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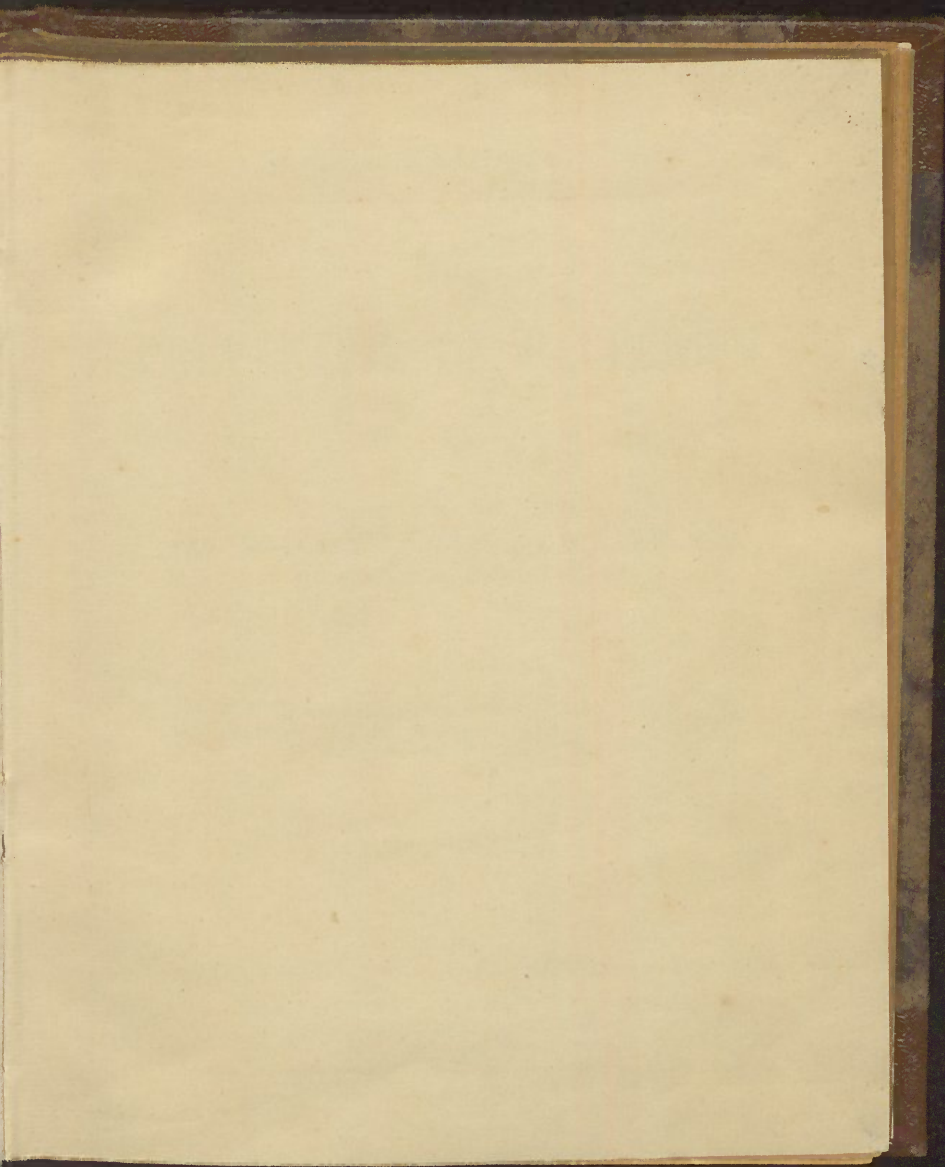
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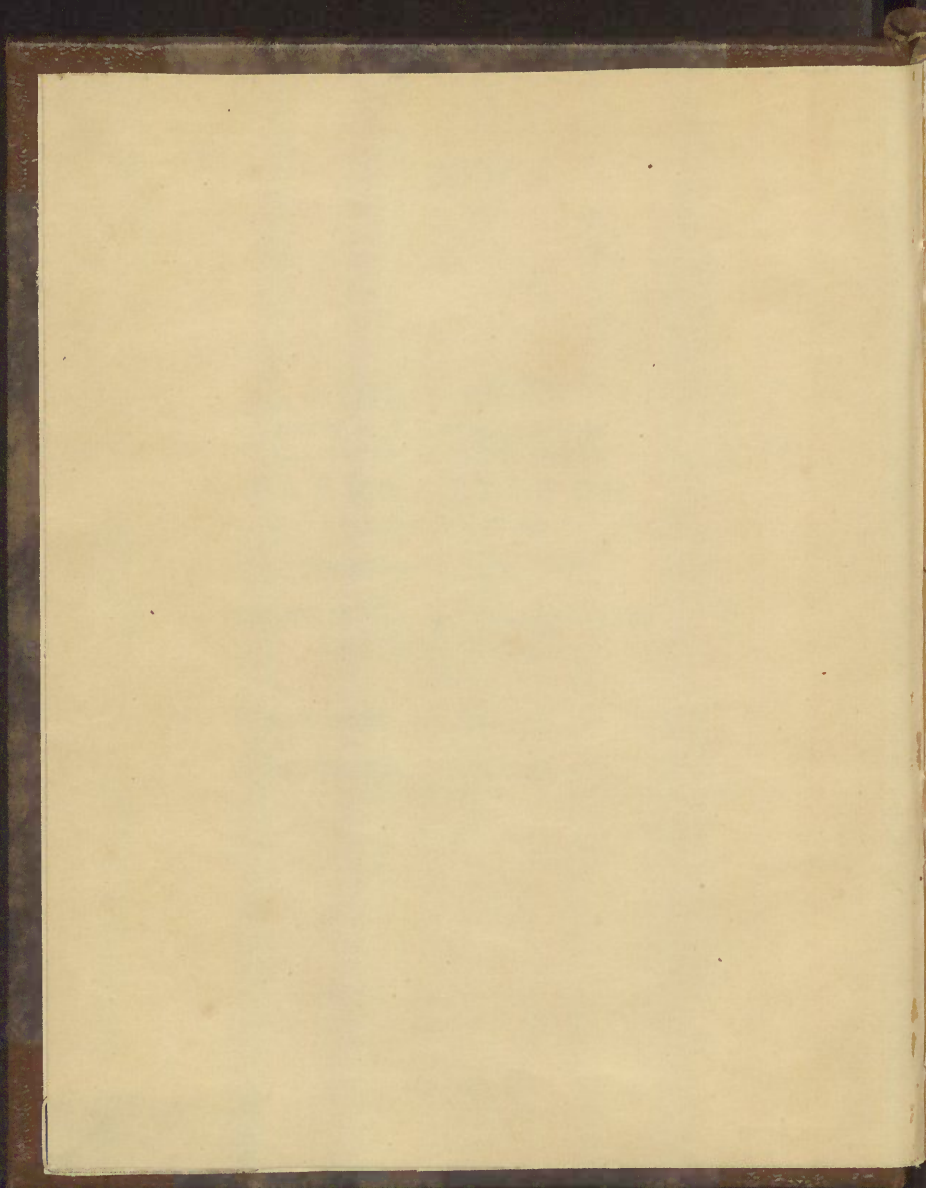
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COLLECTED ESSAYS
ON THE
PREVENTION OF PAUPERISM.

BY THE
REV. WILLIAM LEWERY BLACKLEY, M.A.,
RECTOR OF NORTH WALTHAM, HANTS.

'A national system, which would enable the virtuous poor effectually
to provide against pauperism, would be a *God-like work*.'

F. COLQUHOUN, LL.D. ('Treatise on Indigence,' 1806).

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1883.

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Dedication.

TO

WYNDHAM SPENCER PORTAL, ESQ.,

MALSHANGER, BASINGSTOKE.

My dear Portal,

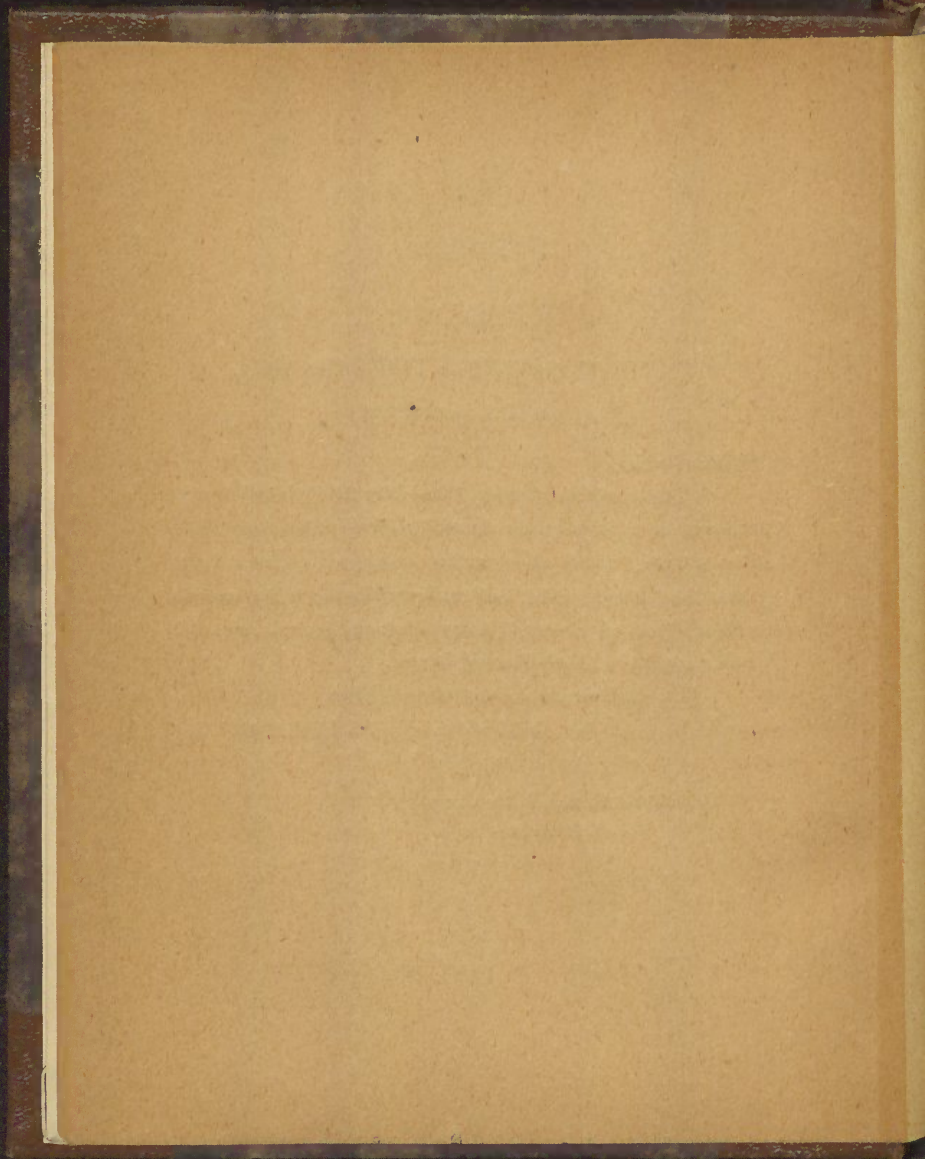
I do myself the pleasure of inscribing this little book to you, not merely as a token of the sincerest friendship, but in grateful testimony to the fact that all my studies in the great subject it treats of have been inspired, aided, and encouraged by the bright example you have given of earnest, lifelong labour to promote the safe Providence and true Independence of the poor.

Believe me ever most sincerely yours,

WILLIAM LEWERY BLACKLEY.

North Waltham Rectory, Micheldever,

March, 1880.



P R E F A C E.

I HAVE little to premise in publishing this volume of Essays. They bear upon a subject very important to us all, and yet, unhappily, too little studied; and they must speak for themselves to all whom interest in the subject tempts to their perusal.

But I may be permitted, in a few words, to draw the attention of my readers of every class to the prospectus of the 'National Providence League,' printed at the end of this volume, and to remind them of the fact that, whether assenting or not to the practicability of a measure so admittedly just and beneficial in principle as National Insurance is, they can still commit no error in aiding the League to promote, at all events, a general study of the whole subject of pauperism and its cure.

I may mention further, that whenever opportunity has been afforded for thoughtful discussion of the subject, whether in Social Science Congresses, in Diocesan Conferences, or in Working-Men's Clubs, the result has been

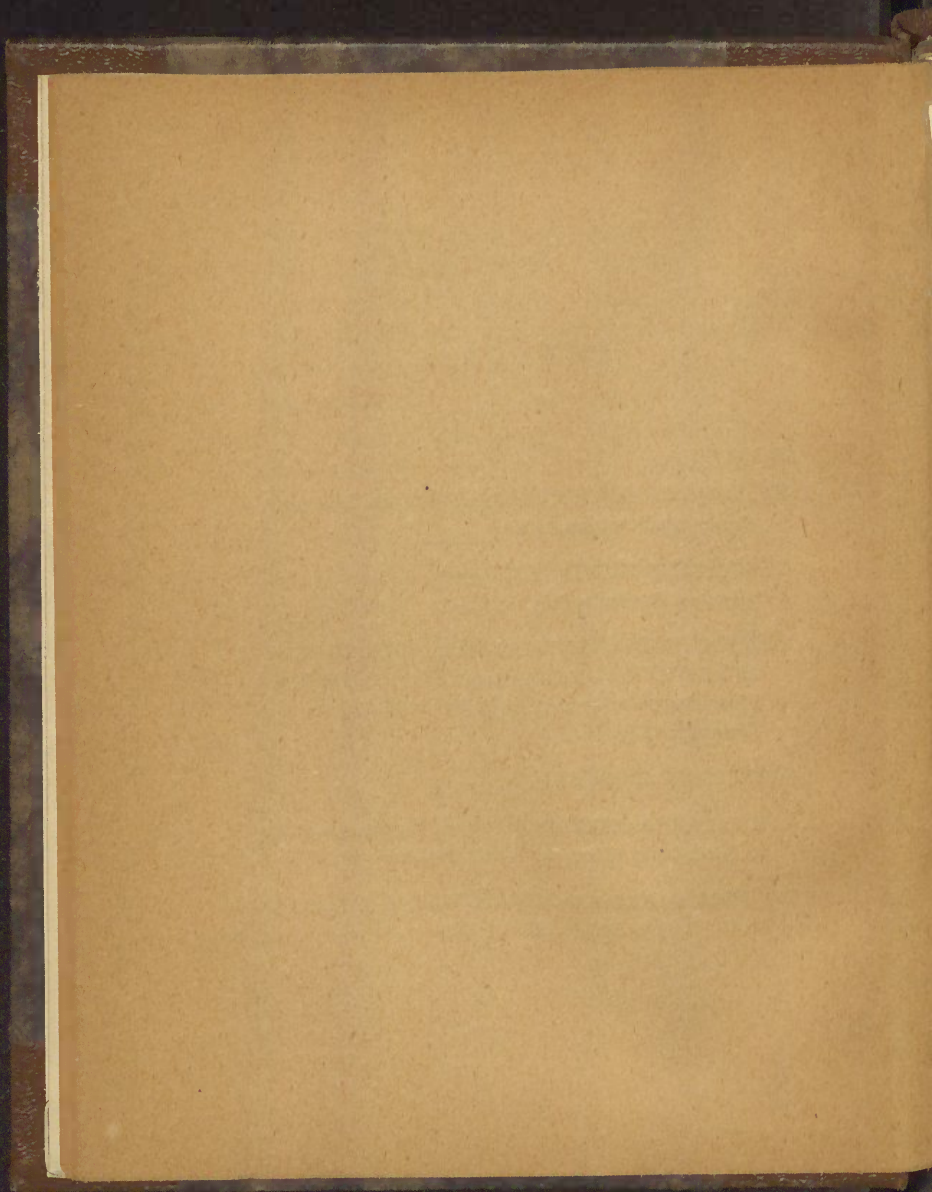
invariably in favour of the proposal, and by very large majorities indeed.

The League, as will be seen, purposes extending its operations by establishing branch committees in every county, and by organising, as occasion may serve, lectures and discussions on the subject. In such work as this every good citizen might lend a helping hand, and I think those who read my little book with a conviction both of the justice of the measure it advocates, and of the blessing the adoption of such a measure would confer on our unprovided classes, will not think it altogether unreasonable that I should earnestly call upon them to join us with head and heart, with hand and purse, in helping to give provision to the destitute, independence to the thriftless, security to the provident, and contentment to all.

WILLIAM LEWERY BLACKLEY.

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I.

NATIONAL INSURANCE.

[Reprinted, by permission, from the *Nineteenth Century*
Review for November, 1878.]

I HAVE long hesitated before fixing on such a title as I have chosen for the present writing, from a knowledge that its very sound may induce most readers to pass it over as a matter so extravagant, impracticable, and Utopian, as to be unworthy of serious consideration. But it has been well said 'The Utopia of to-day is the *terra cognita* of to-morrow;' and feeling strongly, as I do, that the scheme I propose offers a solution of one of the most difficult and momentous social problems of our day, which has exercised the ingenuity and excited the grave anxiety of most of our serious thinkers, I venture in all modesty to offer the following argument to an unbiassed public judgment, in the confident hope of at least suggesting some new lines of thought to the many earnest students of the subject, and of leading them to believe in the possibility of a great, and greatly needed, amelioration in the condition of our lower classes.

I therefore most earnestly entreat their unprejudiced attention for a small share of their thoughtful leisure to the views I am bold enough to enunciate, premising that if, on the present occasion, I direct my remarks more particularly to the economic, or, in a word, to the ratepayers' aspect of the question, it is not because I cannot fully

justify and endorse them on philanthropic grounds (which indeed first suggested them to me), but because of the common-sense consideration that it is rather into the hands of ratepayers than of rate-consumers that my observations are most likely to fall.

I propose to consider:

I. The universal duty of providing against destitution in sickness and old age.

II. The present gross and general neglect of this duty, with its immediate causes.

III. The failure of all past and present measures, legislative or philanthropic, to correct this neglect.

IV. National Insurance, as a possible remedy.

V. Objections to, and difficulties in the way of, National Insurance.

VI. Advantages to be secured by its introduction.

I. The first section is the shortest. I venture to lay down as a simple axiom that 'to make a reasonable provision against want in occasional sickness and the inevitable infirmity of old age is the duty of every man gifted with health and strength, and in a position to earn, by his daily labour, a wage from which such provision can be made.' I call this an axiom, because to most men its truth is self-evident; and by all men without exception it is admitted.

II. As a matter of fact this universally admitted duty is grossly neglected by the lower classes.*

We will divide them, for discussion's sake, into two categories—those who do not, and those who do, attempt to fulfil the duty. The former, always paupers in spirit, are content to live from hand to mouth, relying on the

* In fact, *by members of all classes*, high and low alike; but we cannot prove, so as to deal with, the improvidence of the apparently wealthy till their wealth is gone and they join the lower classes.

fact that, whenever actually destitute, they have a right to parish relief.

Their argument is: 'Why should we save? The parish must keep us at a pinch. We have a right to be supported by the rates, *i.e.* by the thrifty.'

And they are right in law, though not in equity. For though the guardians of the poor may see a man to-day burn a fifty-pound note, they cannot refuse to receive him and his family into the workhouse to-morrow, if he apply as a destitute person.

That this improvidence is mean, base, and disgraceful, is true; but far worse is the fact that it is common, and that no legal remedy exists for it at the present time.

The provident working men, on the other hand, do generally, by joining friendly or other provident societies, make efforts at a proper independence; but, from causes which I shall briefly enumerate, even these self-denying efforts only too often bring them, in the end, to no better condition than that of the improvident pauper.

For:

1. Their security for reception of the benefits they contribute for is bad, nine friendly societies out of ten in the kingdom being insolvent, and the average insurer being unable to select the safe one.

2. Even if able to select a safe one, it may have no branch near enough to his home for him to join.

3. If he succeed in joining such a society, his own removal to a distance may deprive him of his membership.

4. His membership must be a precarious one, depending, as it does, upon periodical payments, which, from various circumstances, he may prove unable to keep up.

5. If once compelled to drop his payments, the necessarily increased rate on rejoining may be beyond his power to pay.

6. The consequence is, that (taking for illustration the

1—2

experience of a perfectly sound club*) the number of withdrawals from benefit societies in each year is at least half that of the entries. And I may add that these withdrawals are only too often final, leaving those who withdraw to be thenceforth classed with the improvident poor.

7. The rates of payment which can *really* assure the benefits generally offered by friendly societies are far higher than any ordinary labourer in middle life can find it possible to pay.

This condition of things might be thought sufficient to paralyse all exertion in the direction of providence; and it speaks well for the native independence of our people, that, despite such heavy discouragements, so many thousands should be still making their monthly effort, uncertain, ill-secured, speculative, and in truth nearly hopeless as it is, in order to avoid becoming chargeable to the poor rates.

III. Neither legal nor philanthropic measures exist at the present time able to remedy this general neglect.

This may seem a very sweeping assertion to make in the face of successive Commissions on Friendly Societies, and of the recently passed Friendly Societies Act, as well as in the face of the fact that an immense amount of philanthropic effort is and has been directed towards improving the condition of friendly societies and rendering secure the provision which they undertake to make for their members. But, I reply, they do not *touch* the real evil which exists. They all tend to make the provident man more secure, but *they do not even profess to touch the improvidence of the thriftless at all.* The new Act may enable a provident man to

* I take as typical the Hampshire Friendly Society, now in its fifty-third year of activity. It has been actuarially valued every five years, and has always had a surplus of assets over liabilities. In its experience during the ten years 1866-75 inclusive the aggregate entries have been 7,709, and the aggregate withdrawals 4,055, nearly all of these latter *having been from non-payment of contributions.*

choose a solvent club, but will not necessarily induce an improvident man to spend a penny in assurance. To use a very homely illustration, it may, in time, provide the very purest water, but makes no effort to lead the horses to it, far less to make them drink.

Furthermore, if the operation of the Act succeeded in making every Friendly Society a solvent one, the misfortune would still remain, that nearly half the present providence would be wasted altogether, as we have seen by the fact that for every hundred entries into a perfectly solvent club there are nearly fifty withdrawals occasioned by non-payment of contributions!

So that, if every friendly society in England were solvent, and if half the working classes (a very liberal calculation) became at one time or another members of a friendly society, the utmost result would be, in round numbers, that about 25 per cent. might be classed as provident, and 75 per cent. as depending on poor rates in every time of need.

From law we turn to philanthropy, to consider its latest suggestion for amending the present deplorable state of things.

It is that put forward by the Bedfordshire Committee, a suggestion well intended, no doubt, and which has met with great approval from the *Times* newspaper, which, in a leading article of the 24th of August, 1877, goes so far as to say that 'the remedy which the Bedfordshire Committee have suggested is complete and simple. . . . It consists, in the main, of transferring the functions of the old village friendly societies to other and more trustworthy agencies. Some of the great societies—the Manchester Unity Order of Odd Fellows, or the Ancient Order of Foresters, for example, whose management is in the hands of their subscribing members—are to be induced to establish branches within reach of the Bedfordshire villagers,' etc.

I admit at once that this suggestion, if carried out,* might in some respects prove convenient to the already provident class, *and to them only*; but it is very far indeed from providing 'a complete and simple' remedy for the crying evil of the times, since, even were existing societies demonstrably solvent, not a quarter of the population would contribute to them.

IV. It being thus evident that, if every friendly society in England were perfectly solvent, and if all that the law contemplated and all that philanthropy suggested had been completely realised, there would still remain 75 per cent. of the labouring classes entirely dependent, in emergencies, upon the poor rate, and therefore to be classed as improvident paupers, I would ask any of my readers to put himself in the position of a provident wage-earner, and consider this question: 'Is it a fair thing that for every month of my life I should be exercising a hard self-denial, while three out of four of my class scoff at the notion of taking such trouble as I do, and boast that, however they choose to squander their means, they will, in the end, be as well off as myself, and that partly through my exertions?' And only one answer can be given: 'This is manifestly unjust.' Next let him put himself in the place of the struggling industrious ratepayer, and say, 'Is it fair that tens of thousands of sturdy young labourers should be able to spend, as they do, from five to ten shillings weekly in the only way they know how, namely, in drink, with the certainty that I must one day be taxed to support them when in want?†' Again there is but a single answer: 'This is a monstrous injustice.'

* Since this was written, the Bedfordshire Committee have found it necessary to abandon their intention from unwillingness of labourers to join the orders, and of the orders to include them.

† Poor relief is in fact contributed by ratepayers, a large proportion of whom have perhaps worked harder, have been more temperate, frugal, and self-denying, and yet are hardly less poor,

Surely, then, there should be a power, if there be a means, of compelling every man to bear at least his own share in the burden of natural providence, instead of allowing him to cast it on the shoulders of others. When instances can be given, as I can give from my own personal knowledge, of young labourers by the dozen without a change of decent clothes, continually and brutally drinking, and living almost like savages, while earning fully a pound a week—or, as I can also give, of a carter-boy, *aged fourteen years*, spending three shillings a week regularly on tobacco—it is quite time that poor, decent provident people should demur to being taxed for the infallible necessities of such a generation, and that the public ear should at least be open wide to hear any suggestions which may tend to the redress of so gross an injustice, and the blotting out of such a national disgrace.

For it is a plain failure of good government that an enormous class of the people should be allowed to ignore the first duty of every loyal citizen; and it is a political crime of the gravest sort that they should be, as they are, encouraged in the notion that the grosser their waste, their sensuality, their ignorance, and their selfishness, the stronger claim they establish to support and aid from their fellow-men. I am certain to carry every ratepayer in England with me when I say that our present system is, in its working, most unreasonable and unjust, and that something should be done to make the wasteful bear at least a part of the burden so unfairly laid upon the shoulders of the thrifty.

I do not see for an instant why we should mince this matter. If everyone can make his own provision, and will do so, let him be shown how; if he can, and will not, let him be compelled.

than the very paupers whom they have to support.—*Report of Poor Law Conference.*

Compulsion, in this connection, is a strong word, which may well startle a reader ; but I beg him, of his patience, not to pronounce it a wrong word till he have read the remainder of my essay.

And lest he should impatiently throw it aside, I will address myself first to removing the grand prejudice (for it is nothing else) which makes the notion of compulsion savour of what some folk sneer at under the name of 'parentalism,' and others rave against under the name of tyranny.

There is an ignorant but very prevalent idea that, because some nations transact by government a number of matters which England leaves to the management of individuals, the Government of England not only allows, but on principle ought to allow, every man to do whatsoever is pleasing in his own eyes in matters which at all concern his personal interests ; and that any government interference in a man's personal concerns is really, to use the absurdly misapplied phrase, 'an interference with the liberty of the subject.'

Men talk with bated breath, and as if in fear and trembling, of the danger of such an interference, either in wilful obliviousness or in fatuous ignorance of the fact that such a liberty of the subject as they regard (or think they regard) to be a sacred palladium, is, and has long been, a rightly exploded hollow myth ; and that its invocation, in opposition to any true social improvement, is but as the beating of a big drum, which, however it may drown a speaker's voice for a time, can never affect the truth of what he has to say.

For, of course, a man who trembles so at the thought of any interference with his liberty, knows, if he will reflect a moment, that it is interfered with terribly when he is compelled to make his cottages fit for habitation ; is compelled to disinfect his clothes if he have had the small-

pox ; is compelled to have his baby vaccinated ; is compelled to keep it off the streets ; is compelled, mayhap, to send it to a board school, and is even compelled, if need unhappily be, to pay for its support in a reformatory. These are all startling interferences with the liberty of the individual subject ; but the collective subjects are all the better for them, and, knowing this, have blown that silly bubble into thin air long ago.

And this might be sufficient answer to those who plead 'the liberty of the subject' in opposition to any plan of compelling men to do what is admitted on all hands to be both their personal and social duty. But I will make the urgers of this objection answer it themselves, by challenging them with a question on their own ground. Given, A the provident, thrifty, frugal Englishman ; B the improvident, wasteful, pauper Englishman. Which is the greater interference with the liberty of the subject—to make B provide for himself, by compulsion if need be ; or to make A, *besides providing for himself*, provide for B as well, and *by compulsion*, as he has to do at present ?

Can any reasonable man deny that the proposed treatment of B is a far less interference with the liberty of the subject than the present treatment of A ? And must not the opponents of all such interference, to be consistent, admit that the less we have the better, and be bound in reason to approve the suggested change ?

For, in a word, a tremendous compulsion exists now in this matter, but it is exercised on the wrong persons, to the injury of the provident, and to the moral ruin of the wasteful.

So much for the removal of the great preliminary prejudice from our study of the subject. Enough has been said to indicate that in the principles of English law, or the practice of English administration, no reason, *prima facie*, can be found for denying the right of the nation as a body

to compel its individual members to the fulfilment of their national duty.

I now recur to my former statements: 1. If men can make their own provision, and will do so, they should be shown how. 2. If they can, and will not, they should be compelled.

The first point to prove is whether or no earners of daily wages can make their own provision.

And to enable us to determine this question we must consider one economic aspect in which the labouring classes differ from others higher in the social scale.

A man in trade has a reasonable prospect of an improved condition as he advances in years; his connections extend, his business develops, his earnings increase. But with the labourer these conditions are reversed. The vigorous young man of twenty can earn as high wages as he can ever expect to do in his lifetime; and, in the vast majority of cases, he has only himself to keep. The labourer of thirty-five has a wife and family, in addition, to support from his no larger wages, and, if he think of becoming provident, has to pay at a much higher rate for the benefits assured, and to pay it from a much smaller surplus, than the younger man. The life provision which, capitalised, costs for a man of twenty £15, *and is quite within his power of securing*, costs £24 for a man of thirty-five, and is utterly impossible for him to pay.

The direct answer then to the question is this: The labouring man *can* make his own provision; but he can only do it at a certain period of his life, namely, while he is still young and unencumbered.

Unhappily for him and for our nation, this period exactly coincides with that part of his life when he is most ignorant and inexperienced; when he wants money least, and possesses it in superabundance for his needs; when he is most easily induced to squander away his means, and in so doing

to contract ineradicable habits of waste and self-indulgence.

A pound a week is, at the present time,* no unreasonable estimate to make of the average earnings even of a labourer. But, to put it beyond cavil, let us place the average wages of a man of twenty at fifteen shillings per week or even less. If on these wages hundreds of thousands support themselves, their wives, and families, none will deny that a young bachelor can, if he will, live, and live well, on nine shillings. If he would exercise just so much self-denial *for one single year*, he might, even now, in a good sound club, by one payment of £15, secure aid in sickness to the amount of 8s. a week till he reached seventy years of age, and a pension of 4s. weekly from that age till his death. Thus we see there is a period in the life of every working man in which he can, if he will, render himself independent, during his whole lifetime, of parochial relief.

With this indication of the direction my suggestions will take, it may be convenient, before entering on the details of my plan, to recapitulate in brief the considerations on which it is based. I claim to have shown that—

1. It is every man's duty to make a proper provision against want in sickness and old age.

2. This duty is grossly neglected in England.

3. The result of such neglect is, on the one hand, to unjustly burden the few provident, to discourage their thrift, and to diminish their numbers; on the other, to demoralise still further the many improvident, and to increase their numbers, by fostering the fallacy that the wasteful have a right to support out of the earnings of the thrifty.

4. No efforts hitherto made, either by law or philanthropy, however calculated they may be to assist and

* The fact that since the above was first written, wages have, in some cases, declined, does not at all affect the argument.

guide the exertions of the thrifty, can even pretend, if perfectly successful, to touch the case of the improvident. Although—

5. Every working man in England is able, if willing, at a certain period of his life, to make a due and sufficient provision against sickness and old age.

6. It is therefore not unjust that our law, which now compels the provident to support the improvident, should compel these latter to support themselves, if a practical means of doing so can be found.

I fearlessly challenge, not indeed a mere denial or denunciation, but a reasonable disproof, of these six assertions. And I cheerfully promise an earnest attention and painstaking reply to any thoughtful man who may think he can controvert any one of them, and will set himself to do so in a logical method.

But, until I meet with such disproof, I shall hold these assertions as true, and base upon their concession the details of the following plan, many of the obvious objections to which I will consider further on.

If the nation compel every man to make an assurance against sickness and infirmity, the very first essential must be that the investment for which it takes his money should be *absolutely secure*; the nation must give a *national guarantee*. This means the foundation of a National Friendly Society, or what, for shortness' sake, I will call a *National Club*.

Again, if the nation guarantee each man's assurance, it must require each man to *guarantee his contribution*; the payment expected for the assurance must not be precarious, as all periodical payments necessarily are; it must be paid down, as I shall show it can be, *once for all*. The principle of a single cash payment in advance, instead of monthly or quarterly payments, will be essential (a provision which, by the way, will enormously diminish the relative cost of

management, and the amount of 'loading' to be charged to each insurance).

Again, if the nation undertake such a work as this, it must be by an organisation which reaches every parish in the kingdom. Such an organisation already exists in the Post Office. I propose that it should be utilised for this purpose, as it has already been successively for savings-banks, deferred annuities, telegraphs, and, to a considerable extent, parcels conveyance. The Poor Law Administration should have nothing whatever to do with a work such as this, which is meant to repair that improvidence for the growth of which our poor law system is, and must be from its very nature, chiefly responsible.

The National Club, acting through every postmaster, should require a fixed payment to be made by each earner of wages as he reaches the age of, say, seventeen years (or any later age when he begins to earn money). The periods of such payments should be fixed as might seem most convenient to the payer. That is, supposing the total sum required to be £10, the payer might elect to pay it by deduction from his wages (to be made by his employer) either of 4s. per week, or £10 in one year; of 2s. per week, or £5 in each of two years; or of 1s. 3d. per week, or £3 5s. in each of three years—the advantage of a proportionately smaller contribution being given to those who complete their contribution at the earlier age.

An employer should be required, in engaging a new hand who could not show his club-ticket (certifying his full payment), to put aside a certain proportion of the wages earned, for which he should be accountable to the Post Office; and each payment made on account of the assurance should be certified by the office-stamps, as savings-bank transactions are at the present time. Once the required amount had been contributed, the assurer should receive a certificate establishing the fact of his

being fully assured, or, as we may call it, *club free*, the exhibition of which certificate would exempt his employers from any future trouble in making deductions from his wages—all collusion in this matter between employer and employed being rendered impossible, by making the employer liable for the fixed proportion due to the National Club on the labourer proving the fact of his employment.

The man who shall thus have completed his contributions to the National Club will have made his own due provision for sickness and old age, will have an imperial guarantee for the security of that provision, and will be for the rest of his life free from potential or actual pauperism, safe against starvation, independent of poor rates, careless of boards of guardians and relieving officers, and clear of the degrading consciousness that he is living on the earnings of his hard-working fellow-men.

The change which such a measure would effect in the condition of the English working classes would be stupendous. *It need not cost one single shilling of public money;* and yet in the course of a generation it would necessarily abolish the improvidence, which is the curse, and, unchecked, must become the ruin, of our nation. It would give to every man in England a direct personal money interest in the public weal and in the stability of our institutions. *It would make a pauper in sickness or old age impossible to find, and rates for the support of such unnecessary for evermore.* It is little to say it would diminish our poor rates, now £8,000,000 a year, by half; for if no man could become a pauper, the necessity for at least three-fourths of our poor rates would disappear.

V. The suggestion of a measure so sweeping and heroic may almost take away the breath of persons to whom this most pressing subject is unfamiliar; and many a reader who has kindly followed me thus far may feel disposed to gasp out, as settling the subject once for all 'It will never

do. It will never do! A very strong interjection may be a very weak answer. Let me remind such an exclainer, for the sake of the enormous national and individual blessing which such a measure might effect, that there must be some reason or reasons why 'it will never do,' and entreat him to give me his attention while I examine these reasons in detail, reserving his decision till that examination has been made.

I will consider, then, the objections likely to be urged--

1. To the establishment of any National Club.
 2. To the post-office organisation being used for the purpose.
 3. To the trouble occasioned to employers.
 4. To the largeness of the sum to be paid for insurance ;
- and :
5. I will consider the objections of the persons called upon to insure.

But before entering on the examination of these various objections, I must strongly press the fact that *they all concern matters not of principle, but of detail*. The principle of making each man who is able provide for himself is right and true,* even though every detail of my plan be capable of alteration and improvement; and I only venture to advocate the details which I suggest, so long as some worthier labourer in the same field of thought does not, from his better knowledge and experience, put forth better plans for effecting the great purpose in view—which better plans, whenever set forth, I shall be the first, abandoning my own, to embrace *ambabus ulnis*.

1. Firstly, then, some may say that, granting compulsion,

* Since the appearance of this article in November 1878, though many parts of it have been vigorously criticised, it is very important to notice that *not one opponent or critic has ventured to impugn this principle*.

there should be no national club whatever; but that men should be allowed to select the friendly society they may choose to join.

To this objection, if made on behalf of the persons called upon to contribute, I answer: 'If the payer prefer to contribute to a society of his own selection, it must be one whose rates are certified by the Government actuaries, and therefore, *quoad* solvency, to be trusted in the same way as the national tables might be.' Not one per cent. of the working men in England could select such a society from those within their reach. But at the same time (as I hope to show clearly when answering objections under class 4), believing, as I do, that the national rates *will be very far the lowest*, and the national security *very far the highest*—I believe, also, that the payer, if he exercise any choice, will certainly choose the National Club.

Another class of men may, however, urge this same objection—those, namely, interested in the establishment and maintenance of existing clubs. To these the answer contained in the Report of the Friendly Societies Commission might be sufficient: 'Friendly Societies exist for the benefit of the people, not the people for the benefit of friendly societies, and therefore we are not bound to consider their interests as against the interest of the nation;' but further, even if the operation of the National Club should tend to render some present societies useless, the experience of their officials would probably be utilised, to a considerable extent, in the carrying out of the national undertaking.

And, yet further, existing societies, more especially the affiliated ones, or orders, would still be of great service, inasmuch as the National Club, so far as it used compulsion, could only *compel* a single payment of the *minimum amount* considered necessary for each young man's proper providence; and, for further and higher assurances,

those societies, if proved to be solvent, might be resorted to at other periods of life by a vast number of those whose *minimum* necessary rate had been paid once for all in youth to the National Club.

It might be urged that this would open a door to over-insurance and consequent frauds upon the sick funds. But this could not occur, inasmuch as, every man being known to be *compulsorily* insured by law for a certain amount of relief, that sum would of course be deducted from the gross amount for which he might desire to make a *voluntary* insurance.

2. The second objection I have to consider is that made against using the post-office organisation for the purpose of a national club.

This objection will naturally occur to all who have read the very painstaking and exhaustive Fourth Report of the Friendly Societies Commission; for the subject of a national (voluntary) post-office club was brought before the Commissioners by a memorial, which, from the fact of its embodying among its signatories a most extraordinary consensus of the skilled opinion of England on the subject, demanded and received great attention from the committee.

The memorial urged a national (voluntary) post-office club, a national guarantee, and authoritative and safe rates of contribution.

But alleged difficulties in the way of adopting its prayer induced the commissioners to leave the matter untouched in their Recommendations, on which the recent Act was based.

I must remind my readers, however, that the memorial only urged upon the commissioners the utilisation of the Post Office as the agency of a national *voluntary* club; and that my suggestion of using it for the purpose of a national *compulsory* club would do away, as I shall hope

to show, with many of the commissioners' reasons against such a work being undertaken by the Post Office.

For as the commissioners, notwithstanding the vast importance which they attributed to the memorial referred to, not only failed to recommend its prayer as a basis for legislation, but also gave the reasons which led them to pronounce it impracticable, I am fairly justified in regarding theirs as the main reasons to be urged against using the Post Office for the purposes of a national club; and if, under the altered conditions in which I again moot the subject, I show, as I hope to do, fair cause for inferring that those reasons lose their force, the availability of the Post Office may be taken as proved, at least till newer and stronger objections can be adduced.

It will save trouble to insert at length the extracts from the Report bearing on this subject. The italics are my own.

[FOURTH REPORT OF THE FRIENDLY SOCIETIES
COMMISSION, sections 844 seqq.]

'The other (view) points to the establishment of a national friendly society, managed, and therefore, of course, virtually guaranteed, by the Government, insuring all the various classes of benefits now granted by the societies, whether in the form of sick pay, burial money, annuities, or endowments.

'845. This latter view is strongly put forward by a number of intelligent and philanthropic gentlemen, who have devoted a great deal of time and thought to the subject of friendly societies, and is supported by a memorial numerously and most influentially signed, which has been addressed to us, and which will be found in the Appendix (IX).*

* I cannot here insert at length even the commissioners' own summary of the signatories to this memorial. But, in order to show what a vast mass of the very highest skilled opinion in

'Amongst the advantages claimed for such a system we may also enumerate the following :—The greatly enlarged basis would give a more certain average. The disturbing influence of unhealthy trades and occupations would be less felt. Members moving from one district to another would be able without inconvenience to keep up their insurances.

'846. *On the other hand we have the high authority of Mr. Sotherton-Estcourt, speaking from a non-official point of view, and of Mr. Scudamore, who has considered the question very carefully from the official side, as well as that of Mr. Stansfeld; who are all decidedly of opinion that the Government ought not to undertake the administration of a system of sick pay, though they see no objection to, and indeed approve of, an extension of the system of Government annuities and insurance on death. Their view is supported by Mr. E. Rendle, who claims the credit of having been "the founder of the Government scheme of insurance," and by Mr. W. Travers, who strongly urges the importance of the Government taking upon itself the direct management of the life assurance business, but both of whom consider that the State could not undertake sick business.'*

England on this subject was set aside in favour of the contrary views expressed by the five gentlemen named in section 846 (the value of whose opinions I shall presently estimate), it is absolutely necessary that I should cite, from a list of several hundreds, some such names as the following, representative, as every one will perceive, not only of the very highest special experience and knowledge, but also, as the commissioners themselves declared, *of all shades of political opinion*: Lords Shaftesbury and Lichfield, Messrs. Selater-Booth, Brassey, G. Cubitt, Thomas Hughes, Mundella, J. G. Talbot, Honourable Edward Stanhope, H. S. Tremenheere, Wyndham Portal, J. Y. Lennard, W. Layton Lowndes, J. B. Ll. Baker, Sir Edward Kerrison. Sir Charles Trevelyan, Revs. Brook Lambert and J. F. Stratton, and the late Hon. and Rev. Samuel Best.

I leave for the present my quotation from the Report, to show, as it is important to do, how very little weight need be assigned to the individual, and, therefore, to the collective, authority of the five gentlemen here named. With the utmost respect for their opinions, we have a right to ask for reasons before having to follow them. Mr. Sotheron-Estcourt, we are told (Q. 27,808), has strongly opposed this business being undertaken by Government, '*on the general ground of its centralising tendency and interference with individual freedom.*' To this may be replied, so far as the centralisation is concerned, that centralisation is not in itself an evil, and that if a national club were ever so centralised in the matter of control, its benefits would be universally distributed, so that each man might receive his sick pay on proof of his claim, in whatever corner of the country he might choose to seek a market for his labour; while as to the interference with individual freedom, I have already answered the objection once for all (though I take Mr. Sotheron-Estcourt's view in his answer to have been directed, rather to individuals concerned in managing friendly societies, than to individual members of a national club).

Next for the testimony of Mr. Scudamore, who, we are told, '*has considered the question very carefully from the official side.*' I must demur to this statement. Mr. Scudamore has doubtless considered many questions very carefully; but hardly this one, of a post-office sick club, on his own showing. He only looked at one side of it, and dismissed it with one single objection—namely, the difficulty of detecting imposition. And, thereupon being asked (Q. 27,894), '*Is that the only objection which you have to the undertaking of the duty by Government?*' he answers: '*That objection appeared to me so very strong, and weighed with me so much, that I did not look about for any others at all!*' And he goes on to say, '*That kind of*

work is the work for a local institution,' which is, after all, a simple *petitio principii*, not an argument.

I will next give Mr. Stansfeld's objections in his own words (Q. 28,489-90). 'Have you ever considered the question of the Government undertaking anything in the nature of a friendly society?' Answer: 'I think it would be extremely difficult for the Government to undertake the ordinary functions of a friendly society. I have not thought it possible. I should see very great difficulty in it, and it seems to me that it would be stepping somewhat beyond the functions of government. I think that it would be rather too centralising a proceeding.'

This is Mr. Stansfeld's contribution to the discussion, on which I only make the obvious remark that the objection is a mere general one of individual opinion, and does not pretend to touch one single point of practice.

Now for Mr. Edward Rendle's *entire evidence* on the point (Q. 24,723). 'Do you think that the Government could . . . compete for insurance for sickness?' Answer: 'I think they would have great difficulty in doing so.'

And, lastly, for the *entire evidence* of Mr. William Travers on the point (Ans. 25,403). 'I think the Government cannot undertake the sick business.'

Now I venture to say, in no spirit of discourtesy, that Messrs. Edward Rendle and William Travers are both naturally biased witnesses. Mr. William Travers came before the Commission in his character of Secretary of the Integrity Life Assurance Society, a political society doing burial business and the ordinary business of a friendly society; and Mr. Edward Rendle as Trustee of the Friendly Union Benefit Society, a most exceptional organisation, requiring a £5 entrance, and having only fifty-one members!

Surely we cannot be bound to accept for ever conclusions based on such absolutely vague opinions as these; opinions

evoked also, probably in most instances suddenly, without the opportunity of preliminary thought, or the advantage of preliminary study. Let us note that in the whole range of the five opinions so prominently quoted, only *one single practical objection* was offered, and that, as might be expected, by Mr. Scudamore. In a word, four of the opinions amounted to this: 'We don't think it would quite do;' the fifth, more practical, offers us the one single reason why its holder thinks it cannot be done.

Thus sifted, the whole evidence of fact which led the Commission to decide against a post-office (voluntary) club, was, on their own showing, Mr. Scudamore's objection (referred to in section 847 of the Report), namely, the fear of loss from malingering and imposition.

And this objection, it must be allowed, is, *to people unfamiliar with the subject*, one of great weight.

Mr. Scudamore argued that if a post-office club existed there would be no efficient supervision of sickness. Nor indeed, if the club were a *voluntary* one, with only occasional members scattered irregularly about the country, would there be the same power of supervision and of detecting fraud as in a compulsory club, of which every man in every parish was a member, and directly interested in exposing imposition. For in such case there would unquestionably be district inspectors everywhere to superintend the distribution of the sick funds. It is the very method adopted on a smaller scale by the Affiliated Orders (which the Bedfordshire Committee wished to join), with the remarkable result, cited by the Friendly Societies Commissioners themselves,* that 'the average daily sickness, both to each member of the society and to each member sick, is *invariably higher* in the local friendly societies than in the Affiliated Orders.' Or, to put this

* And to be found among the returns quoted in the Registrar of Friendly Societies Report for the year 1872.

striking fact in plainer terms, '*the larger the organisation the less the imposition.*'

Mr. Scudamore says (Ans. 27,800): 'I am afraid that no central establishment such as ours (*i.e.*, the Post-Office), with such agencies as we have, would be able to guard against a very serious amount of malingering.'

I have already incidentally touched upon the error of calling the Post Office a 'central establishment' as an objection; it is central only in one aspect, in another it is the most universally distributive of any in the kingdom, reaching as it does to every cottage door. And as to difficulties in the way from insufficiency of present agencies, additional agencies must of course be added as they become necessary, *their expense being estimated in the rates paid for insurance.*

But here is another part of the objection; he says further: 'The local societies are their own check. Every member is a check on every other member. But we (the Post Office) have no security of that kind. On the contrary, every man's hand would be against us.'

I hope to show, in considering Objection 4 (the subject of individual expense in compulsory assurance), that a national club should be a mutual club. I shall give reasons why its rates should be far lower than the average of sound clubs; and, as the nation would desire no money profit, and should undergo no money loss, in the matter, it would be made clear that the assured would benefit by all profits made, whether by quinquennial bonus, by increase of benefits assured, or by reduction of premium. The knowledge of this fact would give every member a direct interest in the prosperity of his investment, and really make every man jealous of any unnecessary or fraudulent burdening of the funds of the National Club.

On the whole, with regard to this subject of possible imposition, we may conclude that were sick-pay insurance

compulsory and universal, and administered under reasonable safeguards, there is no reason to conclude (in the face of the striking statistics cited to the contrary) that the plausible objection on this ground to a merely voluntary and partial club would remain in force at all.

Apart from this solitary practical objection of Mr. Scudamore's, the Commissioners themselves (in section 848 of the Report) give (certainly in a guarded way) some theoretical reasons for not advocating a (voluntary) national club. 'We are, on other grounds, of opinion that the State should not, *under present circumstances at all events*, undertake what is called sick business. It appears to us that this kind of provision is one which it is both possible and peculiarly desirable that those who require it should make for themselves.'

Now this, as far as it goes, I most cordially endorse; but unhappily the answer is only too obvious: *the improvident*, whom we wish to reach, are just those who do not themselves require, and will not spontaneously make, any such provision. The thing may be, and is, 'both possible and peculiarly desirable,' but *it is not done, and never will be done, under present conditions*. But with a compulsory national club it would be done easily and done perfectly.

Again, 'all these evils (failure of clubs from bad tables, extravagant management, embezzlement of funds) are remediable by due care and vigilance on the part of the members, if model tables, publicity of accounts, and facility for punishing frauds are set before them.'

Why, if every member of every club in England could and did understand all these points, it does not follow that one in fifty of them would take the trouble of 'remedying all these evils;' nor would the offering of the safest tables in the universe to the provident few *who are members of clubs already* make our nation thrifty, so long

as three-fourths of our working classes refuse to make the slightest effort at provision for their future needs.

The Report continues: 'On the other hand, the great object of fostering a spirit of independence among the people is attained by a system which leaves them to make their own provision against sickness and inability to work, and to bear the consequences if they make an inadequate or an improper one.'

It is worth while to dissect this sounding sentence. 'The great object of fostering a spirit of independence among the people' *is not attained at all!* It is just because our people are not independent, as they all might be, that friendly societies' legislation becomes necessary; and 'the system which *leaves* men to make their own provision' leaves most of them entirely unprovided, while promoting in practice the pauperisation of many of the would-be thrifty, but, so far from 'leaving the improvident to bear the consequences if they make an inadequate or improper provision,' compels the ratepaying class to bear the consequences of those mistakes, the commission of which compulsory providence would have rendered impossible.

Lastly, the commissioners feared that a national post-office club might somehow bear a distasteful resemblance to poor law administration, become in some sort confused with it, and so tend to demoralise the members.

I have said the Poor Law Administration have, and should have, nothing whatever to do with the National Club. It would be known once for all to the relieving officers that every man above twenty was a member of the National Club, and entitled, when sick, to the provision his own money had made; and it would be very soon clear that members of the National Club, when sick, would feel proud and glad, on their side, to have nothing whatever to do with the Poor Law Administration.

And indeed this very sentimental objection may be easily

answered by a simple illustration. To a man who never was and never could become a pauper, there could be no more degradation or reminder of pauperism, in receiving his own insurance made with his own money, than a millionaire might feel in drawing a cheque on the bank where he had lodged his wealth. Such a one surely would never fancy that he was receiving a dole from the cashier!

I may also, in this connection, mention a fact within my own knowledge, that a union relieving officer acts as agent for an important friendly society, and that most certainly the members who receive their sick pay through his hands have no sort of impression on their minds that they are therefore in receipt of rate relief!

If I have thus, at wearisome though needful length, examined the reasons given by the Commission for not establishing a *voluntary* national club through the agency of the Post Office, I trust I have also shown, by a dissection of those reasons, that the establishment of a *compulsory* national club on some such system is by no means impossible, impracticable, or unreasonable, if the nation itself learn to desire it.

3. The third head of objection is that likely to be made by employers to the trouble deductions from wages may occasion them.

This may be briefly dealt with. The trouble would only occur during a very short period (say two years on an average) of each labourer's life. A vast deal of trouble of the same sort is even now cheerfully volunteered by many employers of labour, and a vast deal more would be undertaken for sheer philanthropy's sake. On this point Mr. Scudamore (in Answer 27,778) gives most striking evidence, showing the thing to be already done to a large extent. But we need not trust to philanthropy when self-interest would secure the cheerful undertaking of the trouble. Employers of labour are payers of rates; and there is not

one so shortsighted as not to see (at least when shown) that the slight trouble, which need not amount to more than one or two transactions a year for three years or less, in deducting and investing a labourer's savings, would be the means of preventing that labourer ever becoming a burden on the rates which employers have to pay.

It may, however, be urged that this view, however justified in the case of yearly hirings, which generally stipulate a lump sum paid at the year's end in addition to weekly wages, might fail in the case of employment for short periods. There is no doubt that, *ceteris paribus*, an employer will prefer a club-free man on a short job to one whose payments are incomplete; but the effect of such a preference would plainly be to show the labourer the market advantage to himself of getting his club contribution paid up as early as he could.

And, in real fact, no crucial difficulty can arise on such a point as this. *In Germany* (as we find from the evidence of Consul-General Crowe before the Friendly Societies Commission) '*masters of artisans* are bound by law to deduct from their workmen's wages the fortnightly payments due by them to their Cassen*' or clubs (Answers 24,043—4), '*and no difficulty ever arises*,' though this system is carried through the working men's whole lives, instead of only spreading over a year or two, as I propose.

But I will go further than this, to say that I am certain that in very many cases masters would be glad to assist deserving lads by a gift towards the completion of their compulsory club-rate, while they would hesitate to make them a direct gift of money which they felt would most probably be wasted.

4. The fourth head of objection is that likely to be made to the cost of compulsory insurance.

* More accurately, in terms of the latest German legislation, 'employers of operatives,' *male and female*.

I set this amount (following the tables of the Hampshire Friendly Society, already quoted) at first at £15 for a young man at the age of 20 years. At the middle period between 17 and 20, say 18½ years, the cost would be £14 in a single payment, which would entitle the insurer to receive 8s. a week, whenever sick, till the age of 70, after which time he should draw a pension of 4s. per week as long as he lived.

I might therefore place the average National Club rate at £14 for the sake of safe calculation; but I shall now show a strong reason for inferring that in the course of a very few years this sum, if fixed upon, would prove possibly twice as much as what would be actually required. For in all ordinary friendly societies every contributor when sick requires and claims the stipulated relief; but in a national compulsory club, such as I discuss, every person, not merely every earner of the lowest wage, must be a contributor, and a vast number of these would belong to classes either too proud to claim a weekly payment, or unable to state on their certificate that they were prevented by sickness from *earning their usual wages*.

The duty of at least securing a minimum provision must be enforced on every youth, of every class. The owner, actual or contingent, of ten thousand a year cannot be logically exempt from giving as much security to the country against a possibility of his becoming chargeable to the poor rates as the day labourer; and the probability is that the contributions levied once for all from the youth of the moneyed classes, for which only an infinitesimal percentage of return could ever be claimed, would so accumulate at compound interest in the course of a few years as to enable the National Club to gradually lower its uniform rate from £14 to £10, or even much less.

5. It can scarcely be seriously maintained by any one that such a provision as this is impossible for any able-

bodied man in England to make, *with ease*, by the time he has completed his twenty-first year.

But as no doubt a great many would be unwilling, at the first blush, to deprive themselves, even for a short time, of the requisite money, I have next to consider, as my fifth head of objections, those likely to be made by persons called upon to insure.

And these objections I must examine by classes. Firstly, the natural one which suggests itself to every man of secured means—in a word, every ratepayer. He will say: 'I need no insurance. I shall never, humanly speaking, require the aid of the National Club. Why should I be compelled to contribute to it?' The answer is ready enough; it is this: 'The nation only requires you to do what the poorest in the land is called upon to do—namely, to give a real security for your private opinion that you will never need parochial aid in sickness or old age. If you can give this security in any cheaper and more satisfactory manner than by paying £10 down out of your property, your proposal may be considered; but otherwise you must simply do as others do!'

This is *an* answer. But *the* answer is more convincing still: 'By making, in common with every fellow-citizen, this payment in youth, you are, in real fact, compounding, by means of the trifling sum of £10, for the chief part of all the poor-rates your property will ever have to pay in time to come, besides actually providing an independent refuge from destitution for yourself, in case, as has sometimes happened even to the vastly rich, misfortune and want should ever overtake you.'

Let the ratepayer, of whatever class he be, look to his rate-receipts for a twelvemonth past, and see whether or not they are double of 10s., which would be the interest, at five per cent., on his £10 sunk. Why, even putting aside all patriotism and all philanthropy, all regard for highest good of greatest number, and so forth, such a pay-

ment would be, in a money sense, a marvellously profitable investment, which very few ratepayers in the present day would hesitate an instant about making.

'But,' he may say again, 'I may not be unwilling, on these considerations, to make such a payment for myself. But when my sons grow up and begin life, say as shopmen, clerks, collegians, as the case may be, it will be hard to prove it profitable to them, unpossessed of realised property, to make the same composition.' I answer: 'No harder for them than for labourers and artisans; if they have no realised property, they have no real security against "coming on the parish," and should be bound to make their own provision out of the first moneys they are able to earn or otherwise obtain.'*

But, in real truth, very few of the ratepaying class would be found opposed to the introduction of the plan I suggest, since, firstly, it would not affect men over twenty-one at all, and all these, themselves exempt by years, would see that it was desirable enough for minors; and secondly, the huge advantage which the measure would secure in diminishing our disgraceful and wretched pauperism would commend it to every ratepayer who could be got to understand its natural effects. The most difficult objections to remove would probably be on the part of non-ratepayers, and even these, I believe, will be found, upon examination, of infinitely less weight than might be at first supposed.

Let us take first the case of the uninsured working man of, say, twenty-five years of age, bearing in mind that the question before him is not whether he must contribute himself, but whether or no the measure proposed would be a good one for youths. Such a man has found already the difference of having a wife and children to support out of wages which for eight or nine years were all spent

* See this point more fully treated further on, in reply to Mr. Edwards, Essay III.

upon himself. He knows that any day an attack of sickness must make him no longer a potential, but an actual pauper; he does not, on a nearer view, relish the prospect of having 'to go before the board;' he knows that the days of unquestioned outdoor relief are over, and that in any real need, in order to obtain aid, he and his family must give up their home and become inmates of the work-house. Does not that man regret, and bitterly regret, the wasted wages of his younger days? Ask him, were his time to come again, how he would like now to have had a year's embargo put, for his own good, on a portion of his earnings, and a provision made, which he need never blush for claiming, which would secure for him, even in sickness, his home and family and independence; and his answer will be (for I have asked the question scores of times of just such men, and never known but one reply) an answer of utter sorrow that he knew no better in the days gone by, and that now is all too late.

Or take the thrifty labourer, who, with much ado, and still without a murmur, pays month by month his hardly spared subscription to a friendly society, and ask him whether or no he thinks the proposed measure would be good for all approaching manhood. Such a man knows only too well that he has no absolute security for being always able to keep up his present contributions, and he will say at once how glad he would be, had the suggested measure been law as he grew up, that the honest efforts he is willing to make might have been anticipated, and all uncertainty removed as to his being entitled to claim, and secure to receive, his stipulated benefits. In fact, men in both these classes will say, do say, with a marvellous unanimity: 'Such a plan would be a wonderfully good thing for us, if our time could come over again.'

But then, it will be said, these are just the men whom no such innovation can inconvenience. They are at an

age when no compulsion can pretend to touch enough of their wages to provide their insurance; and because they see the impossibility of a legal interference with themselves they are willing enough to sanction the application of compulsion to others. The right men to ask for objections are those whose actual wages will be withheld to the extent of £10 or £14 as the case may be. Well, who are these *men*? Not mature, sensible, educated *men*; not the hard-headed, clear-sighted, practical working *men*, of whom we hear so much. These would all be for such compulsion. They see the mad recklessness to which millions of young wage-earners are abandoned, and they would hail, if only for the elevation of their own order,* any honest measure which would save a lad's wages from his own wastefulness, and put him thereby beyond the possibility of pauperism. No, the only persons to object are persons who have no claim to be consulted—the really ignorant, sensual, unenlightened *boys* of our nation, who, if they would grumble at first, would bless afterwards the law that made their future safe and independent. We have laws theoretically for all, practically for our upper classes only, which, till a man reaches the age of twenty-one, protect his property from fraud and waste, and defend it, so to speak, from the ignorance, inexperience, and folly of its owner. But we fail to give any protection to the vast class of helpless minors, who most of all need to have the only realisable property of their lifetime saved from their own ignorance and dissipation, and preserved to be a comfort and a safeguard to them through all the years they live.

Not one, and if not one, then not all the minors in England have any right to murmur against such a cheap

* An intelligent labouring man with whom I once discussed this plan, exclaimed, 'They'd never make such a law! 'Twould make the labourers *too independent*!'

and safe investment of their own earnings for their own advantage, until they be wise enough to show one good reason why other men should pay for them in sickness when they continually refuse in health to pay a farthing for themselves. The ignorant and immoral notion that spendthrifts have a right to support from the forced contributions of the provident is one of the first they should learn to abandon, and the sooner that essential lesson is taught them the better it will be for themselves first, and for the nation evermore.

The only class, then, be it remembered, likely to disapprove of the measure is the very one which that measure will most benefit, which has the least power to form and the least right to express an opinion, the very class in our nation which has no voice at all, every one comprised in it being under age.

We have never yet found it necessary to consult our street Arabs on the subject of reformatories, or our school-boys on the subject of board schools, nor do we yet ask our babies whether they object to being vaccinated; yet only the idiotic will deny that reformatories, education, and vaccination are all good things in their way, that the nation learned to value them, felt them to be essential, and was right in making them compulsory. We should no more regard the objection of an ignorant youth to compulsory insurance than a police inspector should regard the expostulations of a drunkard who objects to having his watch and money put into a place of safety till their owner becomes sober. When sense succeeds to folly, the drunkard is thankful that his property is safe; when knowledge displaces ignorance, the man who has been forced to be provident will be thankful for the good he has been made to do himself while he was still a boy.

But though this may be a reply to the objections (if actually made) of the improvident youths now under con-

sideration, I very confidently give another and a stronger one to those better-informed persons who make this objection on their behalf. And that answer is: '*The youths themselves will not object.*' During several years that this matter has been in my mind I have put the subject before hundreds of youths, and have never received but the one answer: 'Twould be a rare good thing for us, if all alike were made to pay.'

I believe the measure would so commend itself to the common sense of all classes, that the objections I have been endeavouring to meet would, in fact, be urged by very few, and pressed with very little force. And I invite those of my thoughtful readers who may entertain doubts upon this point to investigate it for themselves, by putting my suggestions fairly before some of their working-class neighbours of different ages, and eliciting their frank and simple opinions upon the subject.

VI. Having now touched as fairly as I could upon the obvious difficulties in the way of realising my plan, I will, as I proposed, proceed to indicate some of its advantages, which may be briefly done, many of them having already been developed in the foregoing argument.

1. It would, at a rate below all possible competition, provide every man against destitution arising from sickness or infirmity.

2. It would make that provision absolutely secure, so far as regards payment of claims.

3. It would also make it absolutely secure on the other side as regards payment of contributions, that being made once for all in advance.

4. It would eventually make every Englishman practically independent of poor-law aid.

5. It would be a measure of simple justice to every man willing to make his own provision, as he ought to do.

6. It would be a measure of immense benefit to the

thrifless, thoughtless boys of our nation, securing them a provision for life, while teaching at least three systematic lessons: firstly, of personal self-denial; secondly, of individual and social duty; thirdly, of their own power, in a year or two, to lay up an important sum of money.

7. It would give every English subject a direct money interest in the stability of our institutions.

8. It would, in a few years, reduce our enormous, immoral, but otherwise indispensable poor-law expenditure to an amazing extent, since the universal application of the system would result in the almost total abolition of poor-rates.

9. In proportion as it diminished the rates, it would tend to raise wages in every branch of industry.

10. It would save every Englishman from the disgrace, or hinder him from the dishonesty, of pauperism.

11. The measure could do no real injury to any, and must do real good to all.

Such are the general advantages. But, in addition to these, there are many others of detail—such, for instance, as the greater accuracy in calculation of rates of payment afforded by a vastly extended area of contribution; the greater security against frauds arising from false statements of age on entrance now so easily made; the great advantage of men having their benefit society at hand in whatever part of the three kingdoms they may choose to earn their bread; the necessity, during from one to three years, of written agreements on hiring, which may teach the advantage of having all agreements written; and, above all these, the abolition of the usual first plunge into actual pauperism, the application for medical relief, since insured members would find it infinitely cheaper to contract with their doctor, as they may do, for four or five shillings yearly, rather than, besides paying for his visits, to have to pay half-a-crown a week for his certificate as

the indispensable condition of receiving their sickness-pay.

And now, in conclusion, I claim to have given good reasons, till better contrary ones be shown, for at least a fair debating of such a course as I have proposed. I have tried to show that such a course is just, is reasonable, is practicable, is even easy; that difficulties in the way may be removed, that discontents in the way may be allayed, that defects in the way may be remedied, and that a great national good may be effected. I feel confident that no man, in any sense interested enough in this great subject to have read these pages through, will lay it down, saying: 'This is *all* Utopian nonsense, the mad fancy of a visionary, the sheer extravagance of a *doctrinaire*.' Nor will he, however disagreeing with me on a point or two of detail, be able to say: 'This man is *altogether* wrong.' He will rather feel: 'There is something in these suggestions which I should attend to, though I cast the rest aside; something which, in time to come, may combine with something else in other plans to work a salutary change; something which makes me feel that good may be done, and which, some day or other, will make me and many say "*It shall be done*." And meanwhile—I will think of it.'

And this is all I ask: that my patient, reflective readers will—think of it. It may be the means of helping them out of many a sadly perplexing reflection if they will think of it, for instance, every time they see the countless pothouses filled with mad young spendthrifts wasting their abundant earnings; or every time they see the board-room door besieged by beggarly old spendthrifts, often with wives and families, claiming in their shameful rags and self-made wretchedness the premium of their prodigality from the savings of their honest neighbours.

Few, however, of my readers may have occasion to mark such scenes as these as reminders of the present

essay. But, at all events, I may safely commend it to their thoughts for every future occasion on which the tax-collector leaves his pleasant notice at their door, and ask them to ask themselves whether they any longer quite agree with him, that the rate they abominate, of so much in the pound, is really made 'for the *necessary* relief of the poor.'

II.

COMPULSORY PROVIDENCE AS A CURE FOR PAUPERISM.

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It may be within the knowledge of some of my readers that an essay bearing my signature was published in November last, under the title of 'National Insurance,' in which I ventured to indicate what appeared (and still appears) to me a possible means of vastly diminishing our poor-rates, and the pauperism which they promote as well as relieve, by making every unit of our population, at a reasonable cost, and by a reasonable method, personally independent of parish relief, in times of sickness and old age. Starting from the consideration that young single men's wages are not very much lower than those of married men, who are able generally to support not only themselves but wives and children, I ventured to assert, what few persons acquainted with the condition of young wage-earners have been found to deny, that the average earners, even of the lowest wage, might, somewhere between the ages of seventeen and twenty-one, make, *if they chose*, a lifelong provision against want in sickness and old age.

I pointed out some present difficulties in the way of thrifty youths securing such a provision, and sketched out the plan of a National Universal Benefit Club, which might obviate the present insecurity of provision by giving an absolute national security, and might meet possible objections against its cost by making that cost vastly less than the ordinary amount necessary, in any ordinary club, to secure such benefits as I proposed.

But there was something more to point out than how thrifty young men, desirous of securing themselves from potential or actual pauperism, might easily effect their purpose. I had also to consider the case of the thriftless, who, relying on what they falsely imagine their inalienable right to rate relief, whenever they choose to throw themselves, as destitute, upon their parish, will take no steps of their own accord to obviate destitution.

With regard to these two classes of young men, I laid down the following positions:—If the labouring classes can make their own provision, and will do so, they should be shown how. If they can, and will not, they should be compelled.

This latter position, as I expected, has met with vigorous objection from some most excellent men; to no one of whom I would yield (as I feel no one of them would yield to me) in heartfelt sympathy for the noble efforts many of our working-men make for independence, and in heartfelt pity for the wretchedness that wilful paupers bring upon themselves and the nation.

One of the most deliberate expressions of such objection was made in a lecture delivered on the 2nd of May in Exeter Hall, by Sir G. Young, who is reported by the daily papers to have said, 'he would not deal personally with Mr. Blackley's tremendous position: "If the labouring classes can make their own provision, and will not, they should be compelled."'

It struck me, in reading the report, that the epithet he used was a singularly happy one—but, of course, in a different point of view from the lecturer's; for feeling, as I do, that no rational being can prove it to be as just to compel a thrifty man to provide for his thriftless neighbour, as to compel the thriftless neighbour, if able, to provide for himself, I feel my position to be indeed tremendous, not in its novelty, but in its self-evidence; not in its

audacity, but in its logic ; not because it is tyrannical, but simply because it is true.

I therefore, without the slightest irony, thank the author of the epithet 'tremendous' for the suggestion, as well as for the care with which, in the interests of what he believed to be the truth, he applied his great abilities and long experience to the criticism of a proposal, with which (I trust only till he have read this paper) he has found himself unable fully to concur.

I hope to have, if it can be obtained, an opportunity of answering his objections *seriatim* before an audience similar, if not identical with that to which he addressed his lecture ; and, therefore, postpone till that occasion a reply to some parts of his paper. But several of the objections adduced by him were made by others before him, and are treated in the present essay.

Of course I cordially welcome even adverse criticism of my proposals ; it is the proper and patriotic contribution which every well-informed and thoughtful man should bring to the solution of a problem of so great difficulty and gravity as the diminution of our enormous pauperism ; but as the things said on either side of the subject are of far more importance than the persons who say them, and as some of the objections I shall meet have been offered by more than one speaker or writer, I shall abstain, in the following pages, from the unnecessary introduction and reiteration of names of gentlemen who have paid me the compliment of examining my proposals.*

* Want of space obliges me to relegate to a foot-note a brief notice of earlier literary labourers in the field of national insurance, with whose writings I was generally unfamiliar at the time my former essay was written. The Rev. J. Y. Stratton, the Hon. Edward Stanhope, M.P., Mr. Lamport, and Mr. James S. Randell (author of an able Paper read before the Social Science Congress at Cheltenham last year), are well known as strong advocates for the establishment of a Post Office Friendly Society,

It will dispose very briefly of several of the objections made if I first point out two facts which some opponents of my plan have entirely overlooked: firstly, that I never proposed the application of compulsion to any single individual whose age should be or have been above twenty-one years at the date of introduction of the measure; and, secondly, that the plan I proposed is advocated entirely on the ground of its being, in the fullest sense of the word, a national accomplishment of a national duty, and is not to be regarded, and consequently by no means to be justly described, as a matter of *Government* interference or policy, of *State* provision or aid. Readers who did me the honour of attentively perusing my former article will remember that (except in quotation from documents which I had no right to alter) I carefully avoided the terms *State* and *Government*, and I venture to refer specially to this point at the outset of my present writing, to guard against embarrassment of the discussion by confusion of terms.

of a voluntary, not a compulsory sort. The last-named gentleman, on reading my first article, immediately did me the great kindness of sending me all his notes, calculations, and memoranda made on the subject during a number of years past, a kindness which I most gratefully acknowledge. Mr. Charles Ashby, a working plumber, enclosed me (in a communication touching several points of the subject, and written in a style that would do credit to the pages of our best Reviews) the printed announcement of a set of resolutions propounded by him before the London Mechanics' Institute in 1869, containing some of my chief suggestions; and the *Mark Lane Express* brought for the first time to my knowledge the fact that the Rev. C. D. Francis, vicar of Tysoe, read a Paper before the Banbury Chamber of Agriculture, in January, 1873, which, though not including two leading features of my plan (payment *in advance* and *in early manhood*), would, I doubt not, had he been as fortunate as myself in obtaining public hearing for his views, have antedated the discussion (and, as I dare to hope, the adoption) of this great and pressing measure by nearly six years of valuable time

For, if my plan is to make every member of our nation independent, I might surely be ashamed to construct it on a basis of beggary. It was for this reason that I emphasised my statement that '*It need not cost one shilling of public money,*' since its doing so would stultify at once the logic of the proposal, and diminish the good it was intended to effect.

In a word, my plan amounts to this: every unit of the nation *to make his own provision, with his own money*, against destitution in sickness and old age; to make it in such a way that every man, for the same sum, secures the same provision for himself as every other man; and that the whole function of the State in the matter should be to act, *by consent of the nation*, as collector of each man's own insurance fund, and as banker to that fund when once collected.

Here it will, I hope, be seen once for all, that in advocating this change I repudiate every notion of seeking State charity or causing State expense; and make the plan as truly independent as I desire its adoption to make the people who adopt it.

This, then, will meet, and I hope finally dispose of, an objection which some persons have advanced against my plan—namely, that 'Government should not incur so much additional responsibility.' For this is an objection made from not understanding my proposal.

Government is to undertake *no money responsibility* whatever in the matter. If we take (for discussion's sake) £10, a convenient round number, as the sum likely to be needed for each individual's *minimum* providence (on the supposition that *everybody* is compelled to insure it), and it be found on valuation in five, ten, twenty, thirty years (or at any time; for, if requisite, the fund might be annually valued), that that sum were too little to secure the required benefits, the law might immediately redress the

balance by requiring, instead of £10, say £10 5s., £10 15s., or whatever might be declared needful from *all future* insurers. This is the course adopted in all really good friendly societies at the present time, and could be done without any possibility of ignorant objection in the case of a compulsory society, such as the national one would be. In fact, the executive could run no risk if it had always the simplest possible means at hand of remedying deficiencies. All this was suggested in my first article by the statement that the national club should be a mutual club. As, however, some eminent men have overlooked this special point in objecting to the possible risk 'Government' might be undertaking, I have been obliged to recur to it, and hope that my doing so may prevent the discussion of this subject being ever complicated again by importing into its consideration the question—which need never arise—of possible Government loss consequent on its undertaking the *management* (not the *supply*) of the national insurance fund.

I now proceed to examine, firstly, objections of principle which have been made against my plan, and may be permitted to take the easiest first.

And the fact of its being the easiest is an omen which fills me with confidence as to the ultimate success of the system I propose. For I had expected compulsion to prove the most difficult point of all; that we should have had some reason assigned against it, remote, abstruse, subtle, hard to comprehend, perhaps, but finally convincing and irresistible; that the gigantic prejudice existing in this matter might, after all, unmask some unexpected battery of logic, and, with one volley of unanswerable argument, blow the mad notion of compulsion into indistinguishable atoms. Nothing of the kind—the battery proves to be mounted with dummies, the fort is empty, the garrison is gone! Literally there is *no* objec-

tion; not one of my multitudinous critics have touched the point at all!

King George IV., on his Irish visit in 1821, held an installation of knights in St. Patrick's Cathedral. The organist, in the enthusiasm of the occasion, was tempted to use the grand swell of the organ, the tremendous effect of which it had been believed for a hundred years would be to level the whole building with the ground. As he played, and the grand procession filed past beneath his seat, and his heart swelled with the splendour of the scene, 'Well, be it so,' he thought—

"S: 'ractus illabatur orbis
Immissum ferient ruinae!'"

He pulled the fatal stop—the grand vibration, so long unheard, beat full through the old building, and shook the hearts of all the hearers. But no harm was done; and every organist since then has used the swell without a thought of fear.

If, as may be supposed, a curious sense of disappointment mixed with that organist's exultation, his feelings correspond exactly with my own at finding, when the necessity of compulsion in national providence has been sounded forth at last in very reasonable trepidation, that it has awakened no injurious echo, has met no wave of contradiction, and has done no particle of harm.

But, it may be asked, if no objection be made, what am I here answering? So I must distinguish. No *sensible* objection has been expressed against which rational argument can be directed. But the *sentimental* one is still whispered here and there, which says, 'I do not like compulsion.'

Let this be met, once for all, by a reminder from the British classics, or even from Martial,* that some one

* Non amo te, Sabidi, nec possum dicere quare
Hoc tantum possum dicere, non amo te.

also said, *with exactly equal reason*, 'I do not like Dr. Fell;' or by calling attention to the fact that, sentimentally, many children object to medicine, while, sensibly, their parents, who know better, insist upon its administration.

I suppose nobody ever ventured on the public suggestion of something new who did not, as a result, meet with specimens of what, if collected, might form a vast and interesting volume, the 'Curiosities of Criticism.'

On this account, though my space is very limited, I must note the following two opinions, put forward as conclusive against National Insurance; I presume in pursuance of the adage, 'Give a dog a bad name and hang him!'

One writer says, 'This would be a poll-tax under another name!' and another, 'This would be a poor-rate under another name!' Now I admit the one statement, and shall disprove the other; but to condemn a thing in itself good, because a name not necessarily bad may be applied to it, is hardly reasonable. For my own part, if we get the *thing* required, individual independence secured to each man by his own money, I shall care very little whether the method which secures it be called a poor-rate, or a poll-tax, or a parallelopiped.

It is, however, important to show that National Insurance is very different from a poor-rate. For a professed writer on poor-law subjects has lately confounded the two things, and made it necessary (as error is contagious) that I should distinguish them. He says: 'A poor-rate is a compulsory provision by the whole of the community for the relief of its destitute members, and such would be the National Club Fund.' Both definition and inference are wrong. A poor-rate is a compulsory provision by the provident or provided *part* of the community for the improvident or unprovided *part*. A widely different thing.

And such *would not be* the National Club; for it would

be a compulsory provision by *every unit of the community for his own needs*, not for other people's destitution.

Again: 'The National Fund would be created mainly by compulsory contributions from persons having no right to share it.'

An entire mistake. Every member would have a right to share it, when sickness prevented his earning wages.

Once more: 'Only the destitute might receive it.' Another entire mistake. The person entitled to receive it *need* not be destitute at all. He might own his house, or half-a-dozen, have money in the bank and money in his pocket, and still, if a wage-earner, be able to claim his own sick-pay. And, moreover, he *could* not be destitute at all in my objector's sense, namely, as qualified for parish relief.

But the objector continues: 'The recipient from the National Club would be receiving from a fund, his claim to which depends on his destitution' [no, his sickness], 'a fact to be proved to the satisfaction of those who administer it: how, then, does he differ from a pauper?'

A person who cannot see the difference should leave a subject like this alone.

For the supposed recipient differs from a pauper *in not being one*; he is self-provided, and independent (as my plan would make every man) of poor relief, which a pauper is not.

If we substitute in this last statement of objection the words, 'any sound friendly society' for the words 'National Club,' we shall see the fallacy at once; for the writer's inference would be that there was no difference between a Forester or Oddfellow on sick-pay and a pauper!

I meet another objection of principle, expressed in the following words, coming from a gentleman whose opinions, when well weighed beforehand, always deserve respect. He says:

'People cannot be made good by Act of Parliament. Even if the scheme were practicable, he should doubt its having a good moral influence. Compulsory thrift! How can it exist? There is no virtue in a man saving against his will. Thrift and providence will be made disgusting to those disposed towards them; and as for those averse to them, greater harm will be done.'

Now I must eliminate much of this from the discussion. Whether people can be made good by Act of Parliament has nothing to do with the question. I never said they could. Whether *compulsory thrift* can exist is equally irrelevant; I never used the terms. I spoke of *compulsory providence*, which is a different thing, and which certainly can exist. Whether there be virtue in a man's saving against his will I need not answer, for I never said there was.

The only point remaining as at all germane to the discussion is the possible moral influence of it, suggested in the assumptions that 'compulsory providence will make providence disgusting to those disposed towards it, and do yet greater harm to those averse from it.'

These assumptions I confidently challenge. Let A represent a wage-earner 'disposed to providence.' We offer to him in the safest, the cheapest, the earliest, the easiest, way possible, at least an important proportion of the very provision he is toiling to make for himself. We diminish the cost of that provision by at least 33 per cent., and we multiply his security at the same time by infinity. I think the man whom such treatment would disgust, must have much less human nature than average human beings; for they would regard this aid to their own efforts as a blessing rather than a curse. I cannot conceive a sailor on a wreck feeling disgusted at the coming of a lifeboat.

But shall I be told that A, being provident, is naturally

disgusted that wasteful B should be made provident too? The notion is absurd. The provident man is always counselling providence in others, and knows that, as sure as the sun gives light, the improvidence of others makes providence more difficult for himself; that the more money is spent on preventible pauperism the smaller is the wage-fund from which his own earnings come; and he will welcome the change, and be the last to feel or express 'disgust' at its introduction.

'Nay,' is the rejoinder, 'that is an assumption too.' Even so. But it is quite as good a one as the other. And I will back the opinion by asserting that I will find twenty such men as I have described, welcoming the plan, for one who will have the confidence to say that its introduction would really be disgusting to himself.

And what else does the following statement mean, from the proprietor of an important provincial paper, himself a leading man among the Affiliated Orders?

'You will be pleased to learn that our article on your plan sold nearly a thousand extra copies of the —— last week, and that *the principal purchasers were Oddfellows and Foresters*. My friends here are all delighted with the project.'

I now touch the other assumption—that the enforcement of compulsory providence would do 'yet greater harm' to those averse from providing for themselves.

Surely the question may be asked, what harm would it do? To say in reply that the wasteful lad of eighteen, required to make provision for himself, may *disapprove* of a limit being for a time put on his extravagance, would be too ridiculous. I grant it may interfere with his waste; but that does not harm him. It may interfere with his habits; but only so far as his habits are bad. It may interfere with his liberty; but only so far as that liberty

is licentious. Does it interfere with his rights? No, by no jot; for a man who will not fulfil his civil duty has no civil right to appeal to. 'Oh! yes,' I seem to hear, 'he has a right to be kept from starvation; the law, at all events, secures thus much to the poor, persecuted, injured youth on whom this cruel plan would inflict "still more harm."'

I fully admit the claim: the law should keep him from starvation; let him have the law; but let him not claim to *make* the law. He must leave the law to take its own way of doing its own business. My scheme, if it become law, will at least as well as ever keep him from starvation, and do it, as it should be done, with his own money, which is just, not with other people's, which, if not necessary, is iniquitous.

I ask again, for form's sake, though I cannot say I expect any logical answer, what harm can it do a spend-thrift to have laid by for him, out of what he would otherwise squander, a secure provision against want in sickness and old age? Will it make him more unhappy, more dependent, more degraded, more discontented, more dishonest, more mean than such a character is to-day, whether his father be a duke or a dustman? By no means. It is little to admit that it will make him no worse; and it is little to claim that such a change as I advocate will give him at least a possibility he never had before, of growing better in all these various directions.

One other little misconception I must remove; it is that of one of our most prominent exponents of practical thrift. He says of the plan: 'Apparently the mistake has been made of confounding thrift with the saving of £10. The thrifty man is the man who has turned his money and time and everything to the best account. One main objection to Mr. Blackley's scheme is, that he would

have people to look to the State to do for them what they should do for themselves.'

The whole of this arises from misreading of my article ; it *nowhere* confounds thrift with the saving of £10. In it I spoke, and quite rightly, of unprovided men being *thriftless*, for so, in fact, they are. But the converse, that all provided men are necessarily *thrifty*, neither entered my mind nor appeared in my article.

But here is another charge to answer : 'The scheme would lead people to look to the State to do for them what they should do for themselves.' Heaven forbid ! *That is exactly what they are doing now ;* and any candid man who will read my article will say that that is *the very iniquity* I protested against, claiming that the *law* should *make people do for themselves* what they now 'expect the State to do for them instead !'

And these objections, so-called of principle, which I have shown, one by one, to be most unreasonably attributed to the statement of my plan, come from excellent men who are veterans in the cause of humanity, and whose very notice (apart from their reasoning) is an honour ! I should despair, indeed, under their disapproval did they not supply me, all unconsciously, with a cordial of encouragement. They offer their misconceptions as objections—most probably the only ones they entertain, at all events the strongest ; if I succeed in removing the misconceptions, the objections founded on them must vanish, leaving the path of progress all the freer, both for those who now accept the plan and for the objectors themselves, whose candour must bring them to my side once their difficulties and misconceptions are removed.

Another objection, which I suppose must be treated as one of principle, for it certainly is not a practical one, I have found couched in these terms : 'The very simplicity of the scheme arouses suspicion.'

As an objection, this is certainly unanswerable. The thing is so simple to me that I never thought of making it complex to other people. As a wise schoolboy when being caned rushes into his master's arms to get the *minimum* of hurt, I come to close quarters with this unexpected objection, (which I certainly cannot refute), and simply say the suspiciousness is a reason for examination, not for rejection, and that the simplicity, as far as it goes, makes altogether in favour of the scheme.

Let me enforce this view by a citation from one whom I fear I must, till he have read this article, call an adverse critic. He says :

'If the scheme has its difficulties and drawbacks, on the other hand it has its advantages. These consist in its *simplicity*, economy, and the directness with which it effects the object. As a remedy against adult pauperism it is well-nigh perfect, as it is obvious that you have only to provide for a man in the helpless times of sickness and old age, and you have done all that *should* be done for him by even the most indulgent of poor laws.'

I proceed next to answer what I am by no means surprised to find one of the most generally entertained objections to the *detail* of the proposed National Insurance. I mean the *smallness of the provision made*.

I am told, for instance, 'The sum you name, four shillings a week, will be totally inadequate to keep a man of seventy above public or private charity.'

I have other suggestions: 'That some artisans may desire to insure for even as high a sick pay as ten shillings a day.'

But all these leave out of view the fact that once universal compulsion is applied it can only be applied to enforce a *minimum* provision. Four shillings a week will certainly procure for an agricultural labourer of

seventy (who, in many cases, can still even add to his income by a little light occupation) a comfortable existence by some friend's or kinsman's fireside ; and if this be so, a young agricultural labourer should not be compelled to insure for a higher scale of provision than he may think himself ever likely to require. Nor, again, can the richer classes who are called upon to make their legal provision, though infinitesimally likely ever to draw it, be fairly compelled to contribute more than the *minimum* sum. I propose to meet the objection in quite another, but a simple way ; in fact, I suggested as much in my first article. Let every man make the *minimum*, fixed, inalienable necessary provision, at the National Club cheap rate, and let him, if he will and when he will, make any further provision he may desire, without compelling others to provide for an amount they do not wish to secure.

One concession in this connection might be made—namely, to allow each contributor to the National Club the choice, before lodging his first instalment, of paying the relative sum necessary to secure benefits of ten shillings weekly in sickness and of five shillings in old age, instead of the compulsory minimum of eight shillings and four shillings.

This would, I think, meet the difficulty of the smallness of sums assured. Beyond this the National Club need not trouble itself ; every man will be *forced* to insure sufficient to provide against destitution, while he will be *free* to insure, wherever he choose, enough to provide for his own estimate of comfort.

Before leaving this point of the smallness of *compulsory* provision, I must touch a theoretical criticism relating to it, which finds expression in the following terms :

‘I am afraid that the effect of the State exacting a minimum provision would be to give people the impression

that they had done all they ought to do in the way of saving, and so make them less than ever prepared for the uncertainties of the future.'

I pass over the fact that to translate this opinion into logical language would amount to saying that 'to insist on every person having a provision would make him less provided than when he had none.' The meaning intended by the words probably is, that if *all* people were compelled to make a small provision, *some* people would not lay by as much as they would otherwise do. I traverse the inference altogether. Until proof be given to the contrary, I may fairly assume that a man disposed to providence will not be less so because providence is made less difficult; and that a man averse from providence will not be less provided when he has been forced to make some provision, than he would be while unwilling to make any.

But there is much, I think, to be said as to a far more probable effect on representatives of these two characters. The provident man will be more likely, from the experience of his power, during minority, to provide against destitution, to use the same power which has become the *habit* of his vigorous manhood, for providing something beyond the mere necessities of existence for himself and family; and to lay by what may materially advance both him and them in prosperity and education, and may insure for himself in his declining years the well-earned comfort of an honourable ease. And, on the other hand, I have no thought of doubt that many an ignorant young wastrel, whom a salutary compulsion blesses, on attaining manhood, with an independence he never dreamed of winning for himself, will take heart of grace when he finds he has done so much, to do something more in the way of saving, and something less in the way of waste. Ignorance and hopelessness make him a wastrel; enlightenment and inde-

pendence, however given, may supply him with the first essentials for a change from degradation to self-respect.

Several correspondents have challenged my estimate of existing improvidence as excessive, judging, no doubt, from summaries of returns which they have adopted without sufficient examination. One speaker at the Cheltenham Social Science Congress, indeed, in opposing Mr. Randell's suggestions, stated that there were 80,000 friendly societies in the country with twelve millions of members (more than half the population of England and Wales!); and this absurdity was calmly accepted by the meeting! Such a statement, of course, needs no answer whatever amongst experts; but it is right to show how the general impression of more thoughtful objectors may be produced.

The summary of returns on national providence issued by the Chief Registrar of Friendly Societies is not framed on the exact model of the general summary given by the Friendly Societies Commission (Fourth Report, p. 79); but the Registrar so far adopts the latter estimate as to say that it was *decidedly under the mark*. The Commissioners, moreover, estimated the funds and membership of unregistered as well as registered societies, which the Chief Registrar, of course, is not expected to do; and we are, consequently, unprovided with means for accurately calculating the matter. If, however, to avoid all possibility of error, we add 10 per cent. to the Commissioners' figures, we find a total membership of four and a half millions, and an average provision of £2 18s. 5d. (say even £3) a head.

But is this a true measure of either the national providence or the national provision (for these two are different things)? By no means. Only a small proportion of these club members are providing, and a still smaller are provided, *against sickness and infirmity*. For, following the bases of comparison adopted by the Commissioners in

their estimate, we find two-thirds of the membership (three million persons) insured *only in burial societies* for funeral expenses, and these, of course, we must strike off from our calculations.

Thus we have, at best, only one and a half million really *providing* against sickness and old age. Now let us see how they are *provided*.

It may be laid down as a rule, that for a club really to *secure* to its members such benefits as my plan assumes, it should, when fifty years old, hold a reserve of between £8 and £9 per member. If the average amount of funds in reserve be £3 per man, then only a third of these members are provided, and the whole funds are only sufficient to provide for half a million persons, instead of four and a half millions !

Yet, it may be urged, if we cut off the burial club membership, we must remember that the burial club funds, also cut off, average far less than £3 per head ; so that the funds remaining for calculation will be proportionably increased.

The objection is a fair one ; but I fear there is far more than an equivalent set-off to stand against any gain in calculation it may claim. For, whatever amount per head remain for insurance, it will not all, or nearly all, be applied successfully in sick pay and pensions ; a vast proportion of it will vanish as the weak clubs break and disappear, and, however it may aid some members for a little time, will be spent and gone without securing the independence of those by whom it was contributed.

Nor would the general aspect of the case be very much bettered if we estimated the provision already being made at £1 a head higher than I have done, which would be the highest result we should attain by including, as some correspondents insist we should, the balance held by the Post Office Savings Banks in our estimate of existing provi-

dence. The aggregate sum held by the Post Office Bank* is £27,000,000—say 17s. 6d. per head of population—and being money not really set aside for such a provision as we speak of, but liable at any moment to be withdrawn and even wasted, could not be reasonably reckoned as part of each man's secure self-provision; even if the greater part of it did not belong, as no doubt it does, to thrifty and saving wage-earners who are already provided against sickness and old age *in addition* to being depositors in the Post Office Bank.

I proceed to touch another theoretical difficulty, which, of course, offers no reason against establishing National Insurance, but is supposed by some likely to be a great stumbling-block in its way. It is expressed by many correspondents in almost identical terms: 'The opposition of existing societies will be the strongest obstacle to the plan.'

Apart from the fact that I have never heard this difficulty urged by a member of any existing friendly society, I am inclined to believe that the objection will not arise—*openly, at all events*—from representatives even of bad ones. The plan I suggest, if it enforce compulsion to-morrow on every man of twenty-one years of age, would take sixty years to come into full operation. Now, present societies are either good or bad. The good ones are good either financially or philanthropically, or both. Those that profess to be only financially sound, will have no cause for complaint, if their scales of payment be computed on really sound principles. Granting that my plan would cut off the youngest members from their number (supposing the worst case for the society to arise, that not one of these nationally-insured youths ever made an *additional* insurance with them), still, though this might affect the *extent*, it could not affect the *solvency* of the society, if those in-

* The Post Office returns embrace the whole United Kingdom. The census returns I have used are only for England and Wales.

sured in it were paying, as they should do in any safe club, premiums proportioned to their age at entry. It is true the society would fade out in sixty years, but by that time all now interested in its success would have made and received their claims, and its officials would have gradually died out as well. Thus a really sound club would *not admit* that its *solvency* could be affected by the establishment of the National Insurance.

Let us take next the case of a club, say a county society, absolutely good both financially and philanthropically. It exists really for the good of the people, not for the profit of the shareholders. It is administered, and we may be proud to acknowledge it, in most cases, by untiring zeal, patience, industry and self-sacrifice on the part of gentlemen who have gained the confidence of the working men, taught them how to appreciate a good security, and guarded their interests from loss by many years of watchful effort. What will managers of such a society say to its members? What but this: 'We have urged you for years to join this club for your own sakes. Now our work is done; a simpler, cheaper, better, and possibly a safer means than the very best we could secure you is put into your own hands to make; we will still take your extra savings if you wish extra insurances, and we have plenty of funds to keep our promise with our old members, but the National Club is of its nature better than our best, and we, as your friends, point you to that as the safest and most profitable investment for your money.'

So much, then, for every sound friendly society of whatever class; so far as it is really what it professes to be, and subserves the one purpose which is the sole reason of its existence—namely, to secure the providence of the poor—its managers are logically bound to approve the principle of National Insurance.

Now let us turn to another class of society. To those, namely, which under the false name of 'Friendly,' are the poor man's bitterest foes; that exist to swindle, plunder, and defraud the ignorant and helpless; that look for large profits from the simplicity of the poor; that, in order to keep their funds high, cut off, as the newspapers lately recorded, the insurance of £7, due on his wife's death to a member of thirteen years' standing, because the poor woman's last illness, preventing her going to pay, had brought the contribution *one week into arrear!* In fact, let us look to the bad and unsound friendly society that lives by sucking the very heart's blood of would-be independent working men, while leaving them to the pauper's dole and workhouse in the end. I defy them to oppose the National Club on any ground but the plain and patent one of selfish interest.

Will they on that ground? I cannot say, for man cannot measure the possible audacity of fraud. I have heard some one even speak of the *vested interest* of such societies, for careless speech is no rarity among us; but, if this mean the interests of shareholders and officials to perpetuate a cruel swindle, I answer that though the law may permit a man to open a dram-shop, it is not bound for ever to supply him with customers; while, if it mean that the establishment of National Insurance will break these fraudulent societies and injure their innocent members, I answer with a denial; I say they are insolvent now, when we are but beginning to name the notion of a National Insurance, and that every one of them must die of itself, and fail its contributors, many a long year before the sixty shall have passed that will be needed to make National Insurance universal.

Briefly, then, as far as *managers* of existing friendly societies are concerned, those of good ones will not object—their solvency is secure; those of bad ones dare not

object—their insolvency would be exposed by their objecting.

And as regards *members* of existing societies, I say those belonging to good ones are safe, and have no cause for fear; those belonging to bad ones need not lay their failure on National Insurance, since they *must* fail whether or no.

I now come to consider certain objections to National Insurance which have hurried many people who offer them into the error of pronouncing the scheme *impracticable*. The alleging of a difficulty, or the urging of an objection, cannot prove a plan impracticable unless the difficulty be proved insurmountable, or the objection unanswerable; and this is what no objector has yet attempted to do. No man would be silly enough to pronounce the getting from Middlesex into Surrey impracticable, so long as the human intellect can conceive of the Thames being crossed by ford or ferry, by tunnel or bridge.

The objections made may afford fair reason, perhaps, for examination and inquiry, but *no reason whatever* for rejection of the plan; and if I show that these objections may be answered, I feel sure the gentlemen who have made them will frankly withdraw their assertions, based thereon, as to the impossibility of national insurance, and perhaps will also join me in advocating its adoption. For few deny that the thing would be a good thing, *if only it could be done*.

The grand central objection, of practical kind, which I meet, is that based on the assumed impossibility of compelling unwilling persons to pay their insurance—in a word, the impossibility of collection.

It is admitted on all hands that there will be no insurmountable difficulty in dealing with the vast majority of the population. They will be in fixed occupations, and as easy to reach by the National Fund managers as they are now by the Inland-Revenue, the Income-Tax, or the Education officials. But it is the class of persons described

by the census as 'in undefined occupations,' which furnishes opponents of my scheme with an argument formidable enough at a distance, but losing much of its force on closer examination.

Men point at the vast number of rough, violent, apparently penniless, and possibly lawless men of all ages, to be met daily in our crowded cities, and say, 'It will be impossible to get £10 out of each of these men, under any circumstances.' I reply that I never suggested we should; but that we should do it with youths *before they become* rough, violent, penniless, and lawless, which is certainly a very different matter.

The allegation, 'that persons in indefinite occupation cannot be compelled,' is based on ignorance of the very small number of persons against whom compulsion would have to be actually enforced; and seems to weigh chiefly with those who cannot yet realise that no one over twenty-one years of age on the first introduction of the measure will be compelled to contribute at all.

Let us assume that the compulsion is to begin at eighteen years. By the last census the whole number of persons of both sexes, under twenty years of age, in undefined employment is given at 178,373. Assuming all these to be over fifteen years (a very large concession), the proportion of individuals between eighteen and nineteen, that is, in their first year of compulsion (for after they have undergone compulsion for one year they will not resist it for the other two), will be about 35,000, or, briefly said, about one in 657 of the population, assuming further that every individual of the class is certain to resist and oppose the law! Is it conceivable that our national power of effecting an unquestionable good, such as is suggested, can be successfully thwarted by the opposition of such a fraction of the community as this?

The number, then, will be very small; but I am fairly bound to account for them.

Who, then, will they be, these unwilling juveniles, whose recalcitration can be supposed to impede the true domestic and social progress of an awakened nation? They will be young paupers, young thieves, young drunkards, and young vagrants. 'Be it so,' is the reply, 'but how are they to be dealt with?' Their very condition makes the first step easy. Just because they are what they are, Society gets hold of them, has them in her hands, and should not let them go till she has made them do their share.

The young pauper goes to 'the House' in sickness; if the parish cure him, let the parish keep him, till he learn that in the stoneyard, or the mat-room, in slow labour paid at the lowest rates, he *must* lay by his £10 in the national stock, to keep him always when he is sick again, unless he be willing to be bound over to work in freedom, for the wage he is really worth, till he have secured himself from destitution. He will be none the worse, the nation will be all the better, for his having learnt the lesson.

And the young thief? The law lays hand on him, and sends him, for the first time, to gaol. If he have no insurance card or book to show, let him work in the gaol-yard till he have earned and paid his cost of keep and his contribution; he will be none the worse (it may save him from the gallows); Society will be all the better for having been free for three years from the plunderings of a thief.

And the young drunkard? Even so, the police lay hands on him, the youth who can spend to the ruin, but cannot save for the sustenance, of his body (to put it on the lowest grounds). Why should he be let go till he be helped to do what he is unwilling or unable to do for himself, and have made his own provision? He will be all the healthier for his enforced abstinence, and the crime, the ruin, and the misery attendant on his

drunkenness, if that *must* come, will be postponed and diminished by at least three years.

And the young tramp? Thank God! there are few of these; for the tramping vagrant is generally one who has come through long stages to the lowest degradation. '*Nemo repente fuit turpissimus.*' Yet if he come but one night to the casual ward, claiming pauper's shelter and pauper's food, and cannot show his National Insurance card, let him be treated as another pauper, and held fast till he have earned and paid his share. Who shall say that such a measure is too harsh, too cruel, too Draconian? If we admit, as nearly all do, the principle of compulsion, it is contrary to common sense to cry out against its practice, especially when that practice, stern though it may sound at first, will confer upon its objects a lifelong benefit, and be of simultaneous service to Englishmen at large.

Further, against whom do I suggest so stern a measure? Against *those only who refuse* (either in ignorance or wilfulness) *obedience to the law*. It will not be for a lad's drunkenness or his theft that this coercion will be inflicted; but Society, having the offender in her hands to punish for his drunkenness or theft, will wisely seize the favourable opportunity *which he himself affords*, of making the improvident, law-defying culprit a provident and independent man.

With regard, again, to the recalcitrant youths, I have been met with the objection from many: 'They will enlist, and so evade their payment.' 'With all my heart,' I answer, 'I wish they would!' And certainly they should have the choice, if not the compulsion; but so far from thereby evading their payment they would be passing, as the proverb says 'Out of the frying-pan into the fire.' For, up to a certain time of life, individual providence by deduction from wages (my very plan) is *compulsory* on every soldier in the service! He is obliged to put aside

twopence each day from his pay, so that, when his six years' term of service is over, he receives his savings to the amount of nearly twenty pounds! Let the refractory young tramp or thief fly for refuge to the army to avoid insuring, and he does the very thing he is wanted. He will be well fed, and clothed, and taught; he will have a chance of a new start in life; he will be a member (he may become an honoured one) of an honourable profession; he will have learned cleanliness, comfort, and self-respect; and, if he like, when his three years are past, his own money, which he never missed, will pay his insurance, and the once poor, slouching, hopeless pauper vagabond may march forth an honest independent man, able morally to hold his head up among his fellow-men, as he has learned to hold it up literally before his comrades on parade.*

Give him this opportunity, and in coercing a boy we may save a man. For, if we drag a poor wretch at all out of the horrible slough of despond, surely it is only charity to keep him long enough for the mud of misery to dry and be brushed off, and then to send him forth, clean and sound, to tread a firmer path; to give him what so many a poor, heartbroken, social failure has had to cry for all in vain—one trial more, one last, but hopeful chance of snatching from the very jaws of adverse Fate a new character, a new conscience, and a new career!

This answers, too, the question, also put to me, of how to deal with soldiers. In their case the whole work is done, if the law only permit the National Club to claim each man's provision from the deferred pay due to him on completing his term of service. It could not be better invested. The sensible men would welcome the measure;

* If it be said he may be below the standard, let the standard be lowered to meet his stature; why not, if necessary, drill a company of Lilliputians as well as a company of Grenadiers.

no greater kindness could be done to the foolish ones, who would still have ten pounds left to waste.

Further, against the alleged difficulty of compulsion, Mr. Tremenhoe, in writing to the *Times*, has shown that the Factories Act, sec. 25, has made 100,000 individuals (children in factories) at the present moment liable to a compulsion for school fees, to be deducted by their employers, to the extent of one-twelfth of their earnings, without exciting the slightest national clamour; and there probably is not a single person at the present moment suffering imprisonment for choosing to oppose the Compulsory Education Act.

And one last consideration may reconcile objectors to the alleged cruelty of the coercion I advocate. It is contained in the following suggestive extract from the Local Government Return for 1877-8:

‘Mean number of paupers receiving relief, 719,849.
Cost of relief given, £7,400,034.’

A very simple division gives the annual cost per pauper to the nation as reaching £10 5s. 6d. ! Let anyone balance the cruelty of aiding a law-defying lad to lay by £10, once for all, for himself, against that of burdening the community with a larger sum on his behalf for *every year*, whether one or sixty, that he is allowed to remain a pauper. Surely I may fairly say, ‘*Cedit questio!*’

So much for the alleged difficulty and the alleged cruelty of the compulsion; one word as to its alleged impossibility.

Many other nations compel without trouble, for defence or aggression, for sorrow or selfishness, the whole earning powers of all their male subjects for three entire years of military service. Can it be called *impossible* for England to compel, for her people's own blessing, one-twelfth of the lowest wages during the same time? Surely not,

while, the 'persecuted publican' compels, from most members of the class we are considering, a vastly larger payment, through every year of life, by the easy process of opening his door.

I will now turn to the actuarial part of my scheme, which is of very great, but far from being of the very greatest, importance. For let us bear constantly in mind that the question whether the cost of such insurance as I propose be a pound or two higher or lower than my rough estimate, however it may render the payment harder or easier to accomplish, does not, by a single jot, affect the desirability or the duty of making provision.

The sum of £15, which I named as that for which a large, solvent, successful, and actuarially valued society would even now undertake the assurance, might have been £20, for any obstacle it would have thrown in the way of my proposal. I took that rate as a presumably safe one, and proved to be so by the certified experience of more than half a century; and I named my authority, which is open to any man's examination. I utterly decline to discuss, as against this statement, certified by Mr. Finlaison, the Government Actuary, the mere guess of any unskilled objector, who chooses to assert his own unsupported opinion that such a rate, if generally used, would ruin the National Club. Let us have, in such a matter as this, skill set against skill, and experience against experience; to presume to silence both by mere conjecture and ejaculation would, to my mind, be about as wise as to appoint Mr. John Cade Professor of Political Economy, and make attendance on his lectures a matter of national compulsion too.

Yet I am not unwilling to make a concession on this point for the sake of argument, and to abandon the typical tables I have quoted, in favour of a set which have already a certain national authority.

I refer to the Parliamentary Paper (dated April 7, 1876, No. 167) containing, amongst others, the Third Report of the Actuarial Commission appointed under the Friendly Societies Act, 1875, and signed by its members, Messrs. W. P. Pattison, Ralph P. Hardy, and Alexander J. Finlaison, presumably three of the most eminent actuaries in the kingdom.

These gentlemen set forth a table of contributions which they recommend for temporary use, pending the preparation of new tables under the Friendly Societies Act, 1875. It excludes representatives of noxious and dangerous occupations—exceptions, of course, with which National Insurance would take proper means of dealing; and it recommends a provision being made to reduce the sick pay to half-pay after one, and to quarter-pay after two, years' sickness; but, be it noted, with this striking qualification: 'This condition, though *not taken into account in the calculation of the rates of contribution*, is rendered advisable' in view of possible fluctuation; 'a fluctuation of this nature would have an untoward effect upon the finances of the society, *when the number of members is not large enough to supply a steady basis for the operation of average.*'

Of course, the necessity of this condition vanishes in view of a society comprising every unit of the population.

Let us see, then, what rates these gentlemen suggest, remembering that in tables for temporary use they would be certain to leave an abundant margin for safety. I take the medium age of nineteen, and find that the rate of contributions for the proposed benefits would, if capitalised by the Hampshire rate, cost £18 7s. This seems at first sight an amount far above my original estimate; but this notion is speedily dissipated when we come to consider the fact that the rates in question are based on an investment at compound interest of 3 per cent. per annum. Let

us now bear in mind that of the money contributed for pensions, not one farthing will be required for fifty years; and, in the early stages at least, the current expense for sickness, as occurring in the healthiest years of life, will be relatively very small. It is manifest that the Commissioners to whom the management of the National Fund will be entrusted, requiring to keep very little money at call, will be able to invest on mortgage and public loans, instead of in the Three per Cents. alone, and to obtain as much as 4, or even $4\frac{1}{2}$ per cent. for much of their money. We shall see in a moment what a cheapening of the necessary rate of contribution would result from such difference of investment, by noting that in fifty years £1 at 3 per cent. compound interest increases only to £4.30, while at $4\frac{1}{2}$ per cent. it grows to £9.03—a feature which, if carried out even with regard to pensions alone, would reduce the cost of that part of the insurance by more than 50 per cent. on the calculation of the Actuarial Commission.

The foregoing considerations will, I trust, be found sufficient to warrant me in assuming, at all events till properly qualified experts prove me wrong, that the sum I roughly named, £10, as the basis of my general argument, is quite as likely to prove somewhat over as somewhat under the amount that will finally be required.

But the expenses of management? Well, that is relatively a small matter, but of course it should be estimated, and I believe, though I do not assert it, will even prove capable of inclusion in the rates suggested. For the number of transactions (which causes most of management expenses) will, on one side of the account, be vastly smaller than in any existing club. All present clubs carry on their business (so far as collecting funds is concerned) by weekly, monthly, or quarterly transactions *all through the life* of every member. But the whole collection of the National Fund might be made by three annual, or quite

easily by twelve quarterly transactions between eighteen and twenty-one ; and, in a vast number of cases of the richer classes, will actually be effected by one. Putting the average number as paying quarterly, we should find that a pensioner on the National Fund on reaching seventy years of age would have made his payments in twelve transactions, while in an ordinary club they would have required no less than two hundred. This may show how much a smaller 'loading' for management would be needed in the National Fund than some objectors imagine.

Another point is laid much stress on, which I must examine. It is that a compulsory deduction from wages will practically come out of employers' pockets. The thing might be argued if the compulsion were lifelong, and the masters compelled to make payment in proportion to the weekly wage of every man.

But this possible effect of taxing *all labour through all lifetime* could not be produced by taxing *a small part of the labour during a small part of the time*. For the persons between eighteen and twenty-one under compulsion (representing three years of work) would be unable to claim increased wages during those three years, being obliged to compete in the labour market with the aggregate of all other wage-earners (representing forty-seven years of work), who would be free from compulsion, and have no grounds for claiming higher wages.

And it may be instructive to go further, and see to what a mere flea-bite such so-called taxation would amount. Let us take roughly fifty (*i.e.*, from fifteen to sixty-five) as the number of working years. The extent of compulsion (on wages of 15s. a week) would be a twelfth of the wage. Its aggregate, therefore (if it all fell upon employers, which I deny), would amount to one-twelfth of three-fiftieths, or to a half per cent. on the entire wage bill, the effect of which would be to raise the general weekly wage by less than one penny per week !

Of course, it will be said that there are far fewer wage-earners in the later than the earlier years of work ; but against this may be set all wages earned before fifteen and after sixty-five, with *all the money of all workers at all ages* spent at present (too often quite vainly) in voluntary efforts at such a self-provision as my scheme would infallibly secure.

Another important practical difficulty which has been alleged against the introduction of the plan is *the risk of loss by malingering*. I have taken pains to show (and I trust conclusively, as this belongs essentially to the proper independence my suggestions aim at securing) that the fear of loss to the 'Government' may be set aside as an impossibility. So that, granting any conceivable amount of malingering to exist, the National Fund could never prove unequal to its financial engagements ; its very constitution providing the means of immediately redressing any possible deficiency which might arise. Yet it would be the rankest folly to argue that, because the National Fund might be theoretically illimitable, it should reasonably be allowed to provide a premium for universal fraud. Of course, every care should be taken to guard against this, and I will admit to my objectors in this respect that the possibility of fraud by malingering is a good argument in favour of strict watchfulness over the administration of the fund, but no argument whatever against its establishment. For, if it were, unquestionably the same objection would lie against any friendly society or any insurance whatsoever. Even in our best and most trustworthy friendly societies serious fraud by malingering either does or does not exist. If it do, and be able to escape detection and punishment, it is evident that the scale of payment of such friendly society is framed on the expectation of having to pay for a certain amount of fraud ; if, on the other hand, such fraud do not exist, it is unreasonable to assume that it *must* exist in a

National Club; unless, indeed, in the nature of things, it be impossible for a National Club, in the funds of which every unit of our population is directly interested, to take the same precautions against feigned or avoidable sickness in its members, that an infinitely smaller organisation, such as the Foresters or Oddfellows, is able to accomplish with success.

Of course, whatever means the affiliated societies adopt as a safeguard against fraud might be adopted also by the National Club. It would be a mere absurdity to suppose that any man should receive his sick pay on demand from a Post Office clerk, without affording proper, usual, and indisputable proof of his title and of his sickness. Moreover, it must be remembered that in every case, and during every week of the sickness, a medical certificate of the recipient's state is the indispensable condition of his receiving aid at all. And if to this we add the fact that no man's sick pay, so far as the National Club is concerned, can be much more than half his usual earnings, we shall see plainly enough that the only encouragement to his fraud will be that given, not by the National Club, but by some supplementary society which is foolish enough to allow him to make an additional insurance to an amount sufficient to tempt him to be dishonest.

Further, I will indicate a direction in which the existence of the National Club will tend to diminish sickness of the class which we may call *preventible*.

At present a member insured in any ordinary club, being debarred from receiving pay in cases of sickness caused by his own drunkenness and dissipation, can have recourse to the workhouse. With a National Club, he might still, in such circumstances, claim workhouse relief, but he should be compelled, on or before leaving, to earn and pay the cost of his cure, in default of giving security for its early payment. And this knowledge surely would

have some effect in the diminution of much preventible disease, and possibly act as a check on much habitual drunkenness. It seems to me that these considerations, added to those already adduced in my former article—namely, the proved fact that the larger the organisation the less the average sickness, and the reasonable supposition that every man's having a direct money interest in the profits of the club would tend to expose and discourage fraud—may be held sufficient warrant for concluding, till something beyond mere assertion be adduced to the contrary, that no reason exists against a National Club being as well secured against fraud as any other.

Before leaving this point I will fortify my position by the following acute remark, given in his own words, by a simple working man :

‘Let me give you a strong reason—that is, what I have always considered such—why all the benefit societies of England should be brought under one head. Whatever might be said to the contrary, there is a great jealousy existing with the members of the different societies, and, I am sorry to say, not a friendly jealousy of rivalry which shall perform the greatest amount of good, but a green-eyed jealousy of each other's success. I have seen an Oddfellow chuckle and display gratification at seeing a Forester imposing on the funds of his society ; and, again, I have seen a Forester countenancing and winking at a Patriot guilty of the same dishonesty. Now, if they were all under one head, the Patriot would act as a check upon the Forester, and the Forester upon the Oddfellow, and so on, because they would all belong to one organisation, and each would be interested in the welfare and prosperity of the society. This, sir, is an idea I have entertained for many years, and God speed you or any other gentleman in bringing about this glorious and happy state of affairs for the sober, provident working men of this grand old country, England.’

I am further asked how the case of apprentices can be met; that most of these are unable to earn money till twenty or twenty-one, and therefore that the scheme must fail as regards them. We must remember that apprentices forego the early earning of money in order to qualify them for trades in which they expect to earn far higher wages than they would do as mere labourers. These are exceptional cases, and might be exceptionally treated. When they became journeymen, at twenty or twenty-one, they should be required to pay up their arrears at a much faster rate than others—say, within a single year—and at a slightly higher rate, proportioned to the lateness of their payment.

Lastly, as to my plan not meeting to perfection the case of a vast mass of misery to the able-bodied caused by sudden loss of labour and unexpected disasters, I can only say that no system can; and that in this respect even our present poor-law may break down. If its machinery remained (as I assume) we could be no worse, and might be better off than now; the exceptional need would require an exceptional remedy; and there would be an incalculable amount more of private charity available than to-day for meeting the necessity. But besides this there would be a vastly larger number of men than now who would have learned by their early discipline the power of saving, and carried it on to make, what so few succeed in at present, not only provision for old age, or sickness, but also for 'a rainy day.'

And yet I hope, if another opportunity be afforded me, to show that National Insurance in unexpected ways would be really found even in this respect to go further on the way to obviate, and so to dispose of, this great difficulty than any other plan at present known to man.

But consideration for the space at my disposal and the patience of my readers compels me to draw, for the pre-

sent, to a close. I have tried to meet every important objection which has been offered against National Insurance. I do not believe there is one amongst them insurmountable, though it would be overweening self-confidence to hope I had made all my readers share this faith. But it is no reason, in a matter of such importance as this is, because I fail to remove an objection, that many wiser men than me should fail as well. This at least I claim to have made out so far, that the change I propose is *not impossible*, at all events till far stronger grounds for the contrary opinion than any yet adduced shall be brought forward.

Let any reader of this paper compare the vastness of the good which the scheme would effect, with the small importance and logical weakness of the objections to it we have considered, and I think he will agree with me that we have a right to ask some better reason for having to go barefoot than that some day a boot-lace may be broken; or for having to sit always in darkness some better reason than that clouds occasionally obscure the sun.

III.

THE PREVENTION OF PAUPERISM, POLITIC AND PRACTICABLE.*

(A REPLY TO MR. EDWARDS.)

THE article in the *Nineteenth Century* of November, 1879, by the Rev. W. Walter Edwards, entitled 'Compulsory Providence: a Reply to Mr. Blackley,' deserves to be widely read, as it probably will have been. I trust most heartily, for the sake of the cause it labours to overthrow, that its perusal may have been as careful as it is certain to have been extensive, since a proper consideration, on the part of thoughtful and well-informed readers, both of what it says and what it omits to say, will make my refutation of the objections therein offered against 'National Insurance' more easy to me and more convincing to them.

I enter the lists against Mr. Edwards all the more cheerfully from being able to appreciate, and to a great extent to sympathise with, the views which he holds and has published to the world, on the evils of our present Poor Law, though I have never seen my way to advocate its abrogation. Perhaps, indeed, I have used a wrong figure in saying I would enter the lists against Mr. Edwards at all: our position is rather that of two knights cannoning against each other in our eagerness to overthrow the social dragon of pauperism. I take Mr. Edwards's

* This Essay was accepted for publication in the *Nineteenth Century*. Before it could appear, the announcement for sale, entirely without my knowledge, of an address of mine quoting some passages from it, made me feel it necessary, in justice to the Editor, to withdraw my MS.

strictures on my proposal in the best possible part, and regard the bruises he inflicts upon me as necessary incidents of my enterprise, and as 'all in the day's work'; but as I still wish to overthrow the dragon, and still think mine the best way of doing so, he must not wonder that I utterly object to his checking my career at all, and that, in order to disengage myself from his entanglement, I find it necessary to hit him pretty hard. If I can judge his spirit by my own, I know he will regard the wounds I mean to give him (as I do those he deals to me) as honourable scars received in the good free fight of honest patriotism.

That a year ago, or thereabouts, an essay in the *Nineteenth Century* on 'National Insurance' should have 'attracted much attention' seems reasonable enough to Mr. Edwards, who has much to say in his article on the desirability, if feasible, of the scheme I proposed. But that other people should hold the same view as his of its desirability, and a different view from his of its feasibility, and that even an association should have been formed to further the admittedly good object,* this indeed appears an error far too serious to be neglected, and so he tells us that 'the fact that so many persons have adopted the proposal, and that it has made undoubted way in certain directions, *makes it necessary*† that something like a formal exposition should be given of the grounds on which *it must* be rejected. It also, I may add, makes it necessary for me to give an exposure of the fallacy of the 'grounds' he alleges.

As I shall have to bring those readers who are patriotic enough to study this question seriously through a good deal of close argument, and as many who take up these

* The National Providence League. Office: Lancaster House, Savoy, London. See prospectus inside cover.

† Though Mr. Edwards's paper is not by any means unemphatic, I must observe that the italics throughout the present article are mine.

pages may feel unqualified or indisposed for such labour, I propose first to answer Mr. Edwards *generally*, so that cursory readers may understand the line my answer takes, and then to answer him *particularly*, so that thoughtful readers may assure the cursory ones that my general reply is right.

The following short syllabus of my intention will probably make the discussion clearer. I propose to show :

I. That so far as he argues in *general* terms, without offering any proof, Mr. Edwards is in error in asserting : 1. That my scheme of National Insurance is founded on bad political economy, *i.e.*, is wrong in principle ; and 2. That it is wrong in practice ; and 3. That, even supposing these assertions to be right, his general deduction does not follow from them at all.

II. I will, in the second place, before examining Mr. Edwards's particular assertions against the principles of my plan, point out that he has in a most extraordinary manner misrepresented (and therefore, I must believe, misunderstood) the proposal he criticises.

III. I will show that he has laid down maxims of so-called political economy, which seem less in accordance with common-sense than the proposal they are meant to condemn.

IV. That he himself does not accept the authority of those economic writers, to whose *dicta* he calls on me to submit.

V. That all the *dicta* of these very writers cited by him as subversive of my proposal are in its favour.

VI. Having defended the principle of my proposal, I will apply myself to refuting one by one the practical objections which Mr. Edwards offers, not so much against National Insurance as mis-stated by him, with which I have little to do, as against National Insurance as proposed by me, which is all I am concerned to uphold.

I.

Mr. Edwards's contention is as follows :

'National Insurance can never become the law in this country, first, because it is founded on bad political economy; and secondly, because it is impracticable.'

1. For his general assertion, that my proposal is founded on bad political economy, Mr. Edwards offers no authority whatever beyond his own assertion that 'the economists are against me.' I have no intention of troubling my readers and myself by discussing at any length general allegations attributed to anonymous sages. The assertion 'everybody says' is very easily made in more matters than National Insurance, and, in a logical sense, is an entirely 'impertinent' allegation, to be always met, and generally routed, by the altogether reasonable demand for an induction of the individuals (often limited to one) whose dictum has tempted the vagueness of a universal affirmation. Therefore I may be permitted to put 'the economists' unnamed by Mr. Edwards entirely out of the question until he tell us who they are. I will treat further on the utterances of those he does name.

2. I will next offer a *general* answer to the favourite time-honoured old-fashioned cry of 'impracticability;' undertaking also in my second part to touch *seriatim* the points alleged by Mr. Edwards against the practicability of my plan.

In the first place, 'impracticability' is the oldest obstructionist in the universe. Perennial in its pettiness and immortal in its essence, it staggers through the world for ever, the very Wandering Jew of the whole history of

reform ; aged, dotting, weary, stumbling, staggering, falling ; measuring ever, like an Eastern devotee, its own length on the road it journeys in the mud of confused thought ; marking its progress by its falls, and only rising painfully in order to enable it to lie again, each time a fathom further than before. Its history is the most instructive, and yet perhaps the least studied, chronicle of signal failure in the whole creation. If we commence only from the beginning of the century we live in, we know there has not passed a decade in which this poor old pantaloons has not been crooning out his miserable prophecies, cursed with a fate the very contrary of Cassandra's, as being always believed in at the utterance, and always discredited by the event. For what great and glorious social blessings of our time have not had to bear the same outcry, and how many a bright brain has been addled by its echoes, how many a noble heart been broken by its opposition ! Let us mark the proud procession of now accomplished 'impracticabilities' which men of our time have lived to welcome. Gas-lighting, steam-navigation, railways, telegraphs, penny-post, electricity, compulsory education ; need I catalogue their grand triumphal marches, or tell of the obstacles placed in their path, or gibbet, in the face of national gratitude and commonsense, the wondrously wise men who placed the obstacles ? I protest, in view of all the falsified allegations made so long and so vehemently against each of these good measures in its turn, that I hold there is strong reason for applying, even to the progress of a young idea like National Insurance, the argument from experience, and for concluding that the more loudly and vehemently its impracticability is alleged, the more certain is its wider acceptance and its ultimate success.

There is another favourite phrase in which the same vague allegation of general impracticability is apt to clothe itself,

which was formulated lately by a very eminent man* in the following terms: 'The scheme is ingenious, and perhaps logical; but I fear there is a stern logic of facts against Mr. Blackley's proposal.' Now my proposal (*pace* Mr. Edwards using the word 'illogical' for 'economically wrong') should be a little differently stated. There may be a 'perhaps' about the ingenuity, but there is no sort of 'perhaps' about the logic. To call the assertion 'that it is more just to make every man provide for himself than to make all the thrifty provide for all the wasteful,' 'illogical,' would be sheer nonsense; an absurdity such as no critic has yet spoken, nor will ever dare to speak. But, if this be true, what follows? There cannot be two contrary logics; if an alleged logic of fact oppose an admitted logic of principle, the alleged logic smashes against the admitted logic as an egg against a wall of stone, and only with the more complete disintegration if flung by the arm of a Samson. So much the worse for the alleged 'logic of facts,' which vanishes—so much the better for the facts themselves, since we are left more free to change them.

Yes; it will be found that the general allegation (for it is no argument) of 'impracticability' springs from aversion to change, as involving necessary alteration of habit, modification of idea, or effort of brain. It is natural indeed to many men, but would be fatal to our race, as thinking beings, did it preponderate in all. Why? Because the stereotyping of history means the stagnation of humanity. To crystallise all wrong conditions would end all discussion, make reasoning superfluous, and even leave nothing to do for parliaments, which we are told are able to do everything. It would end all the trouble of thought, and abolish the function of brain, because it is just the

* The Bishop of Manchester, in his opening address at the late Social Science Congress.

correction of facts which are wrong which is the motive, the justification, and the essence of reform.

So much for my *general* answer to Mr. Edwards's general assertions that 'Compulsory Insurance' is a scheme founded on bad political economy, and impracticable.

3. I will next show *generally* that, even granting Mr. Edwards's two premises, the conclusion he deduces from them, that National Insurance can never become the law of England, does not follow at all.

To prove this assertion, I take Mr. Edwards's own favourite topic, our present Poor-law system, and his own words about it in this very article. He says of it (p. 901, E.*): 'The system which imposes a tax upon property in order to give the poor a right to relief, is one which is regarded in almost all countries, save England, as *wrong and illogical*—two wrongs cannot make a right.' In the last line of p. 902, he again applies the word 'illogical' in the sense of 'economically wrong' to my proposal; and I have no objection, for what is logically wrong cannot be economically right. Therefore, I may not unfairly assume that he uses the word in the same sense when applying it to the Poor-law system, and regard it (so do I) as economically wrong. Yet surely its existence, and that for three hundred years, shows his deduction false which claims that a measure founded on bad political economy can never become the law in this country.

II.

I trust that in a matter which concerns entirely the question of logic, no one will cavil at my claiming, at the outset of my argument, a proper respect for the meaning

* I use 'E.' throughout, as referring to Mr. Edwards's article in the *Nineteenth Century* for November, 1879.

of words, without which no just conclusions can be reached; for it is important for me to show that the assault Mr. Edwards has made against my proposal is, to a considerable extent, based upon his own misconception of its meaning; and a misconception for which there can be no allowable excuse, if he have read with proper care, as he surely should have done, the essays which he has undertaken to review.

In his first page (E. 893) he makes the following statement :

'It may at once be conceded that such an object (the causing a very large number of the evils which afflict the community at the present day to disappear) would be highly desirable if it could be attained. But can it be attained by Mr. Blackley's method? It is to be feared that there is no royal road to *the point aimed at*. It is not by way of compulsion that the high graces of thrift and providence are to be established in the world,' etc.

I beg my readers to notice how my opponent here either confuses his subject or shifts his ground. What *is* the point aimed at by my plan, to which he refers? For he describes it in two different ways, one of which I cheerfully accept, the other I as decidedly protest against. I *do* aim at causing a large number of evils to disappear; I *do not* aim at the impossibility of establishing high graces in the world by compulsion. The former aim may or may not be reached; to attempt the latter I hold ridiculous, and have repudiated again and again. Mr. Edwards ought to have known better than to set up such a scarecrow, so easily upset, as being my argument which he undertakes to reply to, for he must have read these words in *my* article on Compulsory Providence (B. C. R. 613):*

* I cite throughout under these letters my essay entitled 'Compulsory Providence,' in the *Contemporary Review* for July, 1879.

‘Whether people can be made good by Act of Parliament has nothing to do with the question. *I never said they could.* Whether compulsory thrift can exist is equally irrelevant; *I never used the terms.* Whether there be virtue in a man’s saving against his will I need not answer, for *I never said there was.*’

Mr. Edwards’s next sentence misstates me again, and just as blamably, in the case of a man who in this question must be a logician or nothing. He says: ‘Mr. Blackley would have us force men to be provident, in the same way as the prophet Mahomet used the civil power to make men religious.’ I deny it altogether. I challenge Mr. Edwards to show where or when I said it. In spite of care enough on my part he fails to see the vast difference in the meaning of the words *provident* and *provided*; though he must have read these words of mine (B. C. R. 618): ‘Is this a true measure of either the national providence or the national provision? *for these two are different things.*’ ‘Only a small proportion are *providing*, and a still smaller are *provided* against sickness and infirmity.’ And once more: ‘Thus we have only one and a half million *providing* against sickness and old age; let us see how they are *provided.*’ In the face of all this (and of my further statement (B. C. R. 615) that ‘the idea of all *provided* men being necessarily thrifty neither entered my mind nor appeared in my article,) Mr. Edwards presumes to tell the world that in proposing to make every man actually *provided*, to a certain limited extent I undertake to make him morally *provident* as well!

And if Mr. Edwards misstates my purpose, he also most injuriously misstates my plan. He says (E. 894) by way of describing my proposal: ‘We are *carefully* informed that the State is not to be asked . . . to give a guarantee that the benefit subscribed for shall be paid when due.’ And this assertion is complacently repeated a few lines lower down: ‘The law is not called in to guarantee these benefits.’

Will it be credited that this is stated by a serious critic, in one of the first reviews in Christendom, and on a subject of grave national importance, in the face of these words contained in my first article (B. N. I.* 841): 'If the nation compel every man to make an assurance against sickness and infirmity, *the very first essential* must be that the investment for which it takes his money should be *absolutely secure; the nation must give a national guarantee.*'

Nor is this the only misstatement of my plan of which my critic is inexcusably guilty. He says (E. 894) that I propose 'a weekly sick-pay of 8s., a weekly pension after 70 of 4s., *and burial money,*' and, by the same fatality which led him to utter in duplicate his misstatement about guarantee, he rashly quotes (E. 901) a statement of Sir George Young's *quite different from mine*, estimating the cost of 10s. a week sick-pay, 4s. a week pension, *and £15 burial money;* to which Mr. Edwards appends the amazing addition, '*as promised by Mr. Blackley,*' when, as a matter of fact, I never calculated, proposed, promised, mentioned, or even contemplated the provision of burial money at all throughout all my articles!

Now if my case were bad—if anything said or written since I broached the question had shaken my own deep conviction of the value of the proposals—if I had in my secret heart a doubt of its soundness or a fear of its failure, what course could I adopt more prudent and effective than to leave the matter here, and to say to the public, interested as they are in this question, 'Judge ye between me and my critic'? If, coming forward as he does to reply to what I have written, he seem to have read so badly what he so hastily condemns, as to make the formal exposition he offers of the errors of my proposal attribute to me a purpose which I have again and again repudiated;

* I cite throughout under these letters my article on 'National Insurance,' in the *Nineteenth Century* for November, 1878.

and if his condemnation of my plan be based upon statements attributed to me which I never made, or thought of making, surely I need not go further in the task of refutation.

III.

But because my case is good, my conviction unshaken, and my belief strong that the exposure of this formal exposition will most effectually forward the cause I have in hand, I proceed to examine Mr. Edwards's argument step by step, and to show that, even as he misstates my case against myself, his dogmatic conclusions do not follow from his fallacious premises.

'Firstly,' says Mr. Edwards, 'National Insurance is founded on bad political economy.' Let us see. To know what we are about in this matter we must agree on what political economy is. Mr. Edwards gives us no definition; but as this is indispensable, I will offer one myself; of a negative character, indeed, but such as will suit my argument, without the possibility of rational objection on the part of my opponent. I will lay down, then, as my definition, that whatever else true political economy may be, it cannot be opposed to common-sense. And I apply this definition to the principle (for this is the part of the subject we are now engaged upon) of my proposal, and inquire of Mr. Edwards which of these two courses shows the more of that common-sense which political economy, if of any use at all, can never contravene—'To make every man do his own duty,' as I propose we should insist upon, or 'to make the men who do their own duty do other men's duty too,' as our nation insists upon now? Mr. Edwards may say that this is not his point. But I reply that it is mine, and I ask an answer upon it. That answer can be but of one sort, namely, that my proposition would improve our present condition (Mr. Edwards

says so himself, E. 893), and would be more in accordance with common-sense than our present method, and would therefore, at least, be better economy and better logic than our present state of things. This, then, is my first answer to Mr. Edwards's statement that my principle is wrong; it is vastly less wrong than the principle we are, and have been, acting on, for three hundred years.

Next for his statement of the theory of compulsion (E. 894). All he mentions there about Spartan dinners, sumptuary laws, and Sir Wilfrid Lawson, if it mean anything, means to imply that my proposal, regarded by him, like these, as the idea of an amateur economist, is really of the same sort as he defines theirs to be. I have shown how utterly he has misapprehended and misstated my proposal; I assert once more that I never propounded such a theory as he here endeavours to overthrow; and I dismiss this part of his paper as a simple irrelevancy. And an equal irrelevancy, when indicated, sweeps away from our discussion all those instances of 'State banking, State restrictions on marriage, dreams of Social Democrats, Communists, and other Socialists,' which (in E. 895, 896) he catalogues and combats with no other apparent purpose than to induce readers to assume with him that my plan is similar (which I deny) to any or every one of these, and therefore, in his view, contrary to economic principle. Therefore, to establish from these irrelevant instances (not one of which goes on all-fours with my plan) the deduction that 'Government has often been called upon to step beyond its own domain by two classes of persons, philanthropists and Socialists,' may be perfectly true, and possibly interesting, but has nothing whatever to do with 'National Insurance' until Mr. Edwards gives us a clear definition of what the domain of government is, and then proves, instead of asserting, that National Insurance lies outside it.

For, at present, I am dealing with no alleged principles of political economy whatever; I shall take the authorities Mr. Edwards adduces by-and-by, but thus far must give the place of honour to his own statements. Let us review a few of them in order. I take as a sample a sequence of assumptions which may be his convictions, but which he does not condescend to prove.

Of these the first is, 'That it is necessary to reject National Insurance.' This, it will be noted, is merely an opinion, founded, as I have shown, on at least a most imperfect comprehension of what the plan is that must be rejected.

The second assumption (E. 894) is as follows: '*The most that can be claimed* for National Insurance is, that it would prevent certain misfortunes, or give a means of escape from certain inconveniences.' This is a splendid illustration of the *apparatus criticus* brought to the accomplishment of this task. Mr. Edwards seems in this matter never to have looked through the right end of the telescope. He can only see how National Insurance may affect the potential pauper, and save him, perhaps, from the 'misfortune' of a cessation of out relief, or from the 'inconvenience' of cross-examination by a board of guardians; and so the author says, 'This is the most that can be claimed for National Insurance.' He forgets (or can it be he never read?) that I claimed, and claim still, a thousandfold more than this! I claimed, and claim still, that National Insurance will save the potential pauper from a lifelong demoralisation, as well as from the 'misfortune' and 'inconvenience' of living a dependent, discontented, hungry, society-hating life, and dying a beggarly death. And I claimed, and claim, that besides that blessing which it will confer on the only class for which my opponent seems to have eyes or heart or thought in his examination of the question, it will deliver

everyone else in the nation, of every class, who provides for himself (as all men should), from the sense and the suffering of a gross and shameful injustice, which taxes their self-denial for the support of other men's self-indulgence.

And his third assumption, drawn from this most purlblind misconception, is, forsooth, that instead of such a work as this being the aim, the office, and the glory of good government to effect, 'this is just what it is not the function of government to do'!

If the practical absurdity of this dictum be the final outcome of Mr. Edwards's own theories of political economy, advocates of National Insurance can, I think, afford very well to pass by such maxims, at all events till he have made some effort to prove as well as to assert them. If, on the other hand, he have drawn the dictum from the writings of any men, or set of men, whom he chooses to call 'the economists,' and requires us to accept as such, let him name the men and cite the writings, that we may see whether they ever really uttered any such dictum, not indeed against any proposal which Mr. Edwards misdescribes and misconceives, but against such an actual proposal as the one which I have made.

I boldly say the men, or set of men, are not to be found who would consciously oppose such self-styled political economy to the plain dictates of common-sense.

Putting, then, entirely out of court that unnamed company, 'the economists,' that *Société Anonyme* of limited accountability, and treating in the same way such economic maxims of his own as Mr. Edwards invites us to accept without proof, let us turn to a very different part of his argument, and consider, with all the respect we may, the statements he cites as against 'National Insurance' of the only two economists whose names he ventures to appeal to, Bastiat and Mill.

IV.

And before doing so, I must pause to ask a question and to interpolate a remark. Bastiat and Mill being cited as authorities to whom all the advocates of National Insurance are expected to bow, my question is whether Mr. Edwards himself agrees to be bound by everything Bastiat ever said? And my remark is, that whether he do or not with regard to Bastiat, it is a curious fact that in the very paragraph (E. 897) wherein he (erroneously, as I believe) quotes Mill as an infallible authority against me, he actually is *naïf* enough to append a note, stating that, in his own private opinion, Mill himself has not sufficiently considered at all events one aspect of this subject!

V.

It is merely, however, as a curiosity of argument that I call attention to the fact that I am required to submit to Mill by an opponent who so frankly proclaims his own independence of Mill's authority, for, being more concerned just now to defend my scheme, which is easy, than to defend Mr. Edwards's logical method, which is difficult, I may say at once I have no hesitation in accepting those dicta of Mill and Bastiat which he quotes against me, and which, to my humble apprehension, make quite the other way, at least so far as they touch the subject under discussion.

And to prove this, I will, for candour's sake, cite *every syllable of theirs* which Mr. Edwards has quoted against me.

Let us take first his own citation of Mill:

"Letting alone," says Mr. J. S. Mill, "in short, should be the general practice" in the matter of the intervention

of a public authority in the business of the community. . . . But Mr. Mill, while insisting strongly on the importance of restricting such intervention, allows that Government may properly interfere if a sufficiently strong case is made out. He has, however, given a list, in his work on "Political Economy," of the occasions on which he conceives such interference to be justifiable. *He includes in the category* the education of the people, colonisation, the *administration of the Poor Law*, the management of such undertakings as gas and water companies, etc.' (E. 896).

As regards this statement of authoritative opinion, I may reply that the fact of Mill naming some known occasions on which he felt Government ought to interfere, is no argument that he thereby excludes the possibility of Government ever justifiably interfering in other matters never within his mental purview at all, and which might become debated long after he was in his grave. And I answer next, that Mill's admission of the right of Government to interfere in the *administration of the Poor Law*, with its unjust compulsory providence exacted from the provident classes to supply the extravagance of the wasteful classes, is a weighty argument in favour of, and no argument at all against, the interference of Government in administering in its stead a just law of Compulsory Providence such as National Insurance, which should exact every man's right provision for his own advantage from his own capital, and not from the savings of his fellow-men, to which he has no sort of right or claim.

Nor is this all that I confidently take to my side of the question from Mr. Edwards's unfortunate citation of Mill's dictum. For in the quotation I have given he admits Mill to allow that *Government may properly interfere if a sufficiently strong case is made out.*

And that is just my case, in claiming that the inter-

ference of Government now existing should exercise a just compulsion by National Insurance, instead of an unjust one by plundering ratepayers and by manufacturing misery and pauperism.

I, for one, and there are many to-day of my way of thinking, cannot conceive it possible for a *stronger case* to be made out in order to justify Government, not in originating, but in amending its interference.

But I must be just to Mr. Edwards. This is not all he cites from Mill. To be sure he can give no dictum of his against the principle of National Insurance, beyond the general assertion, in which I agree, that the less *unnecessary* interference on the part of Government the better. But, failing a statement, Mr. Edwards endeavours to fabricate an opinion which Mill might conceivably have entertained against the principle of my scheme. He says:

‘As far as I understand Mill’s argument, he would be certainly strongly opposed to the suggestion of a compulsory national insurance.’—(E. 897.)

What, however, is the sole proof Mr. Edwards offers for this assertion? I will complete his citation from Mill:

‘He would desire to check the impulses of “impatient reformers” who, “thinking it easier and shorter to get possession of the Government *than of the intellects and dispositions of the public*, are under a constant temptation to stretch the province of Government beyond due bounds.”’

That is all the proof he offers of his assumption as to what Mill’s opinion might possibly have been of a subject never brought before his notice. If the assumption were perfectly right, which it is not, the terms do not apply at all to me or to my plan. For, firstly, it is inconceivable to me that Mill would have opposed a true reform merely from a ‘desire to check the impulses of an impatient re-

former ;' and, secondly, I am not an impatient reformer at all in the sense described by Mill. For I know that what is worth having is worth waiting for ; and knowing, too, that time is altogether on the side of National Insurance, I am in no sort of hurry to apply to Government to 'exceed its province.' My actual and intended course (though even here misstated by Mr. Edwards with that shocking fatality which pursues him throughout) would not meet with Mill's disapproval, for I have done nothing hitherto beyond what Mill himself suggests as the right method in blaming the wrong, namely, trying to *get possession of the intellects and dispositions of the public* (as I know I am doing) rather than by trying the easier and shorter way of getting possession of the Government.*

But the authority of Mill in this question is not the only crutch on which Mr. Edwards leans. I have Bastiat still alleged against me as an incontrovertible economical authority. As I have done in the case of Mill I will do in the case of Bastiat, namely, cite every word of his given by Mr. Edwards. They are contained in two sentences, of which this is the first :

'Bastiat declares the whole scope of Government to be included in the sentence that "the aim of the law (which is the instrument of Government) is to prevent injustice from reigning."'—(E. 896.)

And this is exactly my contention ! Injustice is reigning now. For, as I have shown, an enormous injustice prevails—an injustice little felt, perhaps, by the rich ratepayer, bitterly and heavily felt by the poor ratepayer, and admitted by every thinking man in the community. And far more than an injustice to the thrifty, a moral ruin is being wrought by our Poor-law system against all the wasteful, whom it lures into pauperism, and against all the

* This allegation will be further proved under Section VI.

paupers, whom it keeps alive without making happy, or rather only keeps alive when all possibility of happiness is gone.

To prevent this vast, universal and undeniable injustice from reigning, I suggest a law of National Insurance. 'No,' cries Mr. Edwards, 'such a law must be bad political economy, because Bastiat says "the whole aim of law is to prevent injustice from reigning"!!' To call this a self-evident *non-sequitur* does not describe the conclusion arrived at; I hold it not too much to claim that it simply proves my case.

The next and last extract from Bastiat makes also for, instead of against, my plan. I have read it a dozen times, and feel as strongly after the last as after the first reading, that it forms a concise and complete answer from Bastiat against, not in favour of, the objection which any unprovided man might make to being compelled by law to provide for himself. These are the words:

'When law and force,' says Bastiat, 'keep a man within the bounds of justice, they impose nothing on him but a mere negation. They only oblige him to abstain from doing harm. They violate neither his personality, his liberty, nor his property. *They only guard the personality, the liberty, the property of others.*'—(E. 895.)

What need I add to prove my position that the dicta cited by Mr. Edwards as against my scheme are truly in its favour, and that the brace of economical Balaams whom he called to curse have blessed me altogether?

I hope this may suffice, in answer to Mr. Edwards's only citations of economical authority, to upset his next complacent assumption that 'he has said enough to show that the economists are against the scheme' (E. 897).

I have already indicated an explanation for his extraordinary mistake in this matter of citation and inference. It

is that he has only looked at one side of the question raised by me, while I had looked all round it. He only considers the imaginable objections of the wasteful and improvident men in every rank to being called upon to insure against pauperism, whereas I consider, besides these, the actual objections of the worthier class, of all provident men, also in every rank, who are now called upon to pay a compulsory insurance for the wasteful. I dismiss the objections of the wrong-doers by saying, National Insurance will give them a far better provision than they have now in poor-rate; I support the objection of the right-doers by saying, National Insurance will do them simple justice, and save them from the galling burden and bitterness of a needless and a costly wrong.

And this error, of losing all thought of the interests of the nation, or of the vast majority of the nation, in regarding the supposed interest of a minority, or the assumed rights of the individual, goes far to explain Mr. Edwards's narrowness of vision. It is thus, for instance, that he applies Bastiat's second dictum, to a class only instead of to a nation. 'Bastiat reminds us,' he says, 'that law is force, and that the domain of law cannot extend beyond the domain of force;' and, hereupon Mr. Edwards proceeds to ask: 'How far does the domain of force extend?' a question which he answers thus: 'Certainly not to the point of interfering with the rights of the individual!' This is pretty high doctrine; but is so far damaging to his argument, that a ratepayer may apply it as a reason against paying rates for wastrels, far better than a wastrel against paying National Insurance for himself. Nor is this the highest doctrine of political economy proclaimed by Mr. Edwards in opposition to my suggestion. He says:

'It is not too much to say of a scheme which harshly interferes with men's lives at an age when they are most

easily impressed, that it would be a distinct infringement of the natural principle which is implanted in us all, that is, the conviction that each has an inborn right to fashion his life according to a pattern set by himself'—(E. 896.)

I confess myself not sufficiently a political economist to see how this splendid theory of the rights of individual humanity could ever be carried out, except under the conditions that every man should be born on a Juan Fernandez of his own, and that his mother should conveniently die as soon as her son was weaned, or as much earlier as he began to 'set his own pattern' of living.

Mr. Edwards goes too far. A man may have a natural right to fashion his own life as he will; but he has no natural right to require payment for his mistakes in doing so to be made by other men, whose natural right to fashion *their* lives as *they* will would be *pro tanto* restricted,

VI.

Before coming to the examination of particular reasons adduced by Mr. Edwards in proof of the impracticability of my plan, I must touch his very confident assertion, and his so-called 'very easy proof,' that my statement (only roundly made after all) to the effect 'that nine friendly societies out of ten were insolvent' was erroneous. His allegation of the number of members in the Manchester Unity of Odd Fellows as compared with the number of members of all friendly societies has nothing to do with the matter. I did not say that nine-tenths of the members of friendly societies were in insolvent clubs. And yet I will discuss his allegation, to clear myself from even the imputation of a misstatement. If he cite the Manchester Unity as truly solvent, it must be either as *one* society or as an aggregation of societies. In the first case, I will, for

argument sake, admit its solvency, but then (no matter how vast its membership), it only counts for one society among many thousands. In the other case I demur to his assumption that every separate lodge in the aggregate unity is to be counted solvent.

And here let me say in passing, that I have always felt and always expressed the highest respect for the motives, the honesty, and the work of this great Affiliated Order, and if I write now a word distasteful to members of some of its lodges, I only repeat the sentiments, entirely honourable to the managing body, expressed over and over again in their own reports; and further, I only repeat them in defence of my own character for accuracy. The Manchester Unity, some years ago, finding its general position unsafe, and literally deficient in funds, made a magnificent effort to correct the error. The right way to do this was to increase the monthly payments; and in some cases this was cheerfully and wisely done. But there was another way, namely, to diminish the benefits assured instead of increasing the premiums payable, and that also was largely and unwisely done. The former action was equivalent to increasing the capital; the latter was equivalent to accepting a composition, a thing not generally offered by a *solvent* debtor. There have been lodges whose members being entitled to 12s. a week sick-pay, agreed to accept 2s. 6d. a week instead, and made their club *nominally solvent* to that extent; but who will say that such a lodge has not compounded with its creditors, or has not broken its contract? Or who will say that a person insured for only 2s. 6d. a week sick-pay will not become chargeable to poor-rate, for this is the ultimate point of my allegation? In this sense I believe my statement still to be literally true, and can only say I should heartily rejoice if Mr. Edwards or anybody else could prove the contrary.

I now come to examine, as far as space allows, the

practical objections made to my proposal by Mr. Edwards. His first general statement on the point is as follows :

‘That Mr. Blackley’s scheme is an impracticable one, he will probably find when he seeks a statesman of the first class to take it in hand and push it through the Legislature. It is inconceivable that any such statesman could be found. For what proposition more opposed to the spirit of British institutions could be suggested ?—(E. 899.)

I have already indicated a reply to this assumption. The begging a first-class statesman to enact National Insurance is not, and never was, part of my plan. ‘First-class’ statesmen would never have become first class at all if they had been always taking up even good measures at wrong times. If I am only to be convinced of the impracticability of my plan on my failure to find the first-class statesman, the conviction will never be reached, since I shall never seek the statesman. If, on the other hand, the work I do undertake progress as it has been doing—if the nation, set thinking on this matter, learn to understand and value the proposal—the first-class statesmen (just in proportion as they *are* first class) will see the fitting opportunity, and use it, for taking up a matter that the nation asks for, and bringing it to a successful issue. Our political history can give us instances, and not solitary ones, of statesmen carrying out at one time what men supposed at other times they would not meddle with; and many of the great legislative changes which our times has seen, have had to meet the same vague charge here formulated against National Insurance, that of being ‘opposed to the spirit of British institutions.’ In the face of these considerations, to lay down, with the authority assumed by Mr. Edwards, that the possibility of finding a statesman to promote National Insurance is *inconceivable*, only

amounts to asserting his conviction that no one on earth can have higher imaginative faculties than himself.

His first actual allegation of impracticability, when sifted, amounts to this, that 'the class of clerks and poor gentlemen's sons, who are heavily handicapped in the race of life,' could not be expected to produce ten pounds by the time they reached majority.

Is this political economy in accord with common sense?

What! A decent artisan or labourer may do it; and if he may, must; but a gentleman's son must be exempted! Why? Because, forsooth, he is handicapped in the race of life! Who handicaps him?—why does he bear the disadvantage for an hour?—is his position a disadvantage at all?—would not the artisan's or the labourer's son be glad to change with him? If his position be a disadvantage, the true reason, when the thing is looked honestly into, will be found to be this, that his position is a false one. No political economist who cares for honest policy or true economy will deny this assertion, that good citizens should bring up their sons to be men first for their country's sake, and gentlemen afterwards, if they will, for their own; and whatever others may volunteer on their behalf, no one with the spirit of a true gentleman will ever say for himself, 'Because I choose to wear a finer coat, to seek a higher fortune, to frequent better society, to qualify for larger future earnings than men poorer than myself, I claim exemption from a share of burden which all poor men have to bear.'

So much for the principle of this matter. I will now give a suggestion as to the practice. If the poor gentleman teach his sons their duty as carefully and as early as he ought, he will show them how they may save their National Insurance by proper self-denial of little wastes and squanderings, of school pocket-money and needless indulgences—ay, many a time of even unwholesome pastry

and indigestible sweets, before that 'trying and least prosperous age when they are just emerging into manhood.'

And, apart from this, were National Insurance made a law, guarantee societies would instantly arise to advance the necessary sum to members of these classes, under suretyship for its repayment as soon as money began to be earned.

But the chief difficulty in practice, Mr. Edwards says, would be the *residuum*, by which he means, as his reference to my statements shows, persons in undefined employment, the lowest class of the community, to come under compulsion. He challenges, first, my estimate of their number as being too small. Here is his statement:

'We must acknowledge a certain admiration for Mr. Blackley, when he faces this, too, with a light heart. *By a process of reasoning, which it is not easy to follow*, he concludes that the members of this class with whom we shall have to deal will be very small,' etc.—(E. 899.)

I asserted (B. C. R. 622) that their number would amount, *even supposing every one of them to resist the law*, to 1 in 657 of the population. My 'process of reasoning' may be 'not easy' for some people to follow, but it is easy for most; and that is entirely a question of comparative brain power; but it consisted of a simple reference to the latest published Census Returns! When Mr. Edwards has disproved these, it will be time enough to defend my inference from them which he disputes.

From magnifying the number of persons to be compelled, my opponent proceeds to condemn the method of compulsion to be used. Once more he mistakes my plan, in a surprising way, alleging me to have said 'that all criminals and paupers were to be kept in gaol or workhouse till they had earned their insurance;' and adding, that 'it would be necessary to arrest every *potential* young criminal and

vagrant, and straightway commit each one to his proper place' (E. 900). I answer again in words strangely overlooked (B. C. R. 623), that I suggested so stern a measure (as imprisonment) *against those only who persistently refused obedience to law*. And, I beg to inquire, what less than imprisonment would the law inflict on Mr. Edwards or me, if we refused to pay poor-rate to-morrow, and resisted it so as to have the law carried out against us, as he says, 'to the bitter end'? I never proposed such an absurdity as is here again foisted on my plan, namely, the arrest of every potential criminal and pauper in the realm. For all either of us could show against our potentialities, such a proceeding might lock up Mr. Edwards and myself, and leave us plenty of involuntary leisure to fight out this most interesting controversy for ourselves! No; for anything I have said to the contrary, a man might possibly evade making his insurance till thirty years old, but he would know all the time that *whenever he put himself* into the hands of the gaol or workhouse authorities, he would be made to work for his insurance, and this knowledge would make him either behave himself better, or feel less inclined to resist and evade paying his insurance at the right time:

And here, like the economists he cited, Mr. Edwards himself unintentionally gives me blessing instead of cursing. I gratefully quote his words, which admit as much as I want in reply to this allegation of the impracticability of compulsion:

'The objection to this part of the proposal does not lie in compelling a voluntary pauper or criminal, who has offended against the law, to work for an honest living. An admirable system has been introduced into the Canton de Vaud within the last few years, by which obstinate paupers, idlers, drunkards, and wife-deserters are detained

for a time in an agricultural "colony." Here they are compelled to work for their own living, and for their families, if they have any. In France, too, the same system is adopted by the establishment in each department of Dépôts de Mendicité, in which vagrants are imprisoned until they have earned a certain sum, a portion of which is given to them wherewith to make a fresh start in life. But these methods of dealing with the idle are very different from Mr. Blackley's plan.'—(E. 900.)

I deny, and have disproved, the difference, and I cordially accept the 'admirable method' described by Mr. Edwards, as being truly all that is needed by way of compulsion for National Insurance.

The next practical objection alleged is contained in the two following statements :

'There is no doubt that the cost of the National Insurance would be thrown, in a great measure, upon the employers of labour.'—(E. 900.)

'The radical defect in Mr. Blackley's essays is, that he passes over the difficulties which lie in his path almost without notice. He should *at least have attempted to answer* Sir George Young's just criticism, that no security can be given that the payment shall really fall upon the receiver of the wages, and not upon the employer who pays them.'—(*Ibid.*)

These statements are curious, used by a man who says he has read my essays. Is there '*no doubt*' in the terms of the first? My essay (B. C. R.) doubted it, disputed it, disproved it. Again, is it true, as the second statement implies, that I made no attempt to answer Sir G. Young's 'just objection'? Let this passage (from B. C. R. 626) settle the question in both cases :

'Another point is laid much stress on, which I must examine. It is that a compulsory deduction from wages

will practically come out of employers' pockets. The thing might be argued if the compulsion were lifelong, and the masters compelled to make payment in proportion to the weekly wage of every man.

'But this possible effect of taxing *all labour through all life-time* could not be produced by taxing *a small part of the labour during a small part of the time*. For the persons between eighteen and twenty-one under compulsion, representing three years of work, would be unable to claim increased wages (on account of insurance deductions) during those three years, being obliged to compete in the labour market with the aggregate of all other wage-earners (representing forty-seven years of work, between fifteen and sixty-five) who would be free from compulsion, and have no ground for claiming higher wages.'

Mr. Edwards's treatment of the actuarial part of my plan is rather vague and airy, as, regarding all those statements of his as incontestable, which I have been showing some little reason for challenging, he conceives 'it is hardly necessary to go at length into the figures on which the payments are based.' So he *leaves my own figures alone*, and quietly, as I have shown, saddles my scheme instead with a set of figures laid down by Sir George Young as calculated on a totally different investment, and for a vastly larger provision than I proposed, and says I promised certain benefits which I never dreamed of including. But *not one syllable* does he say in reference to my answer to Sir George Young's statement, which ought to have been before his eyes when writing his article, for it is taken from my second essay, which he mentions, and is in these terms, as referring to my first calculation, which Mr. Edwards objects to as being founded on the tables of a local (county) society:

'I utterly decline to discuss, as against my statement, certified by Mr. Finlaison, the Government actuary, the

mere guess of any unskilled objector who chooses to assert his own unsupported opinion that such a rate, if generally used, would ruin the National Club.'—(B. C. R. 625.)

And the long argument in the same essay,* treating on that most important subject, rates of investment on compound interest, and citing in support of my plan no longer the rates of a county society, but the authoritative general rate laid down as safe by the Actuarial Commissioners appointed under the Friendly Societies Act Commission, Mr. Edwards, who quotes Sir George Young's mere guess in full, ignores as completely as if it never had been written!

I stand by the cost of my proposal till some actuary, not some amateur, be cited, whose authority can overthrow the united conclusions of three men like Messrs. Pattison, Hardy, and Finlaison, who formed the Actuarial Commission; and I contend that to have fully quoted Sir George Young against me, and to have entirely ignored my public treatment of, and my public challenge given with regard to the actuarial point, was not the proper course to be followed by a 'formal expositor' of the errors of National Insurance.

Furthermore, it is urged that members of the upper classes would very often draw their sick-pay of 8s. a week, which would burden the fund and possibly upset the calculation. The answer is, firstly, that the medical certificate, required every week, would have to state that the sickness was of such sort as to prevent the applicant from *earning his usual wages*; and that the Board of Insurance, in case of question, would decide what should really be deemed wage-earning and what not; and, secondly, the present condition of things draws a simple and plain line of demarcation between the two classes, those who would, and those who would not, claim sick-pay.

* See *ante*, pp. 66, 67.

For this line is the same which the medical profession already draws between the persons whom it admits, and those whom it rejects, as members of provident dispensaries. To such institutions labourers and artisans find admission at a rate for attendance, certificates, etc., of four or five shillings a year. But a person who has to pay an ordinary fee to a doctor, and produce a fresh certificate from him every week, would find his claim for 8s. not worth urging against the higher outlay essential to its proof.

The question of malingering is another favourite point of the alleged impracticability. To this part of the discussion Mr. Edwards does not bring one statement that is new, or indeed offer anything whatever beyond mere assertion. I can, therefore, refer my readers to the answers I have already made to similar assertions in my essay so frequently referred to already; it is rather hard upon them, in order to give fair play to Mr. Edwards, to be obliged to go back upon my former answers, which, if he have read, he certainly has not attempted to refute.

But, against this favourite objection on the score of fraud, I have still a few words to say, beyond what is, after all, the simple answer, that if all benefit societies either pay for or prevent fraud now, there is no reason why the National Club must necessarily be regulated on worse principles than theirs. Eight shillings a week in sickness is too small a sum to make men forego, during its receipt, all sharing in social pleasure, all exercise of energy, and all earnings of amounts which generally are twice, and may sometimes be twenty times as great. And such an allegation of universal fraud, if pushed to its extreme, might be used to prove that we could have no available troops because all our soldiers would endeavour to be permanently on the sick-list. It is said,

however, that to check malingering would be nobody's business, and that, therefore, the National Fund would be plundered; as if, indeed, it were intended to give every rogue in England a right to receive 8s. a week from the nearest post-master on demand. What if the name of every recipient of sick-pay were placed on a notice-board at the post-office of payment? If it were known that to infringe the rules during receipt of sick-pay were punishable as a public fraud? If there were established in every district a National Insurance Board, as Highway Boards are, to investigate, examine, and, when necessary, reject an unworthy claim, or cut off an unnecessary payment? Safeguards by the dozen against fraud, which cannot be applied by present local and occasional societies, could easily be devised and readily applied by the nation itself, which could severely punish frauds committed with impunity upon small societies now; and that public feeling should be unwilling to sanction such measures of protection could only be alleged on the monstrous supposition that the vast majority of the English people approved of systematic peculation and encouraged universal fraud.

And, once more, I may cite, not as at all necessary to my argument, but as weakening the allegation made against it, by persons only partially informed on the subject, that the assumption that because badly managed clubs pay now for a great deal of fraud, the National Club (which need not be badly managed) must pay still more, I will quote a recent public utterance of that one man in England whose name must be most fully and gratefully familiar to all students of this question, and whose opinion is authoritative, if anyone's can be. The Rev. J. Y. Stratton pointed out the other day at Nuneham, that while (speaking roundly) in the great societies the percentage of members sick amounted sometimes to twenty-five,

and in common clubs (according to certain opponents of my proposal), to forty, well-managed county societies are able to reduce it to amounts varying from sixteen to so small an amount as six ; and he expressed his astonishment that the managers of the Affiliated Orders had not long ago taken pattern of the better county clubs for means to keep down the imposition for which they are paying now.

And here a word is fitting as to the assertion that National Insurance would ruin other clubs. I have elsewhere shown good reason for utterly denying this assertion, and value, too much to injure, any good means which exist of helping thrifty men to safe independence. But I will not admit that the National Club should be called upon to ignore the force of that very *raison d'être* which is made the ground for urging membership of any present approved or deserving organisation. Why does any member of any club ask any friend to join it, except on the ground that it is better and safer than others? And if, so far at least as the small provision needed to keep men from pauperism, the National Club be a better club than the best existing, why should the existence of anything inferior be made an argument against the establishment of something better, or the conferring a great benefit upon all be forbidden in the interest of those who admittedly can but confer a less benefit upon some?

Besides, the compulsory insurance, which takes in the wasteful, will not satisfy the thrifty, and their good voluntary organisations will always be wanted to secure additional advantages.

And, lastly, National Insurance might strengthen present clubs. For during, let us say, the first ten years, facilities might be offered to existing societies for transferring, on cheap terms, so much of their funds to the National Club as would give their members national security for at least the national amount of benefit—a course which might, as

regards higher liabilities, render solvent many societies whose financial position is doubtful now and may be disastrous by-and-by.

The last practical difficulty Mr. Edwards alleges is that National Insurance would be impossible in the case of women; the only ground he offers for which assertion being, that 'at present there are no data in existence from which tables could be drawn up for a female club.' If this conclusion be right, no friendly society for males exists now. For certainly there was a time when there were no data in existence from which tables could be drawn up for a male club.

Thus I have come to the end of Mr. Edwards's authoritative proof of the economical error, and of the impracticable nature of my proposals. I trust that I, at least, have nowhere misstated his arguments; I hope I have everywhere, in quoting him, used his own words, and restricted myself to his own exact quotations. It has been my endeavour to pay to his 'Reply to Mr. Blackley' the highest respect I could; namely, to read it many times over with most scrupulous care, and to endeavour, before sitting down to refute his statements, to make myself master of their purport as well as of their terms. And yet, I would beg those who have kindly accompanied me in this discussion to make allowance for (as I would beg of Mr. Edwards himself to forgive) any failure in proof, any sharpness of expression, any warmth of feeling into which zeal for the defence of what seems to me a most important cause may have betrayed me.

My concern has been to reply to Mr. Edwards so far as he assailed my proposal, but I must add a few words more in reference to what he seems to think, by the conclusion of his essay, a better way of remedying improvidence and pauperism than my own. I put his notion in the briefest phrase I can; it amounts to this: 'When the machinery

of the great clubs (Oddfellows, Foresters, etc.) may be regarded as complete, *nothing will remain to be done* but to demand of the Legislature that only sound societies shall be allowed to carry on their operations. When these reforms have been carried out, we shall see, in spite of the Poor Law, a still vaster development of the voluntary friendly societies than that which now exists.'

Let me translate all this into the dialect which much thought upon this grave subject has made familiar to my mind: When the great clubs shall have perfected their machinery *by showing themselves able to ensure a ceaseless supply of members and friends*, and consequently an *unalterable security for investment*, and when the voluntary friendly societies have reached the highest development conceivable by their warmest friends—in other words, when the Greek Kalends have come—it may be granted that 'men who voluntarily provide for themselves may find their object less insecurely gained than now.'

But the need of National Insurance arises from the fact, which these circumstances would never alter, that multitudes prefer provision by others to providing for themselves, and will never place a penny of their own accord in the best bank or club that ever can be formed. Of what use would be the best machinery conceivable for voluntary providence in saving the whole class whose voluntary improvidence causes all the mischief? How will the best society provide for those who refuse to associate, or the most perfect voluntary system regenerate those who will never volunteer? Surely, if Mr. Edwards urges the rejection of my proposal because he fancies it will not touch *every individual* of the *residuum* class, it is scarcely reasonable to expect us to accept the alternative he offers of a method which does not even profess to touch *one single individual* of the same *residuum* at all.

No; if the very best proposed on the lines of voluntary

association be gained, it would only benefit the thrifty and the provident; and, so far, I would strive for it myself. But, if we are to be told that any voluntary system such as Mr. Edwards looks for could save us, as National Insurance would, from pauperism and poor-rates, from dishonesty and injustice, from the misery and degradation caused by our present system, I can only say in reply that it offers us no remedy at all which would amount to more than giving a better chance to the provident, and abandoning the improvident to sheer starvation—a course 'contrary to political economy,' as set forth by all 'the economists,' and 'impracticable' so long as Englishmen have hearts as well as brains.

If it be contended that, in the extreme case, destitution be better than provision and death itself than compulsion, another question arises which needs not to be argued here. My present work is done if I have given a reasonable defence of my proposal assailed by Mr. Edwards, and have established a case for its fair consideration, at least till some suggestion has been offered, by him or by others, at once more practical and logical for effecting the reform at which my proposition aims.

I beg my readers to lay this fact to heart, namely, that allowing the fullest weight to every objection ever advanced against the proposal of Compulsory Providence, it would still leave all men far better off, far happier, far more content with private prospects, far more hopeful of prosperity and advancement, far more socially moral, more individually independent, more reliant on public justice, more attached to and interested in the public welfare, than we are with the best arrangement at hand for the present, or the best proposals offered us for the future.

In conclusion, I will only say that just in proportion as the positions laid down by Mr. Edwards, of the im-

policy and impracticability of National Insurance, sounded at first alarming to my mind from their confident assertion, my examination of his arguments, and discovery of their weakness, has filled me with encouragement, since they convince me that, if the objections urged by him against the proposal be all that can be offered, I may look upon my battle as half over, and my victory as sure.

IV.

ANSWERS TO OBJECTIONS.

[CHIEFLY EXTRACTED FROM PAPERS READ BEFORE THE
MANCHESTER SOCIAL SCIENCE CONGRESS, OCT. 3, 1879,
AND THE WINCHESTER DIOCESAN CONFERENCE, OCT.
29, 1879.]

ADMITTING the existence of national improvidence, a word must be said as to its cause. To say that English national improvidence lies in the nature of Englishmen is tantamount, if we regard improvidence as a mistake and folly, to say that Englishmen are born fools—a statement neither true nor acceptable.

The cause of national improvidence lies in the nature of things, not in the nature of men. Firstly, in the impossibility, at the present time, for any poor man to render absolutely secure the provision he attempts to make against destitution in sickness and age. Secondly, in the discouragement this fact exercises on persons who might otherwise make some effort at providence.

These are factors, indeed, in our national improvidence, but not main factors, for the difficulties exist in other nations where improvidence is nevertheless the exception, instead of the rule, as with ourselves. There must be something else in the nature of things to explain our improvidence, and that is to be found, not indeed in the purpose, but in the present operation of our Poor Law, which confers a legal right to relief on any individual who pleads destitution as a claim to public aid.

For the effect of a law establishing such claim is to suspend the operation of a higher and older law, founded in reason and common-sense, and of such universal application as to have passed into a maxim, '*Self-preservation is the first law of Nature.*' The British Poor Law has tried to contravene this law with the result which must ultimately follow every contravention of a natural law, and our deplorable pauperism is the logical result of that almost prescriptive error. Our system says to the wasteful, '*Self-preservation is no law for you, though it may be for others, and though it must be for some, or we all should perish.*' You, however, who prefer improvidence shall, in the exercise of British liberty, be preserved by other men who, fulfilling the law of nature, and preserving themselves, shall, in addition, be made fulfil the law of England and preserve you.' I fear no logical contradiction in pointing to this as the true cause of our exceptional national improvidence, of that appalling lifelong, hopeless spirit of beggarliness which is our country's curse. This is a strong expression and a painful one; but it is better for us to look upon the plain truth of the matter. The hiding of a wound from the surgeon's eye is not the first step towards its cure.

But, though I point this out, I do not suggest the abolition of our Poor Law, nor refuse to any man the right to relief in destitution which centuries of legislation have conferred. I would effect my object, not by depriving men of aid in destitution, but by raising them above the destitution which constitutes the claim to aid—instead of ignoring the claim I would abolish the claimants, and cut off pauperism instead of refusing poor-rates. Thus only do I propose dealing with the Poor Law, and by no destructive method. It is surely a different thing to let a man die of old age than to cut his throat.

With regard to the assertion that the wage-earning

classes will oppose National Insurance, I might content myself by declaring its falsity in fact ; my experience is altogether the other way. But I will give a hint upon the subject which may be of use to hasty generalisers. We must remember that the question whether or no the wage-earning classes will view the acceptance of Compulsory Providence with favour is generally complicated by a want of simple preliminary definition. In common language we mass together under one classification all the men, whatever their conduct, who ever earn a shilling in the way of wages, and then vaguely guess at what their collective views may be. We wrongly class, as one in condition and character (thence falsely assuming that they will be also one in opinion), two masses of men who differ really far more from each other in feeling, principles, and conduct than those who represent the furthest poles of poverty and wealth. Take, for illustration, the supposed and the real relation in which a thrifty, independent artisan or labourer stands to myself on the one side, and to an improvident artisan or labourer on the other. What is his generally supposed relation to me ? I will put it in his own words (in the deepest seriousness, without one thought of indulging in the baseness of a sneer). He will probably say : 'My relation to you ? No relation at all, at best. You are by way of a gentleman ; you belong to what *I* call the upper class—I to the lower. Your deserts are no higher than mine ; I don't see why your position should be ; but it is somehow, and I dislike it. And you are a parson, too ; I don't care for parsons ; I can't say what harm they ever did me, but I don't like them. In a word, we have *nothing in common*.' And he turns round (for such is supposed to be his general habit) to the poor, thriftless, unprovided, perhaps half-tipsy spendthrift by his side, and says : 'My relation to this poor man ? Why, we are brothers ; we work at the

same bench, or in the same field : we belong to the same class ; our interests, our feelings, our sufferings, our pleasures, are the same. There is true full sympathy between us ; we have *everything in common* !

Is this horrible picture of unreason true ? Yes, if the invidious and false classification of all men as either rich or poor be persisted in ; but no, a thousand times, if men be ranked into one or other of the classes, the provident and the improvident, to which they really belong. For then the thoughts of the provident artisan or labourer find a different expression ; he says : ‘ Though I never saw you who write this book, yet I think like you. I strive, like you, to be independent ; I have gained, at whatever cost of self-denial, a home to shelter, food to nourish, clothing to cover, the wife and children whom I love ; if sickness come to me, their bread is safe ; and if I die, they shall not starve. If you, the man who stand, by money’s worth, above me, are doing the same thing, striving in your place and your degree to be honest, self-denying, and independent, whether your home be big or small, your means be more or less, your name be high or humble, you have the same aims, the same hopes, aye, the same heart as mine, and, whether you be parson, prince, or potboy, in this one thing at least we are agreed, one thing we have in common—we are brother members of the true Independent Order of honest Englishmen ! ’

And may not, will not, such a man as this—of whom, thank God, there are thousands—turn to the poor representative of thriftlessness beside him, whose claim to kinship has been hampering his life, and say, ‘ I utterly disclaim the dishonour of this connection. You may plane at the same bench with me, or plough at the same fallow ; but your ways, your thoughts, your hopes, your prospects, are not the same as mine ; we have no true interests, no true sympathies in common, and till you do

as I have done, and till you are as I am—provident and independent—I refuse to be called by your name or counted in your class.’

Let us follow this hint, and we shall have less difficulty in discovering the feelings of such English wage-earners as have a claim to be consulted on such a matter as National Insurance.

I will now consider a few objections to the scheme; and, firstly, the alleged *difficulty of contributing the required sum*. There are many persons who seem to regard the payment of 1s. 3d. per week during three years as a burden beyond the power of most young men to bear. This objection, in face of the facts that our annual drink bill is estimated at the sum of £140,000,000, and that the mere duty paid on tobacco exceeds by a million a year the entire cost of our pauperism, might be simply laughed to utter scorn, but that it has been seriously made by persons who think they have thought on this subject, and will be best disposed of by receiving a serious reply. We had present by invitation at one of our National Providence League committee meetings, two representatives of a large London Working Men's Club, who approved the principle of the measure, but one of whom argued, most temperately and intelligently, that though not impossible, it would be very difficult for young men to forego the amount required. We inquired of him, further, as to young men's ordinary necessary outlay, and found that he included in his estimate at least two shillings a week for amusement, or, in other words, that he held it possible for a youth to spend 66 per cent. more for pleasure in three years than the assumed impossible amount needed to secure his independence for life! This statement, of course, settled the question of *possibility* of National Insurance, but I mention it more specially in order to point out that I never dreamed that young men should be made provident without any self-

denial at all, which some people seem to think the only way to do it. On the contrary, I think the enforcement in early life of some quite serious self-denial to be one, and not the least by any means, of the moral blessings, aimed at by my scheme.

And even, for argument's sake, granting the difficulty of paying fifteenpence a week during three years before majority to be immense, which it is not, parents who consider it so for their children may make it vastly easier, by teaching them to begin their task earlier, if possible in and from their first week of earning, but at all events before seventeen or eighteen years of age, when the law would apply its compulsion. Let me give a striking illustration of this from the other side of the globe. In South Australia the destitute children are boarded out till the age of thirteen; they are then licensed for service during three years, till sixteen; the employers feed and clothe them, and are bound to give wages, the first year of 1s., the second of 1s. 6d., and the third of 2s. a week, an average, in fact, of 1s. 6d. per week. One-fourth of this is given to the children themselves for pocket money, the rest the employers are bound to pay into the savings bank to the children's credit, and this is the result, which I quote from the 1878 report of the Boarding-out Society of Adelaide:

'The wages, though small, are rigidly exacted. There is no escape from the payment of the balance into the savings banks; and all those who have been the three years at service receive their bank-book with sums of from £6 to £8 to credit, often swelled by gratuities to a larger sum.'

Six pounds would represent three-fourths of the wages earned, even if the child served three years at no higher rate than 1s. per week; at the average wage of 1s. 6d. per

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week, even these poor little waifs at sixteen would have £9 to receive—enough to pay a National Insurance at sixteen, which would cost £1 more at twenty-one.

I do not wonder that, with such a possibility daily before their eyes, people in Adelaide should welcome the idea of National Insurance with enthusiasm, and that the *South Australian Register*, of April 25th last, should devote, as it has done, column after column to advocacy of my proposal itself, and to suggestions for extending its advantages, as might easily be done, to all the colonies of Great Britain.

The following extract from an interesting paper put forward by Randle Wilbraham, Esq., chairman of the Congleton Union, in support of National Insurance, will give a very striking answer to the objection sometimes made that the sick-pay and pensions of 8s. and 4s. weekly would be insufficient to keep people from pauperism. He says :

‘In the rural districts of this Union, extending over the townships of Astbury, Odd Rode, and Church Lawton, there have been established since the year 1829 and 1830 two friendly institutions, one for females and the other for males, both having passed a satisfactory examination by the Government Auditor under the new Act, the elder, the female institution, having 285 members, the male institution having 284 members. There are thirty-two annuitants in the female club receiving 2s. per week, and 12 annuitants in the male club receiving in two classes 2s. and 3s. per week. The ordinary weekly allowance is 5s. per week in sickness in the female club, and 7s. 6d. and 5s. according to class in the male club, and in both cases the attendance of a surgeon and medicine. I have been from the commencement of these two institutions intimate with their working. *I have not known at any time a member to be on the books of the relieving officer.*’

I may add to this striking statement that, having had the pleasure of visiting Mr. Wilbraham, he begged me to question his relieving officer on the subject, who fully bore out the chairman's statement, quoted above.

I next touch the alleged objection of wage-earners to any deduction from their wages being made by their employers. This objection is two-fold. Firstly, it is said they risk losing their money should their master fail. I answer, they run more risk now in trusting their master for a fortnight's wages than they would in trusting him for a quarter's insurance instalment. And besides, the law, in cases of bankruptcy, might give priority of payment to fractions of wages due to the Insurance Fund, as it does now to the unpaid wages of domestic servants.

The second side of this objection is quite wrongly urged against National Insurance. Wage-earners object to deductions from wages by masters for provident purposes being made a *condition of employment*, and, certainly, with justice, from their point of view. Since, however little intended, it limits the liberty of the wage-earner to leave his employment by a fear of losing the provision he has paid for.

But a payment deducted by masters, not for their own shop fund, but for the wage-earner's account in a public fund, could not be lost by the wage-earner changing his master, and its contribution would never become, in any sense, a condition of employment by any particular person.

I turn next to the alleged impossibility of getting employers to make the payments. Even were it their interest to obstruct a measure which would relieve them of a vast amount of poor-rates, they could no more refuse to pay the insurances than they can now to pay the rates. Besides, every wage-earner would be, by law,

an inspector, and, by self-interest, a very keen one, of his own payments. Nor could employers evade it by collusion with the wage-earners, without rendering themselves liable to pay it twice over. We have seen the thing to be possible in South Australia, and must not assume it to be impossible here.

But, indeed, the difficulties alleged are only theoretical. One ounce of practice can outweigh them all. I cite an extract from a law of compulsory insurance, by deduction from wages through employers, which, passed by the States of Jersey, May, 1835, received the Royal assent in the following July, and has been in force for nearly half a century without complaint, difficulty, or abrogation, to say nothing of 'impossibility,' though enforcing compulsion, not as I propose, during three years of youth, but during every year and month and day of labouring life:

'Art. I.—Every captain of a vessel registered at the Customs of this island shall be bound to pay, each voyage, to the person duly authorised to receive such moneys, the sum of $7\frac{1}{2}d.$ per month for every sailor employed on board such vessel, for such time as he shall have been upon active service, the said captain being hereby authorised to keep back the said monthly sum from the wages of every seaman employed. *Fractional parts of a month to be counted.*'

Such having been the effectual law of part of the kingdom for forty-four years, none can maintain the impossibility of a far easier law being made effectual here.

Emigrants and immigrants form another source of objection. I see no reason why an emigrant should not claim his insurance in a foreign country. But the onus must lie upon him to prove his identity, his claim, and his condition. Of course the office would require the

fullest proofs, the production of which would be difficult except in the immediate neighbourhood of a British consul. But the intending emigrant would have to estimate these difficulties as against the advantage he expected to gain by emigration. Of course in case of his return home he could always claim his pay.

Immigrants, on the other hand, as aliens, would be referred, on becoming chargeable to charity, to their own consuls. Should they wish naturalisation, their obtaining of it would, of course, be made conditional on their paying their National Insurance like any British subject.

It is objected that the blind, lunatic, and imbecile, being unable to earn a living, could not pay an insurance, and that to make provision for these would, if attempted by the National Club, overburden its resources.

I reply that the whole number of these classes, in or out of asylums and under twenty years of age (not merely between eighteen and twenty-one), amounts to one in 2,087 of the population. Supposing every one of these *absolutely destitute*, the cost of insuring them *gratuitously* in the National Club would raise its general rate by less than half a farthing in the pound, even putting out of view the fact that many of them die in the course of nature before reaching the age of compulsion.

But, it will be said, 'These will be continually drawing from the funds.' Granting this, but bearing in mind that the lives of imbeciles and lunatics are very far shorter than others, that very many persons born, or becoming, blind before twenty-one can earn their own living, and that many of both classes are owners of property, I think the allowance will be counted liberal which should make their general contribution ten times that of all others. This would make nearly one penny farthing in the pound, and raise the National Club rate from

£10 to £10 1s. Need such a difference impede National Insurances?

I treat next an objection, the answer to which will, I think, tend incidentally to show some unexpected advantages likely to result from the proposal. It is objected that provision against destitution in sickness and old age only touches special points of pauperism; and it is asked how will National Insurance meet pauperism resulting from want of work, widowhood, and orphanage? Of course I might reply that the fact of a cough lozenge not curing the toothache does not prove it a worthless medicine. For my plan only professes to remove the pauperism caused by sickness and age, which are certainties, not that caused by want of work or orphanage, which are only contingencies. But I will try to show how, even in these directions, compulsory insurance would tend to diminish the burden and misery of such contingent pauperism. With regard to the out-of-work point, such pauperism is only temporary, and might be relieved by way of loan, instead of by absolute gift. This would be a measure welcome to the honest wage-earner, as tiding him through a period of distress without branding him as a pauper, or sacrificing his manly independence; while, on the other hand, the prospect of having to repay advances would make the dishonest and wasteful less ready to apply for relief. As to widowhood, my plan includes women as well as men, so their treatment would be of the same sort.

We now come to the question of orphanage. National insurance, securing every man at twenty-one years of age against want in sickness and age, would place him (and that, let us remember, for the first time) in a position to attempt a fit provision for orphan children. At present the monthly strain throughout all life to keep up his benefit club contributions places orphanage assurance out of his power. But the national compulsory insurance being

paid and done with at twenty-one, a lad may learn that a little longer self-denial would enable him to secure himself further against the dreadful fear so few of us can measure, which haunts the married life of so many a poor working-man; that of having, when he dies, to leave his destitute, helpless little orphans to the work-house and the rates. If a young couple, themselves both provided at twenty-one years of age, knew, that by each paying into a national voluntary insurance eighteenpence a week for one single year before marrying, a sum of three shillings weekly up to the age of fourteen might be assured for every child left fatherless, tens of thousands of women would make such a provision a first condition of their marrying, as tens of thousands of men would regard it as a first duty. And thus a large proportion of our orphan pauperism would owe its extinction to the national compulsory insurance which alone can place men in a condition to make that further provision.

I will now say a word as to objectors in general to the scheme. A very curious point in the controversy is that I find all my opponents make objections on behalf of other people. 'The thing,' they say, 'is admirable. *I* like it, but J, K, and L will be certain to oppose it.' We go to J, K, or L, and make the very same experience. '*We* like it,' they say, 'above all things; but you'll never get M, N, or O to look at it for a moment.' Let us remember that, though a man may give as confident an opinion as he choose of his own views, he is not necessarily the best interpreter of the views of other men.

This may help to silence those who cry: 'No Government will ever bring forward such a measure. It is obvious to reply that a prophecy without an inspiration is only a conjecture at the best, but I think I can give this common cry a better answer still. We who would promote National Insurance are too practical to ask any

government to introduce the measure. Government, whether Whig or Tory, has plenty to do in fulfilling its proper function without troubling its head to make experiments. The proper function of Government is to do the will of the nation. Therefore *our* practical course is to get the nation, not the Government, to think out this subject of National Insurance and to express its will. For a coachman, who will scoff at the notion of taking out horses and carriages in the finest weather at a stranger's summons, must turn them out, hail, rain, or snow, and drive where he is told, when he gets his master's orders.

Therefore our common-sense course is to act upon the nation, that is, to instruct public opinion and to get men's minds set upon: 1. The reason of the thing. That they may say, 'This thing may be.' 2. On the justice of the thing. That they may say, 'This thing should be.' 3. Upon the need of the thing. That they may say, at last, 'This thing *must* be!'

'But,' cries another objector, 'reasonable though all this be, and I have not one argument to urge against it, you must fail if you go to the nation, for the nation will never stand it.' I ask who constitute the nation? Men like himself. And see his dilemma. He either considers himself wiser than the rest of the nation—to accept what they must reject; or more foolish than the rest of the nation—to overlook objections that must influence them.

Before leaving the subject of objectors, I would warn adherents of my proposal, not against considering objections, which should be cheerfully confronted, but against assigning undue importance to the position of those who make them. No official, for instance, is *ipso facto* infallible, however acute, and his judgment may be warped by his office so as to make him highly overestimate the

relative importance to the whole question of some one point he may be most conversant with. For example, a Poor-law inspector may shake his head over National Insurance as a mistaken idea; but this will probably be because he thinks only of dealing, as he is accustomed to do, with actual paupers, while National Insurance aims at something vaster, namely, at saving men from ever coming at all under the cognizance of the Poor Law and its inspectors. And an actuary here or there may say, 'The thing must fail, for Mr. Blackley's rates of payment are too low.' Be not discouraged; if the thing be good in itself, an actuary may teach us to set the rate a little higher, but certainly not to overthrow the proposal. And persons interested, whether as secretaries, actuaries, or members of present benefit clubs, may condemn the whole idea, from only looking, and that all too cursorily, at its possible bearing on their own small institutions: but National Insurance looks over a larger field; its main business is not with the provident, but with the improvident; not with present members of clubs, but with the vast majority, who will never enter any club at all. Remember, then, that the very position of all such objectors, instead of increasing, really diminishes (by the possible imputation of self-interest) the weight to be assigned to their authority.

For the rest, I hold strong confidence, justified by the daily adhesions to the plan, that this subject, once set going, will push its way. Its principle is unassailed, and no one yet has ventured to impugn its vast potentiality of blessing. We have, of course, against us, the natural forces of ignorance, indolence, and prejudice. Shall we yield to them? No, not for an hour. We have better work to do—to crumble down these forces by enlightening the ignorance, by galvanising the indolence, by dispelling the prejudice. We have truth,

logic, justice, humanity, and time itself, upon our side. And something more besides, of marvellous account—good English common sense.

In the name of all these, I confidently appeal to thoughtful men to give fair play to this important topic; to study, not to scout it; to mend it, not to murder it. And I will end by saying that I look upon my indulgent readers, not as critics so much as counsellors, and know that I shall not be thought too bold in claiming their generous sympathy for what is, at least, in all men's view, a very great and very pressing cause.

V.

NATIONAL IMPROVIDENCE.

A SERMON PREACHED IN WESTMINSTER ABBEY, ON
SUNDAY, SEPT. 28TH, 1879.

'Now, therefore, thus saith the Lord of Hosts, Consider your ways. Ye have sown much and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes. Thus saith the Lord of Hosts, Consider your ways.'—HAGGAI i. 5, 6, 7.

THERE are always people to be found ready to limit the liberty of the pulpit; and in some directions their purpose may be right. The preacher who takes advantage of an audience assembled to gain some guidance on the way to heaven, in order to distract their attention and excite their feelings on merely party politics, is a man false to his function and wasteful of his opportunity; his discourse is a mistake as a sermon, or he himself is a mistake as a preacher. And this truth is so generally accepted that we find all party politics, as a rule, excluded from the pulpits of the Church of England.

Much the same thing may be urged with regard to social politics, so far, at least, as their discussion tends to cause disunion and debate, and as the points discussed have no immediate necessary connection with the religious business of all Christian people, with the leading of a holy life, the dying in a hopeful death, the entrance into endless glory through the merits of our Lord. Thus,

however good in their own way such topics as secular education, improved sanitation, purity of election, and so forth, may be, we have no revelation making any one of them a Christian duty, and, as a rule, their advocacy or rejection is felt unsuited to the pulpit.

This objection, however, cannot be fairly made against the pulpit treatment of that branch of social politics, National Improvidence, the sin, the prevalence, and the moral hurt of which I wish to bring before your minds to-day, while trying to direct you to a possible remedy for much of the harm it causes to our moral nature, and of the hindrance which it really opposes to our national progress in religious life.

And surely the text I have chosen may be held to justify my handling of the subject. The Jews referred to in it had apparently all things they needed, and yet they were discontented and unprosperous. These words were not merely spoken by Haggai, the prophet, to Zerubabel, the governor, as a matter of private individual counsel, as a bishop might speak to a prime minister; it was the Lord of Hosts Himself who spoke to His own people, and imposed upon them as a universal duty to look keenly into their social politics in order to learn why they were unhappy, dissatisfied and anxious. It was God Himself who began and ended this special exhortation with the solemn words, 'Consider your ways.'

You will see the whole subject treated is National Improvidence. The means of life were abundant, and yet men were dissatisfied. And so it is with us in England, with this one difference, that the National Improvidence of the Jews here spoken of was a punishment of their neglect of God, while our National Improvidence is a hindrance to our true approach to Him as a nation. The busiest, most energetic, most eager race of toilers in the

universe, we send our ventures far over all the globe, and sow our means to multiply a thousand-fold. The richest nation in the universe, we yet show within a stone's-throw of our greatest hoards a ghastly and shameful contrast of the most appalling poverty and destitution conceivable by mortal man. While this exists, do not the words of our text apply to us—'Ye have sown much, and bring in little'?

Again, when we look, as thoughtful men must do, on the enormous waste of means and comfort caused by our national self-indulgence, and the absolute want and almost starvation resulting thence to millions of our fellow-men; when we think of the growing and appalling passion for destructive drink, which, while it wastes each year forty million bushels of grain,* which might feed the people, in making the useless liquor which poisons them instead, leaves them each year with a rage of thirst not only unslaked but growing,† must we not see a wonderful description of our present state in this other thing which God tells us to consider—'Ye eat, but ye have not enough; ye drink, but are not satisfied with drink'?

And when we look a little further into our national condition, noting that though in England, in almost every branch of industry, the day's work is shorter, and the day's wage greater, than in any other country in Europe, yet a huge proportion of our fellow-countrymen

* In delivering my sermon I gave seventy-five million bushels, the actual amount *used*. That it was all *wasted* was, of course, my individual opinion then and is now. But I readily, in concession to an indignant critic, modify the statement; even he will not say that there is *no* waste, nor that *half* the liquor made is really needed; and the amount now given suffices for my argument.

† The amount of spirits consumed per head of the population is about fifty per cent. higher now than fifteen years ago.

who look forward at all, are looking forward to living on forced public taxation (not on Christian alms), and dying poor and dependent, scantily fed, meanly clad, and lonely, in a workhouse, the words come home to us with shocking bluntness, but with incontrovertible truth—'He that earneth wages earneth wages to put it in a bag with holes.'

I have said I would consider first the sin of National Improvidence; and to do this I must refute a very common but mistaken notion, that Bible teaching generally is opposed to worldly notions of prudence. Men quote our Saviour's words, 'Take, therefore, no thought for the morrow,' without our Saviour's context. His object was to prevent their letting care for providing earthly things cause them to neglect providing heavenly things. He never said, 'Seek ye first the kingdom of God, and become materially destitute,' but 'Seek ye first the kingdom of God, and all these things, which the Gentiles also seek, shall be added to you.' The same voice which sent forth the disciples without money in their purse at one time (not to teach them that the having of money was a sin, but to show them that God would provide His labourers' hire), was the same voice which gave to the same men a different instruction in different circumstances, and said, 'Now, he that hath a purse let him take it, and likewise his scrip.' It was not because Dives possessed, but because he misused, wealth that he was tormented; nor are we taught that had he chosen to squander it all away and live in beggary he would have gone to heaven for so doing. Part of the blessing of Abraham, of Isaac, and of Jacob, actually consisted of worldly goods and comforts: and we are told expressly that Job's possessions after his sufferings were double of what they were before, as proof that 'the Lord blessed the latter end of Job more than the beginning.'

So much from the New Testament and from the Old to show that the possession of competence is not a crime. Our Saviour's blessed words to which I have referred, teach us, indeed, to depend upon God for health and strength and means of support, but nowhere teach us to regard a life of beggary as an exercise of religion, or the cultivation of destitution as a moral duty of man.

No, but far more than this, our blessed Saviour shows us waste to be wicked, and wilful destitution a sin, not merely as being an offence and trouble to social politics, but as an iniquity against the honour of God, who in ordaining that man should eat bread in the sweat of his brow, has laid on every man the duty of self-provision. How plainly the Lord teaches this in the parable of the Prodigal, whom he puts before us as a sinner repentant for an unquestionable sin, not as a saint successful in a confident presumption. For he makes the prodigal confess, first the moral, and then the social wickedness of his waste in the words: 'Father, I have sinned against heaven, and before thee, and am no more worthy to be called thy son.'

The religion of Christ, as set forth by His inspired apostles, carries on this teaching, and points to the sin of improvidence in no measured terms. They never contemplate a state of things in which men shall expect fellow-men in every case of need to supply all their necessities. They teach, as our Saviour did, dependence on God, but not on man; and, indeed, if this last were Christian duty, and all the world fulfilled it, the human race would die of hunger in a year. The apostle who could, and did, give up all things for Christ's sake, worked with his hands that he might be chargeable to none, and boldly denied the very name of Christians to improvident men. 'If a man will not work,' he says, 'neither let him eat.' And again: 'If a man provide not for his own,

and specially for them that are of his own house (and how could a man do this without providing for himself?) he hath denied the faith, and is worse than an infidel.'

So much for the *sin* of Improvidence and wilful dependance. I come next to examine its prevalence.

And let me note that here I am speaking, not of individual improvidence,* of which examples may be found everywhere throughout the universe, but of National Improvidence as it exists in England, without a parallel in all creation.

It may be said, of course, that this statement is an assumption; that to predicate of this man or that man whom we pass in the street that he is improvident or unprovided, is to dogmatise on a matter of which we know nothing, since a man of mean appearance may be the owner of thousands of pounds. This is true; but there are safer places than the streets from which to draw my proof. We have here in England a ghastly list which no other nation in the world can equal, in proportion to population, of more than seven hundred thousand persons depending for their daily bread not on their own exertions, past or present, not on the Christian charity of the rich, by any means, but on the forced taxation of the provident of all classes, high and low alike.

* The extravagant error has been made of calling this sermon a censure of the poor. It is only just by the false classification which I have laboured to expose further on that any such preposterous conclusion can be reached. The above paragraph puts it plainly that it is *National Improvidence*, for which we are every one responsible, which my sermon assails. I do not dream of undervaluing the present gallant efforts at independence made by thousands of poor men. It is the too frequent failure of these efforts, from no fault of the men themselves, which makes me cry out. The providence of the poor, but independent-minded, working men under present circumstances, is as noble, as praiseworthy, and as wonderful to me as the improvidence of the wasteful is deplorable and sad.

And this compulsory levy reaches year by year from seven to eight million pounds of money, the paying and the spending of which alike are barren of blessing or of good. The pauperism of England is at once the plain measure, and the deplorable illustration, of the improvidence of England, and testifies both to a national neglect of Christian duty and its inevitable Nemesis of misery and wrong.

For our poor-rate is no charity; it blesses neither him that gives nor him that receives. The payer loathes the burden, not from a sense of covetousness, but from a hatred of injustice; and the pauper claims as a right the insufficient dole which only prolongs his life by prolonging his misery, and which keeps him still the very poorest of the very poor, joyless, friendless, hopeless till the end.

It does not require much examination to see how deeply this inoculation of pauperism has infected the whole spirit of our nation. Our plan of compelling the provident to add to their own burden the support of the improvident has taught multitudes to regard all providence as a folly, and to waste every shilling they receive.

You will find this illustrated by our very language. We speak now of 'savings,' 'savings banks,' 'saving habits,' where other nations speak of 'sparings,' 'sparings banks,' 'sparing habits;' but we find no such use as our present one of the word 'saving' in our Early English, or in our Bible translation. It was only after our English law had committed the great error of establishing our pauper system that all 'gains' came to be instinctively regarded as only earned to be wasted and lost, and, in proportion as they escaped that destiny, were fitly spoken of as being 'saved.'

Is this enough to say, in illustration of the prevalence of improvidence at the present day? Is it sufficient to point, as I do, in no spirit of taunt or unkindness, but of

heartfelt pity, to hundreds of thousands of hopeless poor who are paupers now, to the millions who, as a matter of mere arithmetic, in ten years' time will have joined their ranks, as proof of the prevalent disease of improvidence among us? No, my brethren, I must say something more. In this very house of God, this very day, there must be a percentage of men who, though they be well clad, well fed, well sheltered now, know, in their very hearts, that by some want of Christian self-denial, some yielding to unchristian self-indulgence, some conscious neglect of the Christian duty of providing for themselves and those depending on them, they may remember my words when one day they have to pass the workhouse-door themselves, claiming their woeful privilege of pauper life and pauper death, and pauper burial, from the hard earnings of many an honest, toiling, independent man, on whose position as compared to theirs they may be looking down to-day. So great, so widespread, and so sad, is the national sin among us of improvidence.

But, it may be said, if men choose it so, if they set present pleasure which they can enjoy against future want which they may not live to suffer, who has a right to complain? My answer is, that every just man in the nation has a right to complain, not, indeed, of present paupers, for they are too distant to hear and too miserable to resent our murmurings. And, besides, they are not to blame, they only follow the natural teaching of our faulty law, which for three centuries past has been trying to falsify the maxim that self-preservation is the first law of nature, and has naturally failed in the attempt. The spendthrifts of to-day, the paupers of to-morrow, are in the exercise of their strict legal rights; our blame is not for them; it is, firstly, for the law itself, which is, indeed, an abstraction, and cares nothing for our censure; but, secondly, for ourselves, for the nation that bears

instead of mending a law that is wrong in its principle, harsh in its practice, unjust in its execution, and unchristian in its effects.

This last I have to prove, in order to justify myself, as a Christian minister, for treating such a matter in the house of God.

If I have shown that individual improvidence is sinful, it follows that National Improvidence is a national sin. But I am now concerned to indicate the real moral harm it does. Firstly, it dooms thousands to degradation, misery, and joylessness, who, but for our national teaching, might be happy, self-provided, and independent. Those whom a Christian nation should encourage to 'owe no man anything save to love one another,' we teach to owe everything to other men and yet to hate the very people to whom they owe so much. If such exceptions be known as an in-door pauper happy, or an out-door pauper satisfied, it is not that our system is good, but that here or there a poor man or woman is better than our system.

But this is a trifle compared to the chief moral harm our pauper system works. It creates a new class in our State which confuses our whole social order, and does the work of Satan in awaking and fostering immeasurable social discords. There was a time when a fair classification might be made of all men into rich or poor, by comparison of their possessions. But such comparison implied that every man possessed something. 'The poor ye have always with you,' our blessed Saviour said, 'and when ye will ye can do them good.' But He never meant the pauper, established and endowed by law, whom our bad teaching tempts to destitution, and to whom, as a class, no good can be done. In former times the rich had much and the poor little, but there was no class created by law who in the very nature of things should

possess nothing at all. And the effect of this intrusion of a new class is to produce a wrong classification, from the error of which springs the main part of all our bitter, godless class hatred, variance, emulation, wrath, strife, seditions, and envyings.

For though the working-man, who for dear independence' sake does his Christian and social duty, and lays by a few shillings week by week, be really a rich man and a capitalist compared to the pauper, not yet in the workhouse, who starves his wretched wife and little children while wasting his earnings in the public house, yet these two classes have come to consider themselves as one, and to feel a common ill-will against all other ranks of men who seem securely provided. And how is it that the thrifty, honest-hearted workman submits to the dishonour of such a connection, which we should think he would repudiate with indignation? There is a sad reason for it. He knows that he has no true security for his savings or his work; that sickness and old age may come upon him; that the little store he has hoarded may be spent, the club he has trusted may fail him in his need, and he himself at last be forced to share the workhouse dole with those very thriftless paupers, whom, though without one true thought in common with him, he learns to miscall, for this unhappy reason, the men of his own class. He accepts their fellowship, their brotherhood, their discontent, their blind complainings; and feeling bitterly that something must be wrong, though unable to understand the source of the error, lays all the blame, with hasty hatred, on the classes which may, indeed, possess more money than himself, but yet have far closer sympathy with his habits, his hopes, and his aspirations than the wilful spendthrifts whom the honest working-man so blindly calls his brothers and his friends.

I have thus tried to show you the sinfulness, the pre-

valence, and the injury to our social peace and our Christian character caused by improvidence in general, and by our National Improvidence in particular, as fostered by our well-intended but unhappy law, which, compelling the provident to support the improvident, demoralises one part of the community while robbing the other. I have tried, in the words of the text, to show you one reason why 'ye have sown much and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink: ye clothe you, but there is none warm, and he that earneth wages earneth wages to put them in a bag with holes.' But if God lead us thus in the text to 'consider our ways,' it is not merely that we should see them to be wrong, but that we should study how to mend them. And, therefore, I will conclude by offering, in all sincere humility, the suggestion of a remedy for part at least of that National Improvidence which keeps us so much further than we should be from carrying out, as a nation, the declared will of God.

If our law compel at all, its compulsion should be just, and its compulsion should be wise. The nation provides now for men when they become paupers, whereas it should provide that they should not become destitute at all. A man provided securely against destitution lives a life of hopefulness; a man allowed to fall into pauperism lives a life of discontent and despair. In early manhood, when youths have only themselves to keep, they earn enough to make easy provision against want and sickness in old age. They waste that golden opportunity because they know the law will compel others to provide for them. Why not then make every man bear his own burden and provide for himself? Why not apply the compulsion at the right time to the right persons, and, for their own blessing and independence' sake, compel the

inexperienced youths of every class to make provision in their early, easy, healthy times for need, and want, and sickness that must come as years draw on? Thus, and thus only, can we see a way to give every man security, providence, and independence, to range us all upon one side as citizens, to prevent prodigality which no later steps can cure, to allay discontent which no other measure can appease, to remove the stumbling-block our nation has ignorantly placed in our Christian course; to give peace for strife, plenty for want, brotherhood for hatred, sympathy for suspicion, and even wealth itself for woe.

My Christian brethren, I have done. Forgive me if in bringing before you an unusual subject, and offering you what may seem a startling suggestion, I have hurt any feeling, or offended any prejudice. I do not ask you to agree with me, but only to think as fellow-citizens and as fellow-Christians of what I have been bold to put before you. It is one direction in which I would ask you to apply the words of the text: 'Thus saith the Lord of Hosts, Consider your ways.' I leave the subject to your prayerful, earnest thought, convinced that you will every one be working in the cause of Christ for the good of men, in seeking for some means of uprooting from our midst that National Sin of Improvidence which is the foreigner's scoff, the statesman's perplexity, the wise man's wonder, the good man's sorrow, the just man's hate, the rich man's shame, the thrifty man's grievance, and the wasteful man's despair.

VI.

INDEPENDENCE v. PAUPERISM.

A NATIONAL CURE FOR A NATIONAL CURSE.

As this is believed by many thoughtful men to be a matter of grave personal importance to every Englishman without exception, you are earnestly entreated to take the small trouble of carefully reading the first two pages of this paper* before throwing it aside.

National Insurance proposes to diminish (and, in proportion to the fulness of its adoption, to extinguish) pauperism and poor-rates, in a manner advantageous to every man. To ratepayers, by vastly reducing rates; to persons otherwise likely to fall into pauperism, by rendering them secure against destitution and independent of rate-relief, in all times of sickness and old age.

It proposes to correct our present unjust and hurtful law of Compulsory Providence, which compels every man who provides for himself to provide besides for the wilfully improvident, by introducing a just and salutary law to compel everyone to provide for himself, as he ought and easily may.

Considering that men supporting wives and families

* Copies of this paper, which summarizes most of the arguments for and against National Insurance, will be sent from the office of the National Providence League, Lancaster House, Savoy, Strand, on receipt of a stamp; or for distribution, at 6s. 6d. per 100.

earn very little more than young men who have only themselves to keep, it assumes that (with very few exceptions) the young can afford, by laying by a small weekly sum, to accumulate £10 by the time they reach man's estate. It shows:

1. That that sum, if levied from every class, as it should be, and secured by the nation, would give to every wage-earner a safe provision against destitution in sickness and old age.

2. That such provision made by each man's own money would be a matter of right, not of beggary; that each person might claim it when sick or aged, *without being otherwise destitute*; that it would make everyone really independent, instead of leading and leaving vast multitudes to pauperism and degradation.

3. That it would vastly bless the honest, thrifty working-man, who hates and dreads pauperism, by affording him in the earliest, cheapest, and safest possible way such a provision as would aid his proper advancement in life, and give him peace of mind with regard to his future, now constantly imperilled by the insecurity of his benefit-club.

4. That by securing such provision to the improvident man he would be kept from pauperism and its hopelessness in very spite of himself, and given the opportunity of becoming a self-respecting and independent citizen.

5. That nine-tenths of the money invested in such providence would really be rescued from waste in the hands of inexperienced youths.

6. That the amount of pauperism would be enormously, and its cost in the form of rates very considerably, diminished.

Many men who profess to be independent know perfectly well that if a few days' or weeks' sickness come

upon them they must beg from the parish for relief, and must enter the workhouse when they grow old. They must be paupers.

And not one likes the notion. Parish pay keeps a man from starving, but does not make him happy; it sustains, but does not bless his life; and it must, in treating the best man as it does the worst, really make him suffer most; since having to ask rate-relief hurts the feelings, and often breaks the heart, of a good man, while a bad man feels no shame in beggary.

We should have no paupers but that men fail to do their natural duty of providing themselves against want. That the duty is natural everyone admits; that its neglect is permitted is the fault and curse of the nation. For, if every man did this duty as he can and ought, poor-rates would not be wanted except for destitute orphans. If poor-rates were not wanted, there could be no paupers. If there were no paupers, all would be *independent* of rates.

Every honest man longs to be independent, and tries to provide for himself; but as things are now he has no real certainty of success. To insure a moderate sick-pay and pension in an ordinary benefit-club costs a man nearly twice as much as National Insurance in a National Club would; and could never make him so safe as National Insurance, for his club might break after he had paid in for many years, and leave him a pauper in the end, while the National Insurance, having a National Security, could never break while England was a nation.

But such a good, safe, cheap provision as this can only be made by a law being passed to establish it. Such a law does not exist now. To create such a public opinion as may call it forth is the object of the present paper.

Thousands of honest men become paupers every year because they have put their savings into unsafe clubs,

and lost their whole provision. What can cure this but a National Club which gives a National Security?

Thousands more make no provision, and become paupers when sick or aged, because they have known so many clubs to fail that they distrust all. What can cure this but a National Club which none can distrust?

And thousands become paupers at last because, though they may have paid into a club for many years, they have not money enough in bad times, or when out of work, to keep up their payments, and so they drop off and lose their provision. What can cure this but a National Club, which receives all the contributions in advance?

And thousands more fail because young men refuse to join clubs containing many old members, and so the supply of funds is cut off and the clubs break. What can cure this but a National Club, into which *everyone* must pay once for all, and which can never run short of members?

And thousands more leave their club and lose their provision by removing to a distance for work. What can cure this but a National Club receiving and making payments at every Post Office in the kingdom?

All these great difficulties in the way of honest men's making a secure provision would be removed at once by National Insurance.

Next we come to consider men who are dishonest, so far as making no effort at fulfilling the duty of providing for themselves. Because our present law shows them that they may waste all and then make the thrifty support them, they exclaim, when urged to save: 'Oh no! we need not deny ourselves; we will spend all; gone is gone; we don't mind being paupers and beggars by-and-by, and dying in the workhouse. The most we think of doing is to pay a few pence into a funeral club. We may be ashamed after death of being buried by the parish,

but not, during life, of being fed by it. All the saving people *must* keep us. Though we may often waste as much in half a year as would have made us independent for life in sickness and old age, we don't mind. There's no law to make us save if we like to spend; and there is law to take our thrifty neighbours' savings from them and their children to feed us with when we come to want. Pretty fools we should be to do for ourselves what the law is kind enough to make other and better folk do for us! Is not reasoning like this, which is general, a shameful thing to be, as it is, in the minds and mouths of millions? Is it not base, iniquitous, immoral? Yet who can blame such people? for they but follow out the plainest teaching of our present law.

What, then, can cure this festering iniquity? Only a better law, establishing the principle at least of National Insurance, which would henceforth make all members of this unhappy class pay their own share, without damage, suffering, or hurt, and yet with the effect of making every one of them better, happier, and richer than before.

National Insurance, then, proposes that (with certain obvious exceptions, such as apprentices, imbeciles, etc., to be specially dealt with) every individual in the nation, before reaching 21 years of age, should be required to pay a small weekly sum to a National Fund, which should, in return for a completed payment of £10, assure him till 70 years old 8s. a week while hindered by sickness from earning wages, and 4s. pension for every week he lives after 70 years.

Let us note what good this would do to each contributor of the thrifty and independent class.

1. It would take away his sense of wrong in being forced to pay for the support of the wasteful, whom he sees, on his right hand and his left, earning as much as himself, and wasting it as fast as it comes. 2. It would

really save him all expense after the age of 21, in paying monthly throughout life for benefits equal to what National Insurance would secure. 3. It would save him eventually the greater part of the poor-rate, which he is, or may be, called upon to pay. 4. It would increase his comfort by raising wages, as it would leave a larger wage-fund. 5. It would deliver him from all the haunting dread of final pauperism, which causes much distress of mind to thrifty men at present. 6. It would make the receipt of his insurance easy at all times, by means of the post-office where he lives. 7. It would save him from the risk of losing his insurance by inability to keep up his payments when out of work. 8. It would enable him to feel that in sickness or old age he would be supported by his own money in his own house, as a man independent of beggary or charity, and without having to break up his home and die, as a pauper, in the workhouse. 9. It would give him his own self-made provision at little more than half the cost at which any ordinary benefit club, if sound, could undertake it. 10. It would leave him the money he spends now every month for sick-pay and pension to spend on better food, better clothes, life insurance, building society, provident dispensary, or whatever he will.

Let us further note what good National Insurance would do to the class who are now wasteful. Besides all the general advantages it brings to the thrifty, it would give the wastrel an opportunity of becoming thrifty himself. A thriftless man is always a pauper in spirit (or want of spirit) at least. He knows that a few days' sickness may drive him to sell the little he has in the world, and go, a hopeless pauper, with wife and child, to the workhouse; and that he may never be able again to set up a home for himself. But if he have, with his own money, made a secure provision against need in

sickness, he will feel both independent and hopeful. For he cannot become destitute, and therefore cannot become a pauper. And apart from all feeling of self-respect, National Insurance will improve his condition ; for surely the provided man is better off than the unprovided ; the Have-something is better off than the Have-nothing.

It will be granted at once that an insurance guaranteed by the nation, which can always require sufficient money to be paid in advance, and which, therefore, would be always financially secure, may be called as safe an investment as any in the world. If, however, the common saying be true, that the better the security the higher the cost, the question will naturally arise, 'How can this perfectly safe club be so incomparably cheap ?'

We answer, the necessary money will be, all and always, paid up in advance. The greater part of it for sickness will have twenty-five years, and every halfpenny for pension fifty years, to accumulate in at compound interest before being wanted ; and everyone, rich or poor, of every class, will have to pay in, while many will never require to draw out. Therefore, though so wonderfully safe, it can afford to insure at little more than half the cost of present clubs, whose funds are only contributed in small and uncertain instalments, lie at interest but a very short time, and are liable at one period or other to be drawn upon by everyone who contributes.

'What,' it will be said, 'will all the rich under twenty-one have to pay in too ?' Certainly ; why should they not ? A rich man *may* come down to wage-earning by losing his property (as many have), and *may* become a pauper. If the law compel one man to insure, it must compel every man. It is shameful enough now that the provident poor are compelled to support the improvident ; it would be far worse if all poor men, being made provident themselves, should have to support the improvident

rich. Besides, paying to the National Club would not hurt the rich ; they would soon save the money in poor-rates ; and, if they ever came down, as some have, to wage-earning, they would be independent of poor-rates themselves, whatever happened.

Thus National Insurance would really confer a benefit on every one of every class.

'Surely,' one might think, 'if men were taught the advantage of the system, they would join the National Club of themselves without compulsion.'

We cannot believe it ; there would still be many unwilling to join ; and, unless everyone joined, the club could not be established on the proposed basis, and the desired good would not be done ; those who chose to be paupers would still get rate-relief, and the proposed National Club payment would not support it unless all joined.

Therefore National Insurance must be a club, not that anyone *may*, but that everyone *must* join.

'But that is compulsion,' we will be told ; 'the nation will never stand it ; a new thing like Compulsory Providence can never be introduced.'

IT IS NO NEW THING. *England has had Compulsory Providence for centuries*, and the nation has 'stood it' in a way that no other nation on the face of the earth would submit to. For our present law provides for the wasteful—that is Providence—and does it by compelling the thrifty to pay rates for them—that is Compulsory Providence ; and the sin of it is that the compulsion is all exercised on the wrong men, which is unjust. On the other hand, National Insurance would provide for all—that, too, is Providence—and do it by compelling each man to pay for himself—that, too, is Compulsory Providence ; but it would exercise the compulsion on the right men, instead of the wrong ones, which is just and fair.

And our present system is not only bad because its compulsion is excessive, but because its providence is excessive too. It provides too much, for *it provides paupers to claim rates* as well as rates to support paupers ; it creates more misery than it relieves, for if the wasteful did not know that the thrifty must keep them, they would provide for themselves and not become paupers.

This may be enough to show that National Insurance is morally better than our present system. Even opponents of some details of the scheme admit the justice of its *principle*, and say the measure would be great and good if only it could be done.

Why should it not ? You may say, 'The people would not stand it. We answer, how do you know this ? If you, who are of 'the people,' think the proposal good, what right have you to assume that most of your countrymen have less discernment than yourself, and will be certain to reject it ?

But some men will object, and say they prefer not being compelled to pay in. The answer is easy ; no one wants to compel them. No one whom the law regards as a *man*, that is, over twenty-one years old at the introduction of the measure, will ever be compelled to pay in at all ; for such, till they all die out, the old law may still remain in force ; the compulsory act would apply to no one over age. This being so, and no *men* being included in the proposed compulsion, no man will have any ground of complaint on his own account, and can only rejoice in the provision this plan will secure to his children.

And certainly, even if our law paid any regard to the opinions of inexperienced young folk under age, none of the minors (who would be the only persons compelled) would have any reason to complain. The law even now prevents rich and inexperienced young men from squandering their property before they come of age and know

what they are doing ; and why should not the law do the same kindness for *all* under age, not for the rich alone ?

More than this, the young folk to be compelled will never object of themselves to doing what they know to be the law, and obeyed by all older than themselves ; they would have no sympathy in their resistance from the vast bulk of the nation, who had done what they themselves might try to evade ; and they need not even be asked their opinion on the subject, any more than the opinions of minors were asked as to introducing Compulsory Education.

‘Still,’ it may be said, ‘there will be some, who cannot be got at, who will be paupers at last. All in fixed employment may have the needful amount paid in by deductions from their earnings, but young folk in what is called “undefined employment” could not be compelled.’ We answer, their number, even supposing every one of them fool enough to resist a law which would plainly do him good, amounts to 1 in 660 of the population ! To refuse National Insurance for fear of the resistance or evasion of such a fraction, would be as wise as to give up railway communication because some time or other a straying calf might charge against the engine of an express train. No, the will of a great nation and the working of a great measure could never be frustrated thus ; if the law be made the money will be paid, just as all other salutary compulsions effected by law are submitted to and welcomed, and finally blessed, even by those who once objected strenuously to their introduction.

Once more, it may be said that the loss from pretended sickness would break down the National Club. The answer is : 1. The National Club would be the only one that *could never break down*. If the law could always compel enough money from the members who must enter, to keep up the necessary cost, its solvency is certain ; 2. It

is a matter of positive proof now that in the largest clubs there is the least imposition; and, 3. There is no reason why as much caution against imposition should not be used by managers of the National, as by managers of any existing club. For present clubs either are able to prevent, or to pay for, imposition, and the National may do the same.

We touch and answer briefly a few other objections :
 1. That the sum assured will not be sufficient. It will be sufficient for many; those who think it too little will be perfectly free to insure for more. 2. Apprentices earn next to nothing before twenty-one, and how can they pay in? They forego wages in apprenticeship to earn far higher than labourer's wages afterwards; and may be permitted to pay a little later, but at a faster rate than others. 3. The sum paid in may not prove sufficient to secure the benefits promised. Then the law may raise the rate to future contributors. 4. Or, the sum may prove too much. Then each contributor may have some money returned to him, and the future general rate be lowered. 5. Or, it would be a tax on all labour. Certainly not, if only levied on a small section of the employed; and, even if it were, it would not raise the general wage rate quite one penny per week. 6. The plan may ruin present Benefit Clubs. Never; for if they be sound ones, they will not fail their present members, and will be wanted for additional insurances; if, on the other hand, they be *not* sound (and comparatively very few are secure) they must break in the end whether we have National Insurance or no. On the other hand, National Insurance might strengthen present clubs. For, during, let us say, the first ten years, facilities might be offered to existing societies for transferring, on cheap terms, so much of their funds to the National Club as would give their members National Security for at least

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the National amount of benefit; a course which might, as regards higher liabilities, render solvent many societies whose financial position is doubtful now and may be disastrous by-and-by. 7. Times are too bad to think of such a thing. Not at all; the badness of the times shows us how much better we should be off if such a measure had been adopted fifty years ago; and we must hope the times will be better again before, at its best speed, National Insurance becomes a law. Meanwhile, to study the subject costs nothing, and the 'bad times' may help to teach us a good lesson.

It is agreed on all hands that the proposal is just, and that the thing, if done, would be a blessing. The question remains, How to do this good thing? You will say that must be left to the nation, which is true in a sense. But the nation is an aggregate of individuals of whom you are one; and if National Insurance is to benefit everyone, *everyone* should promote National Insurance, or he is leaving duty undone in somewhat the same way as the ignorant pauper whom he blames.

Everyone who reads this paper with conviction should do his share. Many of them have money, position, and talents to set the subject forward; but the very humblest reader may do something towards his share even by thinking the matter over and reading this paper again; by talking of it to his friends; by distributing a few copies, which may be had for a penny; by aiding to create such a public opinion in its favour as shall make the voice of the nation demand what the brain of the nation shall believe, and the heart of the nation shall feel, to be a moral and material blessing, alike to rich and poor, to every man and woman, every boy and girl, who bears the English name,

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THE END.

BILLING AND SONS, PRINTERS AND ELECTROTYPERS, GUILDFORD.

At the Social Science Congress held in Dublin last October, Mr. WHALEY COOKE TAYLOR, a Member of the Council, read an excellent Paper on National Insurance, his views being supported in the debate which followed by two other Members, Mr. Commissioner MILLER, Q.C., and the Rev. W. L. BLACKLEY, as well as by several other Members of the Congress.

As the subject was discussed in conjunction with two others slightly similar the offering of a resolution on the subject was not found practicable.

Several important Meetings were held in the West—at Bristol, Thornbury, Torquay, and notably at Truro, where, by special invitation of the Bishop (who has joined the Council), Mr. BLACKLEY advocated National Insurance before the Diocesan Conference, which passed a favourable and cordial resolution by acclamation.

The Liverpool Parliamentary Debating Society, one of the largest and most important of its kind in the kingdom, after several nights' debate, passed a resolution in favour of the proposed measure for National Insurance *without a division*.

Amongst other Meetings, a large and important one was held at Grantham, on April 13th, under the presidency of LORD BROWNLOW, and addressed amongst others by the Rev. W. H. E. MCKNIGHT and the Rev. W. L. BLACKLEY, at which, after the mover of an amendment was obliged to withdraw it for want of a seconder, a favourable resolution was unanimously carried.

On July 12, the same gentlemen, with the Earls of SHAFTESBURY and CARMARVON, and the Hon. MURRAY FINCH-HATTON, addressed a most influential meeting at Alford House, with an equally satisfactory result.

THE IMPORTANCE OF A VIGOROUS FORWARD MOVEMENT AT THE PRESENT TIME.

The ground of public thought seeming thus fully prepared for the full consideration of this important subject, the Council believe the time has come when all of the very many who have expressed warm interest and approval of the proposal should be invited to strengthen the hands of the League in stimulating the love of individual independence in the minds of the people, and making known the means by which it can be obtained.

WORKING CLASS LECTURES.

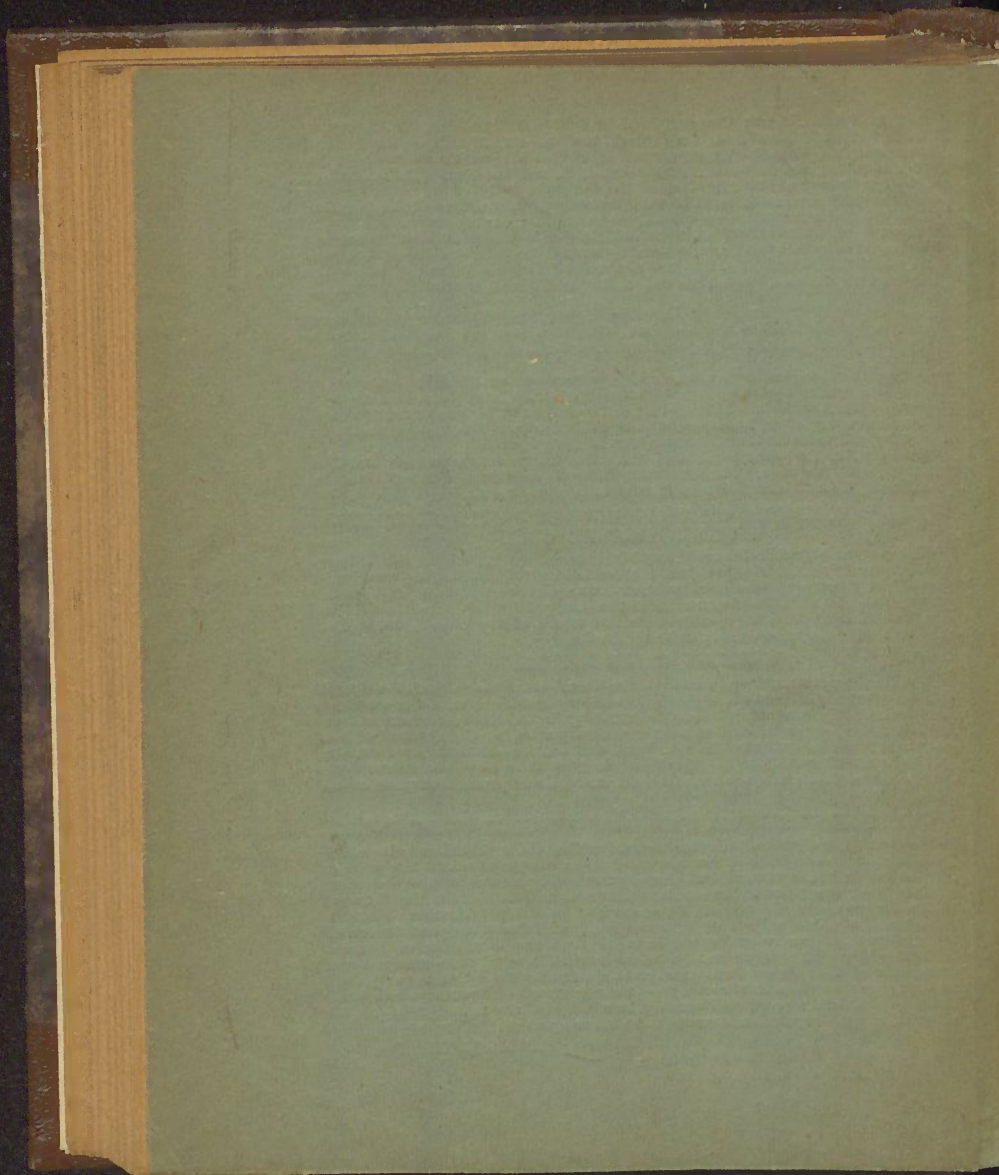
Besides the necessary broadcasting of the literature on the subject, the Council see the great importance of employing a number of paid lecturers of the working class, who would command the confidence and gain the opinion of their fellows: and they also require to be able to place some means, for the defrayal of local expenses connected with public meetings, organizations of local branches, etc., in the hands of gentlemen kindly willing to give their time and labour to the work, but on whom it is not reasonable that additional personal expense should fall.

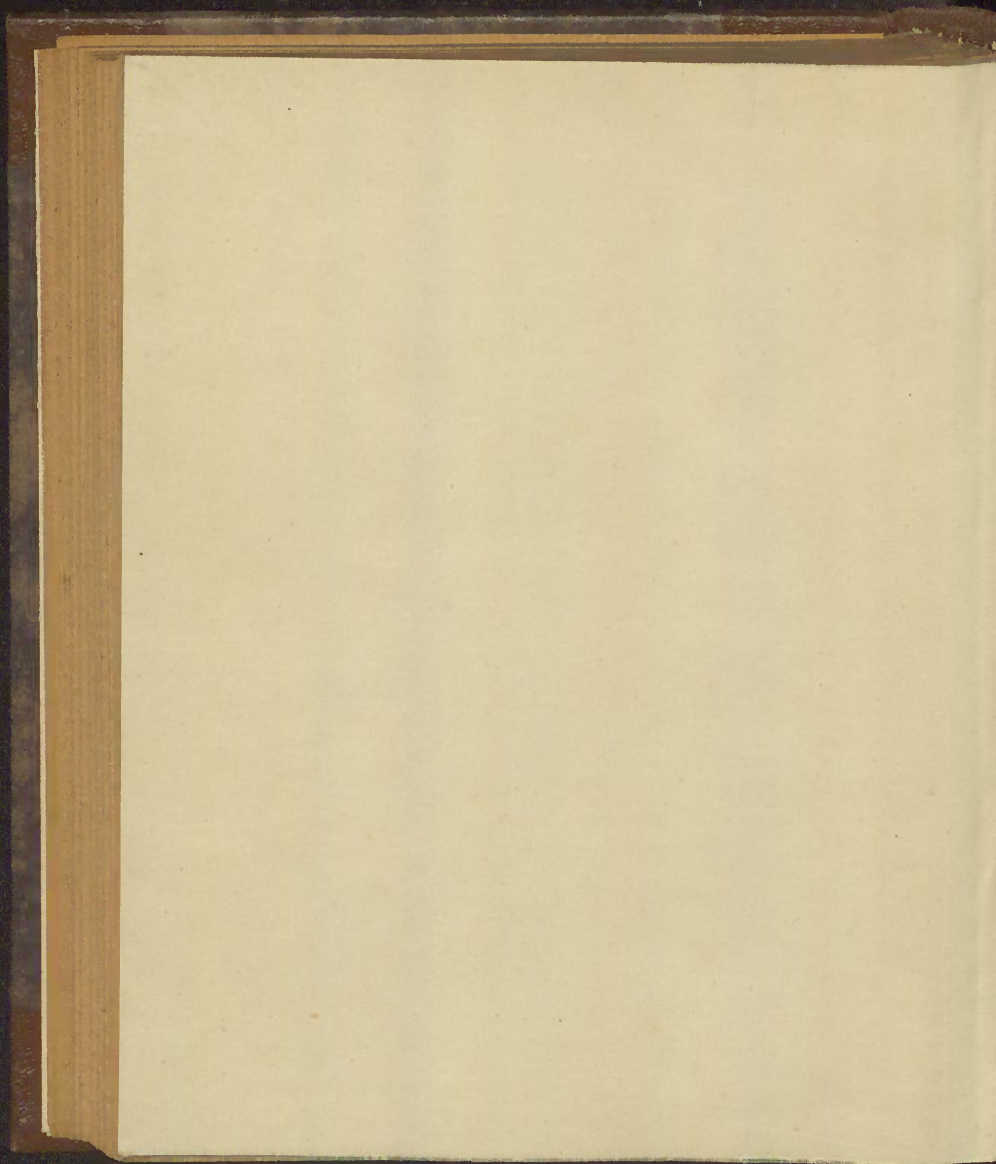
GREAT EDUCATIONAL VALUE OF WORK ALREADY DONE.

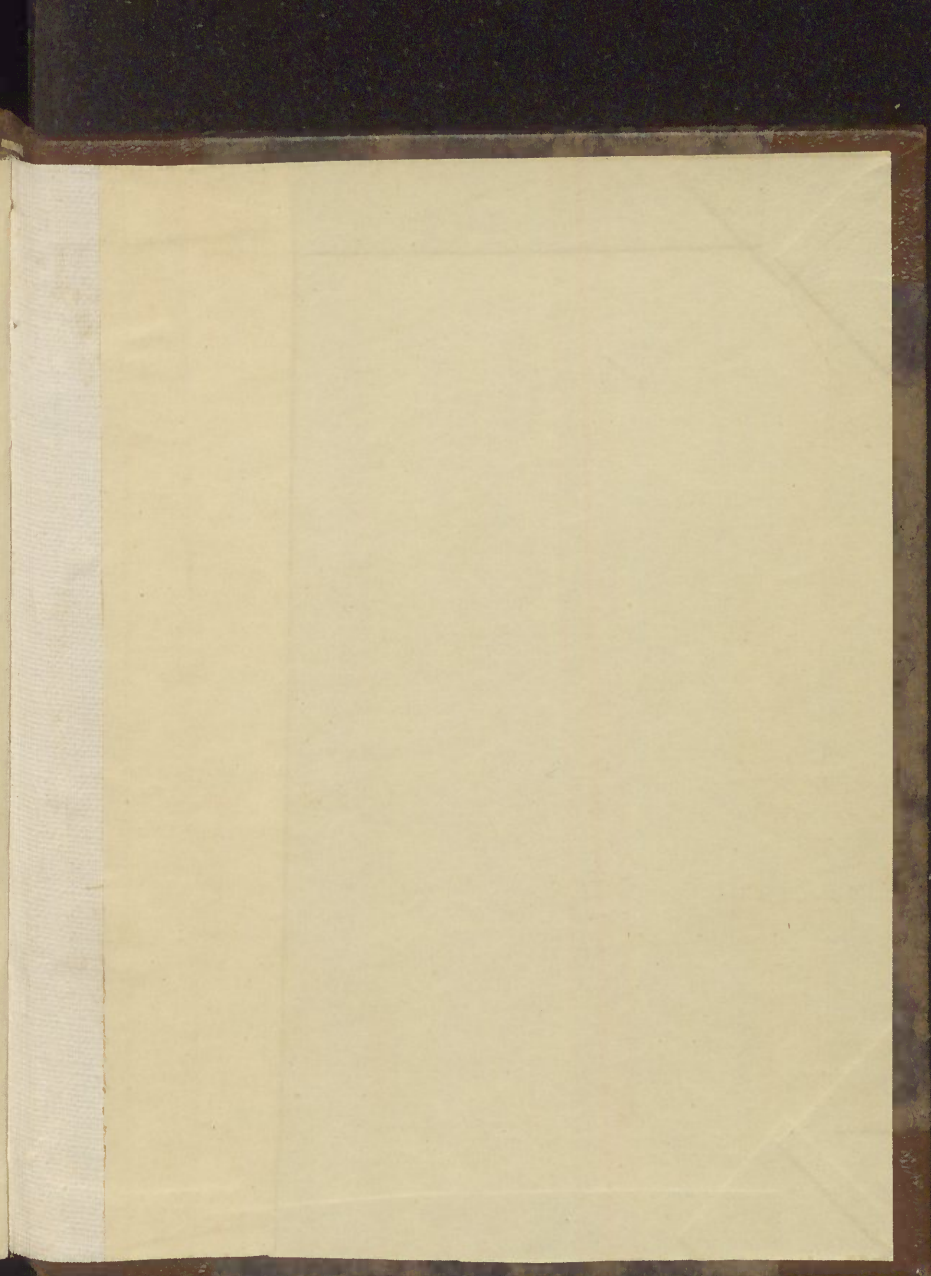
The Council, under these circumstances, feel that their effort has a strong and just claim on the cordial aid, not merely of those who fully accept the proposal and believe in its attainment, but of many more who sympathize with the object, and are less sanguine as to the result; for it is beyond all question that the work of the League up to the present time has had an educational value difficult to estimate, the whole subject of National Thrift and Providence and individual independence of pauperism having been, through the discussion of National Insurance, brought so prominently before the public mind as to convince even opponents of the scheme that some great change for the better in our present unhappy pauper system must result from the movement. The many who heartily desire so beneficial a result will scarcely be willing to leave not only the toil, but the cost, of such hopeful endeavours to be borne by a few.

JOHN LLOYD, *Hon. Sec.*

10, LANCASTER HOUSE, SAVOY, STRAND,
LONDON, W.C., August, 1882.









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