

And the following brief extract is from Canon Blackley: "The general possibilities of successful thrift lie solely in the education of childhood and the habit of early self-denial; and its principle, timely instilled, needs the practice of providence applied to the large available savings of vigorous, unencumbered youth, in order to provide the only sound foundation on which any secure and sufficient fund for independence and comfort can be built."

The Registrar ventures to offer a suggestion to the promoters of juvenile lodges. In order to make a juvenile lodge a success it would be well to offer some collateral attraction to its members. For example, the establishment of free lectures, open to members only, might gather in many who are not sufficiently impressed with the importance of thrift in youth as to join a friendly society for its own sake only, but who, attracted by some other motive, might learn to recognise the value of membership, and eventually become earnest workers for the order.

In order to facilitate the registration of juvenile lodges, an alteration in the Act will be necessary, raising the age up to which members may remain in them. This can easily be done when the Act is next amended. The Registrar intends shortly to prepare model rules for juvenile societies.

10. The English Chief Registrar's latest report contains the following *precis* of the report of the Select Committee on National Provident Insurance:—

"The report begins by stating that, although the reference was to inquire into the best system of national provident insurance against pauperism, the inquiry had practically narrowed itself into an examination of Canon Blackley's scheme. The evidence submitted in favour of the scheme was not in the main of a representative character, but from persons only responsible for their individual opinions. The Committee desire especially to draw attention to the evidence of some members of the working-classes, as showing the desire felt by them for some means of securing their own independence, and for adequate security for any provision which they may make for themselves. On the other hand, the Committee received a considerable amount of evidence from various sources adverse to Canon Blackley's proposals; from the official point of view, chiefly on administrative grounds; from the actuarial point of view, chiefly upon the ground of the insufficiency of the proposed initial sum for securing the required benefits; and from what may be called, without any sort of unfavourable reflection, the point of view of vested interests, namely, that of the representatives of the affiliated orders of friendly societies, who aver that to give the whole nation, by compulsory insurance, an independent provision against pauperism in sickness and old age would limit the growth in numbers of their own voluntary organizations. The Committee notice, as one of the most important objections to the scheme, and one which has been frequently urged, the argument that in the proposed National Insurance Society there would be great difficulty in preventing malingering and in keeping down the amount of sick-pay. The Committee believe that many of the poorest class would be unable to provide £10 between the ages of eighteen and twenty-one without great difficulty; that many of those among them who might be able would be unwilling; and that the collection of the money from those whose work was fitful and uncertain would be almost impossible. Among the poorest class so many exceptions would have to be made in case of both women and men that the scheme would to a great extent fail to benefit many of those who at present add very largely to the pauperism of the country. It would not assist those who are out of work, or compel those who are idle and dissolute to go to work. And yet, absence of employment for those who are willing to work, and the reluctance of the idle to work under any circumstances, are two of the most fruitful causes of poverty. Moreover, the very large proportion of paupers under eighteen years of age would receive little or no benefit. The proposal that only wage-earners should receive the benefits of the scheme creates a distinction which the Committee fear would be quite unworkable. Many poor persons, not wage-earners, would be excluded, and many wage-earners perfectly able to provide for themselves would be admitted to the proposed benefits. The upper and middle classes, none of whom would ever enjoy the benefits unless they fell to the level of wage-earners, would, the Committee think, strongly protest against this form of compulsory charity. The scheme is not one for enabling working-people to be insured with their own money alone, but is dependent for its success on the contributions of those who are not wage-earners, some of whom could ill afford such contributions, and would receive no benefit from them. The Committee think the proposal for compulsion—an essential part of the scheme—open to very strong objections. Anything which tended to undermine the self-taught habits of thrift and self-help among the working-classes, or to lead the wage-earners of the country to rely for support upon a National Insurance Society, practically guaranteed by the State, might be fraught with disastrous consequences. There is no proof that this scheme, according to which the employer would hand over a large part of the insurance-money without any personal effort on the part of the wage-earners, would teach habits of thrift. It might work in the opposite direction, lessen the feeling of responsibility which is shared by a constantly-increasing number of the working-classes of providing their insurance for themselves, seriously impair that education in thrift and training in business which has been brought about by the building-up and management of their own associations for self-help, the value of which to the nation it is almost impossible to exaggerate. After noticing, without assenting to it, an objection by Mr. Cardin, of the Post Office, as to the difficulty of making the Post Office the means for the collection and distribution of the fund, the Committee point out another serious difficulty in the absence of any actuarial opinion of the adequacy of the proposed contribution (£10 at the age of twenty-one) to secure the proposed benefits. The Committee are of opinion that it would not be prudent to embark on a scheme of such magnitude on the estimate of receiving a higher rate of interest than 3 per cent.; accordingly, if the initial payment of £10 is to be held adequate, it would be in prospect of the fund being largely enriched by the contributions of those who are not wage-earners. To what extent these would reduce the initial payment required the Committee had not the means of ascertaining even approximately. After acknowledging the assistance derived by the Committee from the evidence given and documents submitted by Mr. Sutton, the Committee observe that an idea appears to prevail that if