convenience to the members. But against these advantages must be set the wastefulness, the slovenly business habits which often prevail—in some cases amounting to actual fraud, as when a treasurer keeps a widow waiting for several years for the husband's death-money—and the fact that they probably interfere to a considerable extent with the membership of the great Friendly Societies and even, possibly, of the Trade Union. But it should be stated that no positive instance has come to the knowledge of the writer where refusal to join the Trade Union was clearly to be attributed to this cause, though secretaries state that it is so; it has, however, frequently been alleged as a reason for not joining a Friendly Society.

The following examples illustrate the complexity which often prevails at the present time, its wastefulness, and the great drain it constitutes upon wages:—

A foreman (of unskilled workmen) in the employment of a large company in South London, earning 45s. a week, belongs to the firm's Benefit Society which is obligatory, and to which the subscription is 9½*d.* per week. In addition, he belongs to four Slate Clubs, all connected with public-houses. The weekly subscriptions to these clubs are respectively 8*d.*, 6*d.*, 7*d.*, 7*d.*, exclusive of entrance fee (1s. or 1s. 6*d.*), from 1*d.* to 3*d.* for copies of rules, levies on the death of a fellow member or of his wife, and additional subscription for medical attendance. This makes a total in a very favourable week of 3s. 1½*d.* All the Slate Clubs divide annually, and the members count on getting back about two-thirds of what they have contributed. The wastefulness of this system is obvious. The officers of all these clubs are remunerated for their services. The clubs all meet weekly. The club-room must be paid for either in money or by bringing custom to the landlord. *Apropos* of the alleged recent increase of Slate Clubs, it may be of interest to give the rough figures supplied by this foreman as to the membership of these clubs.

The firm's club now numbers 1,000; the four Slate Clubs number respectively 1,600, 200, 80, and 70 members. Elsewhere several Slate Clubs have been found numbering 1,000 or more members.

An ordinary workman in the same firm, whose wages vary slightly from week to week, but are stated by his foreman to be never more than 35s. a week, belongs to two Slate Clubs in addition to the firm's club.

The weekly subscriptions are respectively, $9\frac{1}{2}d.$, $7d.$, and $6\frac{1}{2}d.$, exclusive of numerous other charges and levies, making a weekly minimum of $1s. 11d.$ He gives the membership of his Slate Clubs as 500 and 800 respectively. One of these clubs is connected with a Mission Hall of the Established Church, the other with a Wesleyan Chapel. The cases quoted appear to be typical, and not at all exceptional cases among the employés of this firm. Another foreman volunteered the opinion that the reason why hardly any of the employés were members of either of the independent Friendly Societies was to be found in the attractions of the numerous Slate Clubs, and the social inducements to join them. "A man likes to have a club for every night of the week." He considered that very many of them were exceedingly unsound.

A compositor who, by experience in the administration of Benefit funds in his own trade, as well as by character, is a witness of great credibility, furnishes the following particulars concerning the Societies to which he himself contributes. It will be seen that they are of a superior character to those in the cases already quoted, but even here there is probably a considerable waste through unnecessary expenses of management.

WAGES £2 15s. PER WEEK.

<i>Societies Subscribed to.</i>	<i>Subn.</i>	<i>Sick Benefit.</i>	<i>Death Allowance.</i>
A.			
(A registered independent Friendly Society, such as <i>e.g.</i> , the Hearts of Oak, or Royal Standard).	10d. per week.	15s. per week for 26 weeks. 7s. 6d. per week for 26 weeks. 3s. per week afterwards.	£12 self; £6 wife.
B.			
(An extra independent provident fund, typical of compositors).	4d. per week.	12s. per week for 26 weeks. 6s. per week for 26 weeks.	£5 self; £2 10s. wife.
C.			
(The Office Fund).	3d. per week.	20s. per week for 13 weeks. extended indefinitely.	£5 self.
D.			
An Insurance Fund, <i>e.g.</i> , the Prudential).	$3\frac{1}{2}d.$ per week.		£20 self.
E.			
(Trade Society).	1s. 1d. per week.	12s. out of work allowance;	

superannuation ranging from 5s. to 10s. per week; strike pay 25s. per week; £15 at death or on emigrating.

PRINTERS' PENSION FUND.—3*d.* per week, with possible benefit of Pension (say 10*s.* per week), and election to Almshouse. Also an Orphanage for deceased subscribers' children.

MUSICAL SOCIETIES IN AID OF ABOVE.—Contributions about 10*s.* per year.

CONVALESCENT HOME.—2*s.* 6*d.* per annum, and contributions to Musical Societies in aid thereof, about 10*s.* per year.

OFFICE BENEVOLENT COLLECTION for various charitable purposes, 4*d.* per week, at least.

He adds that in most offices there is also a Loan Fund, either independent of the Sick Fund, or connected with it—weekly subscription 3*d.* to 1*s.*; profits divided at Christmas.

It will be seen therefore that probably between 4*s.* and 4*s.* 6*d.* per week is paid in providing for the "rainy day." For this the benefits are as follows:—

AT THE BEGINNING OF AN ILLNESS, £2 7*s.* per week.

AT DEATH, £57.

OUT OF WORK 12*s.* per week.

ON STRIKE, £1 5*s.* per week.

IN OLD AGE, SAY, 62 OR 65, a possible £1 per week and apartments in the Almshouses.

A right to accommodation at the Caxton Convalescent Home on recovering from an illness.

AT DEATH.—One or two children would be clothed, fed, and educated, at a cost of nearly £30 per year, and afterwards placed in suitable situations.

The author of these figures writes the following note upon them:—

"It may be taken as a practical fact that the majority of composers subscribe to the Societies mentioned (with the exception in many cases of the Society called B), even though their wages may not average more than £2 per week."

On this point he is well qualified to express an opinion, since he has for years administered some of the most important of composers' Benefit Societies. He continues:—

"This is a heavy drain upon their earnings; but it is felt by them to be the right thing to do, as in illness all they can possibly obtain is none too much. Of course, on the other hand, there is a large proportion who belong only to the Office Fund (generally yielding about 12*s.* per week), and the need of money often causes them to return to work when they are still unfit, much suffering being thereby entailed. Undoubtedly, the reason why composers manage to keep up these heavy payments regularly is the systematic method in which they are collected. Within a few minutes of receiving his wages he has transferred the necessary sums to the various collectors, and in course of time the remainder comes to be looked upon as his weekly wage."

It will be noticed that, in spite of this manifold insurance, the receipts of this compositor, even at the beginning of an illness, are less

than his wages, and that they begin to diminish after 13 weeks. He believes that few insure themselves up to the full amount of their wages. But opinions on this question differ somewhat. Another trustworthy informant shows that of the men in his shop (compositors in this instance also) *half* receive more when away through illness than when at work. But this appears to be unusual.

The *raisons d'être* of this multitude of overlapping and sometimes competing Societies seem to be two-fold (in addition, of course, to the fact of their providing insurance against sickness and death in such a manner that by making use of them a man avoids putting all his eggs in one basket, and that a large part of the contributions paid come back at the end of a certain period). These two causes appear to be, first, the fact that the subscriptions to the greater Friendly Societies are—for some badly paid classes of workmen—*e.g.*, for many labourers—too heavy; while on the other hand, among many classes of workers having a high standard of comfort, the highest scale of payment and benefits offered by the Friendly Societies are not large enough, and require to be supplemented by membership of several other thrift Societies; secondly, the varieties of benefit given by the greater Friendly Societies are not sufficiently numerous, and need to be supplemented by subscriptions to convalescent homes, pensions, &c. The question therefore suggests itself whether the independent Friendly Societies might not advantageously so add to their scales of contributions and benefits as to provide for both classes of requirements by adding both lower and higher scales than they have at present; and whether something might not be done to meet the requirements in response to which many of the minor thrift Societies have arisen, and so add to the varieties of benefits offered as to make membership of several Societies unnecessary. Something has lately been done in this direction by some of the larger Societies, *e.g.*, the Hearts of Oak, in adding convalescent benefit; and we may expect some solution of the Old Age Pensions problem will before long be contrived by the united efforts of the great Societies, either with or without the co-operation of the State. It is noteworthy that the Hon. Sydney Holland, in his evidence before the Shop Clubs Committee, stated that the reason of the Dock Companies for starting a society of their own was the Report by the actuary of the “Hearts of Oak” of the unsatisfactory position of that Society, and the wish to compel the workmen to secure to themselves Old Age Pensions.

There is also the question whether it might not be desirable to introduce some simpler and cheaper method of registration for the small Societies, with much simpler rules than at present required. The result of this would probably be to make registration much more general among the small clubs, and thus indirectly to encourage the better clubs, by increasing the security and confidence of their contributors, which would, of course, tend to crush out those which were too much mismanaged or too financially unstable to bear the test

of the simpler form of registration. A possible amendment of the Truck Acts, even one which should make illegal all contracts respecting payments to Benefit Societies of any description, would hardly affect the necessity of some such measures as these.

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CONDITIONS UNDER WHICH SHOP ASSISTANTS WORK.

THE conditions under which shop assistants work are so varied that it is impossible to exhaust the subject in a paper of this length. I have therefore chosen six shops which I will designate A. B. C. D. E. and F., and which fairly represent the conditions under which the majority of London Shop Assistants work. To make these facts generally intelligible, a few explanatory notes are necessary. Before one can estimate the price of the Shop Assistants' Labour it is necessary to take into account the premiums or commission; and the cost to the employer of board and lodging, if any, provided by him for his assistants. Premiums are considered as part of wage—*i.e.*, when an assistant is contracting for a stated wage it is assumed that a certain sum can be added to it by the system of premiums, but there is no guarantee given that such will be the case. Sometimes the amount actually made in premiums exceeds the amount estimated by the employer, but it more frequently happens that the estimate exceeds the actual amount possible to be made by the assistants.

In the six shops under consideration the assistants "live in," *i.e.*, the employers provide board and lodging for assistants as part of wage.

The conditions of "living in" vary so much that it is difficult to convey a fair idea of the system even by describing in detail the conditions obtaining in these shops. The disposition of the housekeeper, the ability of the cook, the house rules, all help to make the system good, or bad, from the assistants' point of view; they frequently overlook conditions detrimental to health for the sake of other conditions that are convenient to them individually.

Many people are under the impression that the "living in" system provides both home and guardians for the boys and girls who come up from the country. I have no hesitation in saying that, in the majority of cases, this impression is entirely erroneous. The atmosphere of "shop" is always with them; the food is frequently inadequate for their needs; the lack of fresh air and outdoor exercise seriously undermines their health, while their moral calibre is weakened by the absence of proper social or home life. The women are restricted to an extremely limited social life and the prospect of marriage is vague. For the men, marriage is, in most instances, a bar to getting employment,